

Semi-structured interview script for adults whose first language is English

Open ended questions:

Prior to the interview, participant and researcher will introduce themselves to each other (2 mins)

1. Find information on demographic factors:
 - What is your gender? Male or female
 - What is your education level? (High school, college degree or undergraduate/masters/PhD degree)
 - Are you retired/working?
 - i. What was/is your occupation?
 - ii. What was/is your income? (over £12,570 - £14,732, over £14,732 – £25,688, over £25,688 – £43,662, over £43,662 – £150,000, over £150,000)
 - Are you living – alone/with a partner/in a multigenerational household?
 - What is your marital status? (Married/not married)
 - Are you part of first generation or second generation?

2. Go through each online financial activity in the following list and ask questions for each item:
 - Online shopping (e.g., clothes, shoes, accessories)
 - Internet banking
 - Buying or renewing existing insurance policies (e.g., car insurance, home insurance, health insurance etc)
 - Tickets to cultural or other events
 - Bought a transport service (e.g., flight ticket, local bus, train, taxi (including Uber))

Questions for each activity shown above:

1. How do you carry out this activity? (Online, in-person, help from someone or other ways) Explain your answer.

If participant conducts this activity via **online** then ask the following questions:

- i. How often do you carry out this activity? (did you use it in the last 3 months or did you use it over 3 months ago)
- ii. Which website do you use? Which device do you use? (e.g., laptop, mobile, desktop)
- iii. What kind of challenges do you experience while using this online financial service (e.g., fear of financial scams, lack of confidence, lack of digital skills, lack of equipment, website design issues, lack of internet/financial knowledge etc) Please explain your answer.
- iv. Do you receive help on this activity? If yes, what kind of help are you provided with (e.g., demo sites, organisations, phone calls etc)? Is it helpful? Do you think you'll always require help with this activity? Please explain your answer.

If participant **doesn't conduct this activity via online**, then ask the following questions:

- i. Are there any reasons for not completely using this online financial service (e.g., fear of scams, lack of confidence, lack of digital skills, lack of equipment, website design issues, lack of internet/financial knowledge etc). Please explain your answer.
 - ii. Do you think you can only carry out this online activity if you receive help from someone? Why?
3. Are there any similar financially related tasks that you carry out online or through other ways (e.g., payment of council tax, payment of car tax, payment of fines etc). Please explain your reasons for not conducting the activity through online OR please explain the challenges that you face while using this digital service.
4. What are the implications of not using the online financial services? Can you give me some examples (e.g., extra time is needed to carry out the tasks, journey to a bank to transfer money, journey to a shop to buy something, what do you do when an item is out of stock in a shop etc)
5. Do you think online financial services are useful? Why?
6. Do you prefer in-person payments or online transactions? Why?
7. Any other comments?

Semi-structured interview script for employees who aid older people with online financial services

Prior to the interview, participant and researcher will introduce themselves to each other (2 mins)

1. What kind of difficulties do you find in older people's use of online **financial** activities? (e.g., fear of financial scams, language issues, lack of confidence, lack of digital skills, lack of equipment, website design issues, lack of internet/financial knowledge etc) Please explain your answer using examples.
2. Do male or female older adults seek for more help? Do you know any other information about them, for example, education, occupation, income, ethnicity, do they live alone, first/second generation etc.
3. What kind of digital financial services do they seek help for (e.g., internet banking, online shopping, buying insurance policies etc) Which websites do they commonly use? E.g., RBS, Bank of Scotland, amazon etc)
4. Do you feel frustrated when you have to repeat the instructions to older people? Any other personal challenges e.g., losing patience when helping older people?
5. How do you help older people on digital financial services? (e.g., do you direct them to demo sites, phone calls etc) Is it helpful for them?
6. How frequently do you provide help, on which aspects, and how much time do you spend for such help sessions/activities?
7. Do you think more older people will use digital financial services if there are concrete solutions? In what ways could we provide:
 - a. help/support around technological barriers (for example, website design issues - clear instructions on websites, larger font size etc)
 - b. training around personal issues like confidence, fear, trust etc.
 - c. support around language issues, digital skill issues, financial literacy issues etc
 - d. support around any other specific issues that you can think of?
8. Any other comments?