Re-Designing Online Banking Interfaces: Supporting Those Banking on Behalf of Older Adults





Motivation

Many older adults have informal caregivers support them with banking tasks via online banking systems, but current systems may not support the informal caregivers well.

Additionally, impropriety by caregivers can be a concern, even when they are well-intentioned.

Everyone makes mistakes!

Background

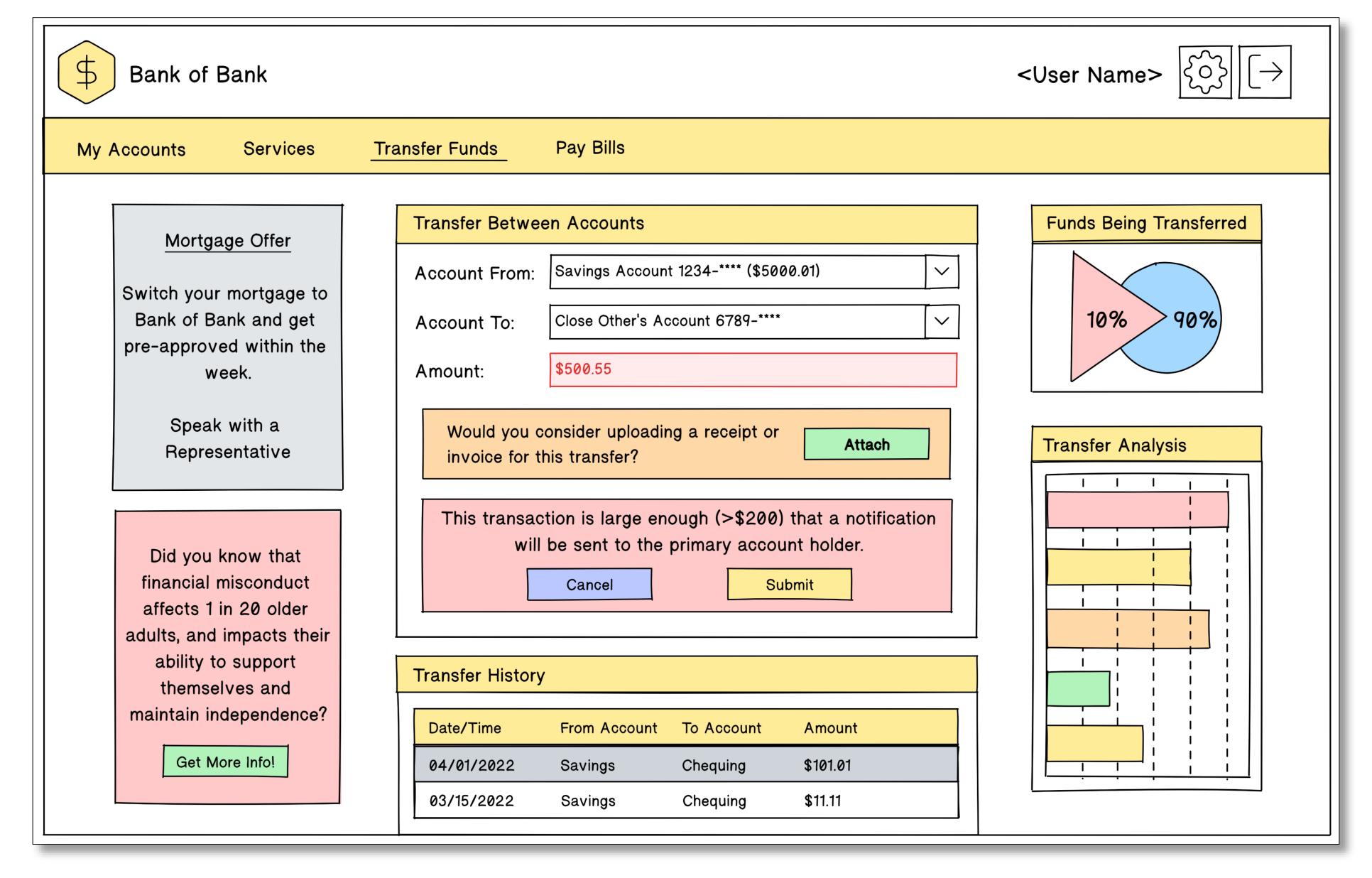
Proxy Accounts

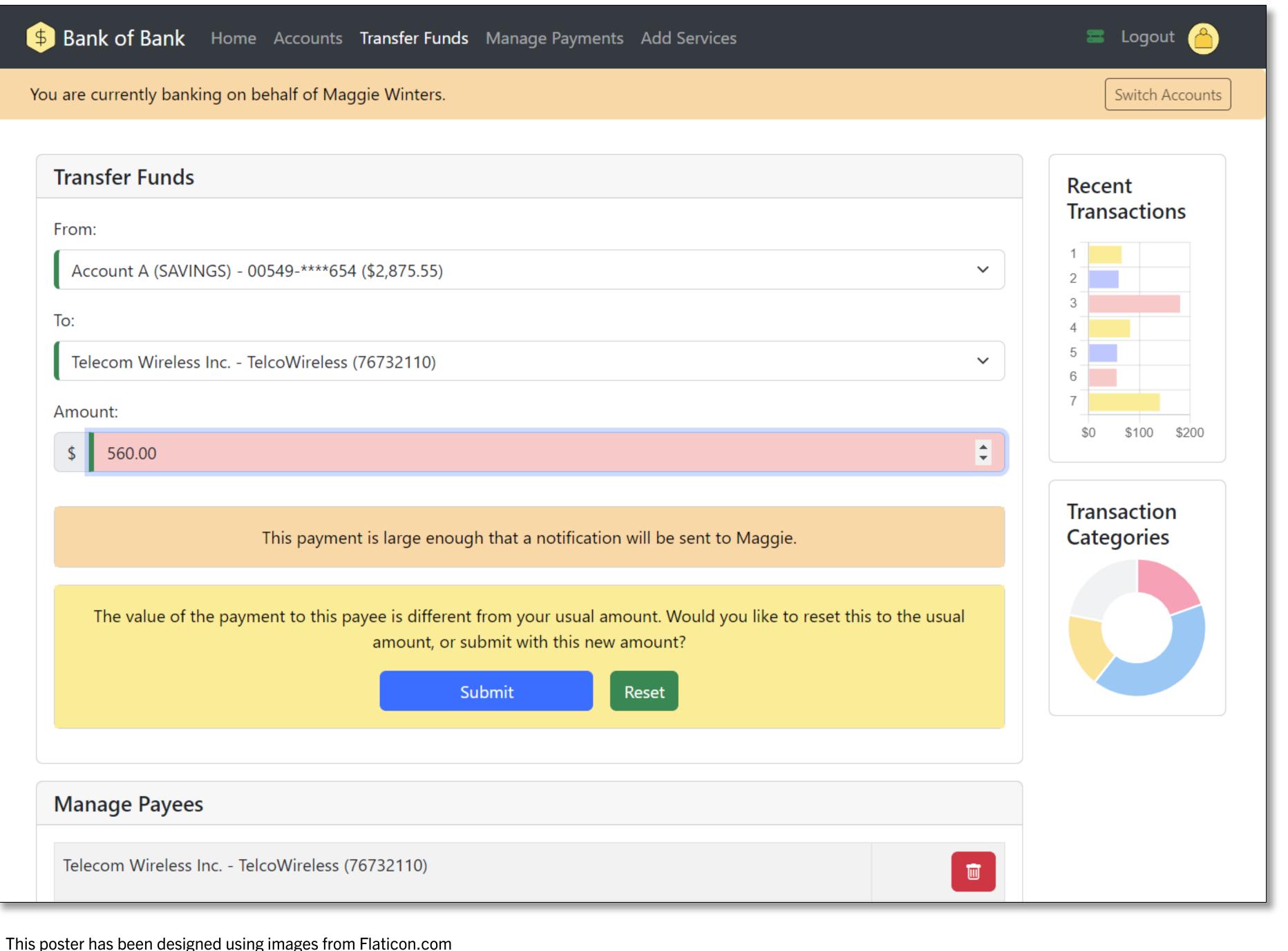
- Allow a primary user to give a delegate access to bank on their behalf [1].
- Can set limited permissions on what information delegates can view and transactions they can perform.
- All actions performed by a delegate can be attributed to them directly.

