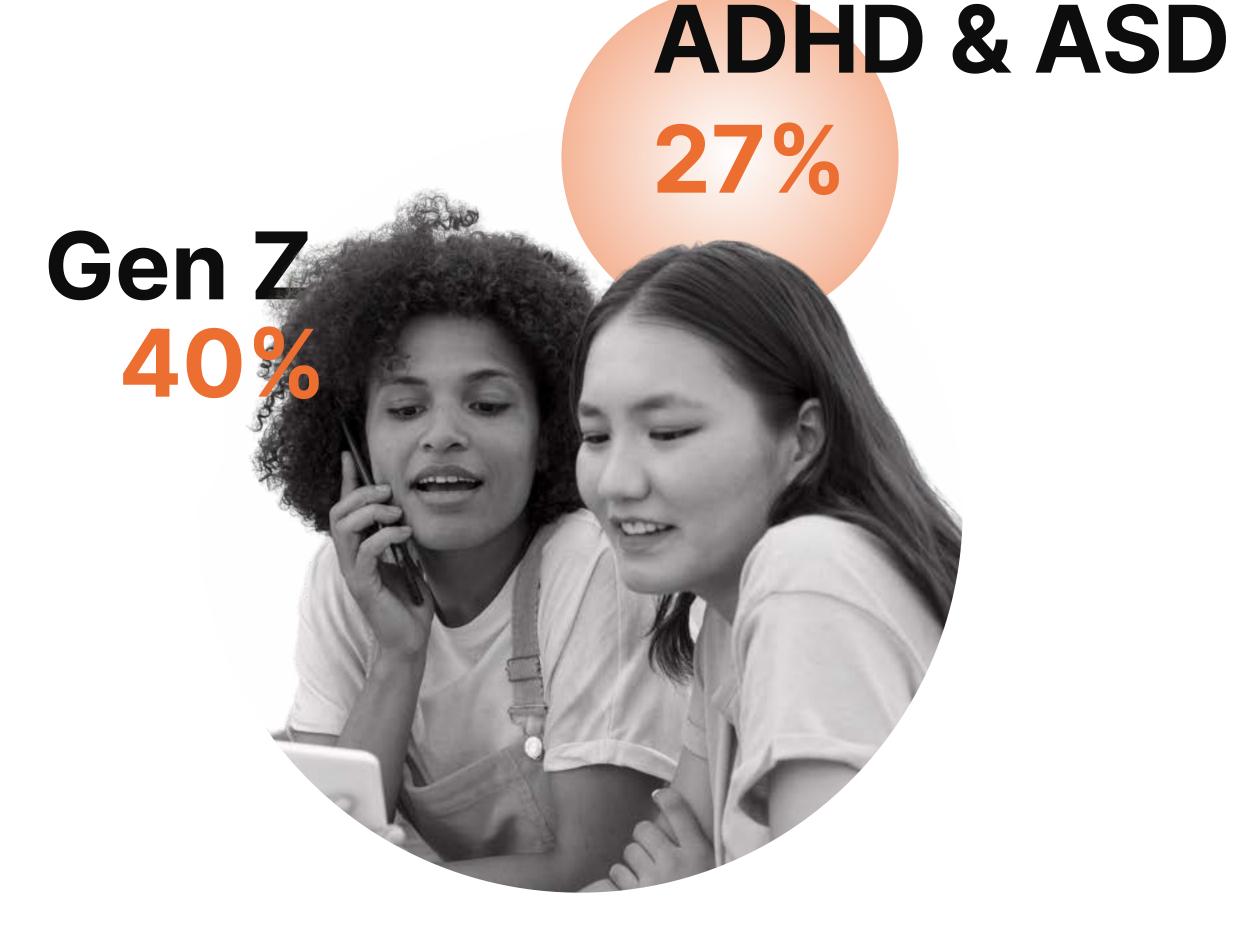


# Neurodiversity

variations. Some people's brains simply work in a different way. For at least 20% of the adult population in the UK.

Have you ever been spending money impulsively?





#### **Overview**

### ADHD

A condition that affects people's behaviour. People with ADHD can seem restless, may have trouble concentrating and may act on impulse.

## ASD

A developmental disability caused by differences in the brain. People with ASD often have problems with social communication and interaction, and restricted or repetitive behaviours or interests.

#### **User interview**

# "Our world is one degree tilted"

"I feel like I spend on such unnecessary things and it's so in the moment that I do not think of the consequences about it like."

"I might have a potential bill coming by the end of the month which I might not realize about it at all." "I brought the premiums subscription and it was an auto pay and I completely forgot about it."

"Future planning if I wanna take a trip. I cannot ever save for it."

"It's the consequences,

consequence which I did not

think about at all while

subscribing or reading the terms

and conditions."

"I don't care about what's gonna happen tomorrow. I care about if I'm going to have fun tonight."

1 Insights

Neurodivergent and neurotypical individuals share the desire for financial wellness but often struggle with motivation to plan and self-discipline in the face of immediate desires.

