



Chat Room (2) 🔊



Today

5:26 AM

Hiroki TAKEMURA added Alice to the group.
[Change the group name](#)

5:26 AM

Hiroki TAKEMURA changed the group's name
to "Chat Room".

Enter a message



チヤッシュトアブリ



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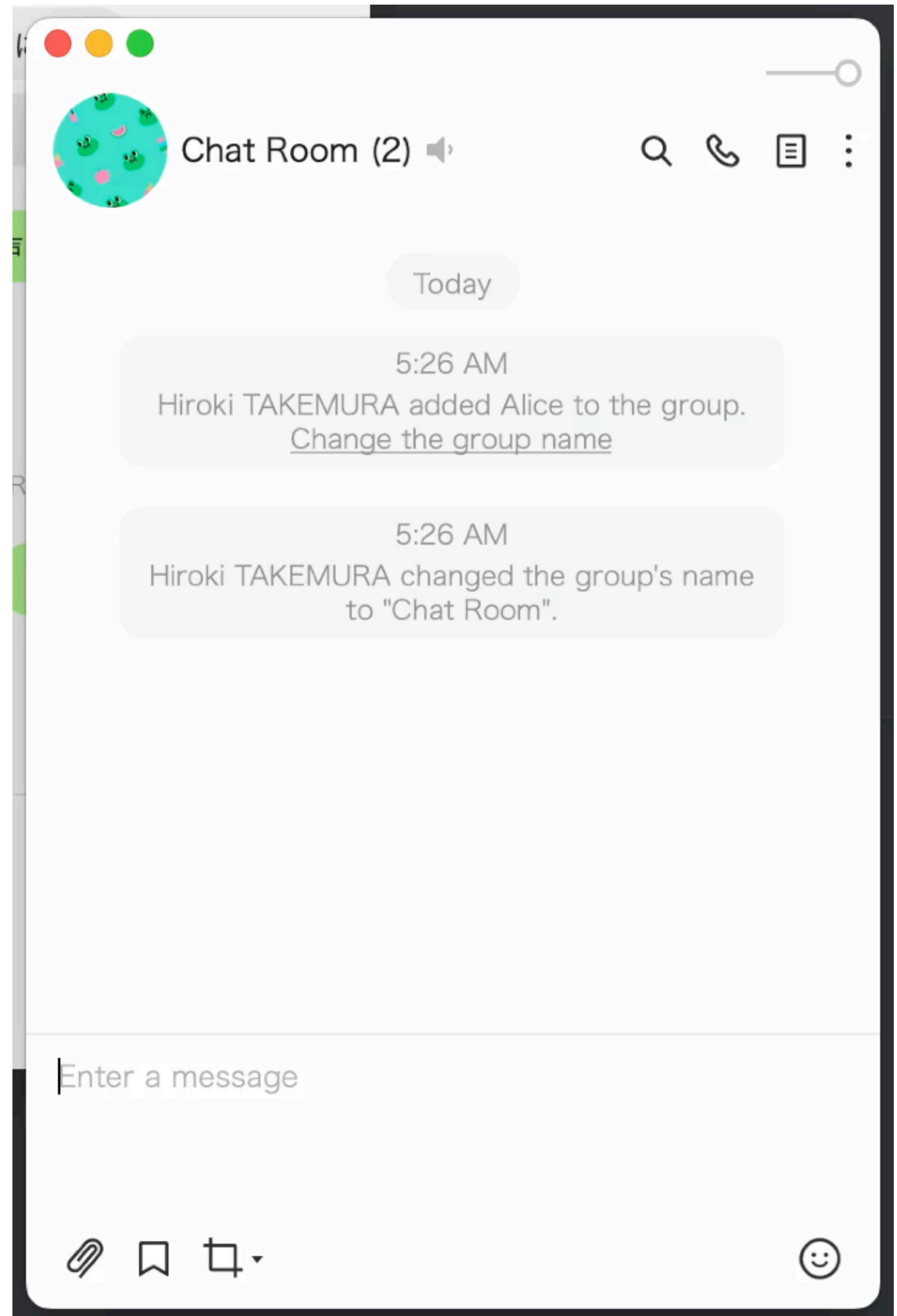
5:26 AM

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Enter a message



チャットアプリ



オンラインドキュメント

The screenshot displays the Overleaf online LaTeX editor interface. The browser address bar shows the URL `ja.overleaf.com/project/61e20ac1c880ccd684963c40`. The document is titled `bcali2021f_wip`. The interface includes a top navigation bar with options like 'メニュー', 'アップグレード', 'Review', '共有', 'Submit', '履歴', 'Layout', and 'チャット'. Below this is a toolbar with 'Source', 'Rich Text', and other editing tools. The left sidebar shows a file explorer with `img`, `arch.png`, `toukei.pdf`, `latexmkrc`, `main.bib`, and `main.tex`. The main editor area shows the LaTeX source code for `main.tex`, including commands like `\renewcommand`, `\title`, `\author`, and `\thanks`. A comment from `hirodora` is visible, stating: "The project name is lame. Why don't you give it a cooler name?" dated Nov 19, 2022 6:39 AM. The right sidebar shows the rendered PDF output, which includes the title "Hardcore Bank", the subtitle "Implementing Time Deposits with Smart Contracts to Achieve Goals by Conditioning with Negative Reinforcers", the author "kekeho", the date "November 19, 2022", and the abstract text.

58
59 `\renewcommand{\lstlistingname}{Code}`
60
61
62
63 `\title{`
64 `\huge{Hardcore Bank} \\\`
65 `\large{Implementing Time Deposits with Smart`
`Contracts to Achieve Goals by Conditioning`
`with Negative Reinforcers}`
66 `}`
67
68 `\setcounter{footnote}{1}`
69 `\author{`
70 `kekeho`
71 `\thanks{`
72 `Keio University, Faculty of Environment and`
`Information Studies B1 \\\`
73 `e-mail: kekeho@sfc.wide.ad.jp \\\`
74 `Real name: Hiroki TAKEMURA \\\`
75 `KG: Bcali`
76 `}`

Track changes is off >

hirodora: The project name is lame.
Why don't you give it a cooler name?
Nov 19, 2022 6:39 AM

Hit Enter to reply

Resume Reply

Hardcore Bank
Implementing Time Deposits with Smart Contracts to Achieve Goals by Conditioning with
Negative Reinforcers
kekeho[†]
November 19, 2022

Abstract

People save money to achieve some goal. However, some people with weak willpower are often tempted by the temptation in front of them and give up saving halfway. I devised a method to help people save money by conditioning them with negative reinforcers to solve this problem. I implemented a time deposit account with an Ethereum smart contract, in which assets decrease unless a fixed amount is deposited every month.

1 Background

People often take action of saving. For example, they save money to go abroad as an extended vacation or to save money for an emergency. However, saving is a constant struggle against the temptations in front of us. It is difficult for weak-willed people to overcome the frequent desire to splurge and achieve the target amount. Therefore, I think that I can help users save money by conditioning them appropriately.

I hypothesize that negative reinforcement could be achieved by happening a risk that the saved money will be lost if the user does not take action to deposit money into the piggy bank. Based on this theory, I devised a time deposit account as follows. First, opening a time deposit account being set target amount and monthly deposit amount. Users can withdraw this account only when the remainder exceeds the target amount. If there is a month when the transfer amount is less than the set deposit amount, 20% of the remainder will be confiscated each time. Users will be exposed to the fear of losing money they have saved. Therefore, I expect the user will take action to transfer money as planned every month in order to

2 Reinforcement