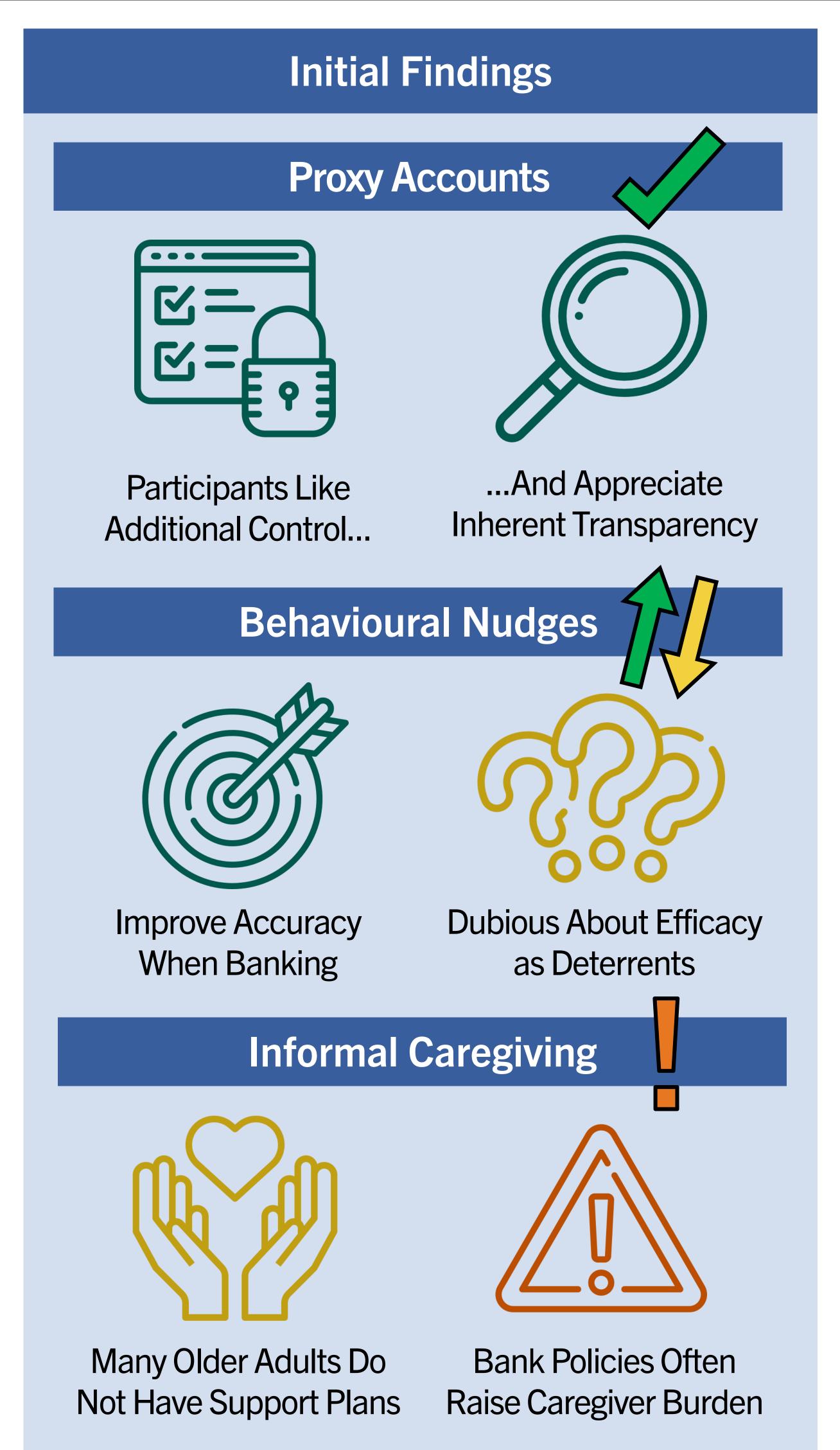
Behavioural Nudges

- Design elements used to influence choice without eliminating options [2].
- Categorized based on the psychological effects they leverage to influence [3].
- Categories include nudges that suggest alternatives, raise visibility of user actions, or leverage positioning of elements.
- Already used in designs in many domains, however using them to nudge informal caregivers is novel!

How many nudges can you find in our design?









- Latulipe, C., Quandt, S. A., Melius, K. A., Bertoni, A., Miller, D. P., Smith, D., & Arcury, T. A. (2018). Insights into older adult patient concerns around the caregiver proxy portal use: Qualitative interview study. *Journal of Medical Internet Research*, 20(11). https://doi.org/10.2196/10524
- 2. Richard H. Thaler. 2008. Nudge: improving decisions about health, wealth, and happiness. Yale University Press,
- 3. Caraban, A., Karapanos, E., Gonçalves, D., & Campos, P. (2019, May 2). 23 Ways to Nudge: A review of technology-mediated nudging in human-computer interaction. *Conference on Human Factors in Computing Systems Proceedings*. https://doi.org/10.1145/3290605.3300733