12/12

12/12 interviewees, both neurotypical and mentioned their desire to management

"Understanding and having the ability to deal with finance is a sign of maturity"

80% Don't know where to start 60% Feel like they don't have enough knowledge

Top Reason for not having the plan

Neurodivergent interviewee they have a plan for their finance

10/12

12/12 interviewees, both neurotypical and neurodivergent mentioned their having a hard time keep up with their spending

Top Reason for not **keeping up with a plan** 

**Immediate Pleasure** 

**Impulse** 

Don't track expense

**Peer Pressure** 

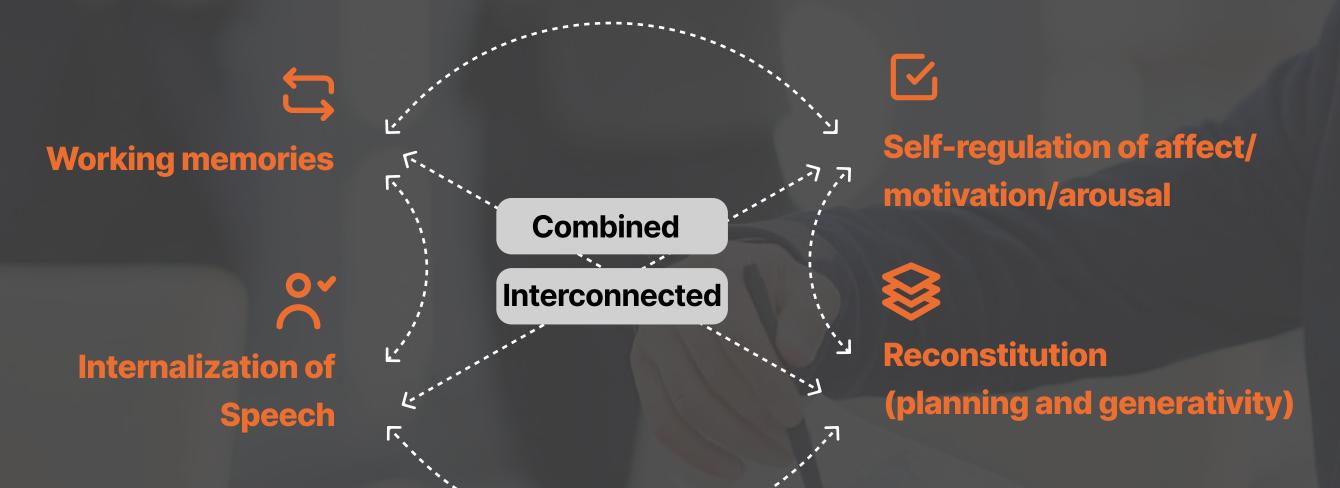
**Opportunities** 

Making the regulation process as seamless as possible, develop some indirect mechanism to intervene impulsive behavior

2 Insights Impulsive spending is often attributed to executive dysfunction in financial behavior, which arises from a combination of diminished self-control and the inability to formulate effective plans

#### **What is Executive Function**

describes a set of cognitive abilities that control and regulate other abilities and behaviors. Executive functions are necessary for goal-directed behavior.



#### **Neurodiversity Condition make it worse**

Those with ADHD are four times more likely to impulse-spend often than someone who doesn't have it (12%)

60%
The majority

of those surveyed who are living with ADHD said they believe it has a direct cost implication for them because of its impact on day-to-day money management, which they estimated amounted to just over £1,600 a year on average.

••••

Barkley, Russell A., Murphy, Kevin R., Fischer, Mariellen (2008).

# What are disadvantages and consequence in finance if executive dysfunction?

"I can relate to the **satisfaction & extreme joy** they feel when they add something to cart immediately after seeing it and paying for it without realising that there's no guarantee that they will use it."







Seeking for instant pleasure and one wrong decision can result in disastrous consequences.

Having a hard time saving money and make plans for the future

Delay bills, forget about subscription will end up in fees and crumble of credit

**Opportunities** 

Focus on provide a combined solution using planning to regulate behavior on impulsive spending is possible

Impulsive spending as a shared problem, people with adhd and asd suffer from internal impulse while Genz individuals are highly influenced by external stimulus

# Internal stimulus leads to impulsive behavior for ADHD/ASD individuals

Model of self-regulation for Neurodivergent individuals



Experience hyper focus and OCD

60

**Threat Cue** 

Perceptions

# **People with ADHD**Experience immidate desire and pleasure

The Self Regulation Model (SRM) encompasses these factors

#### People with ASD

hyper interact and focus leads to problem in prioritized need and desire

## Threat representation

representation

Represention of emotional reaction

#### People with ASD

Fail to prioritize needs and desires leads to recurring impulsive spending

#### **Coping for threat control**

Coping for emotional control

#### **<-----**

Appraisal of coping outcomes

**Appraisal of coping** 

outcomes

#### **People with ADHD**

Impulse buying produces a quick dopamine rush leads to exceeding pleasure

#### **People with ADHD**

Fall in regulating the recuring implusive behavior because of the pleasure





#### External stimulus leads to impusive behavior for neurotypical individuals

SOR framework

# Stimulus a trigger that stimulates the consumer

relationships among the stimulus components)

# THE ENVIRONMENT Sense modality variables (e.g. colour and temperature) Information rate (characterizing the spatial and temporal

#### THE PERSONALITY

Characteristic emotions associated

#### Organism

the internal assessment of the consumer

#### **PRIMARY EMOTIONAL RESPONSES**

Pleasure Arousal

#### Response

the consequence of the consumer's reaction to online impulse buying drivers and their interior assessments

#### **BEHAVIOURALRESPONSES**

Approach-avoidance
(which includes physical approach, exploration, affiliation, performance, or other verbal and non-verbal communications of preference)

Top Triggers for impulsive spending for GenZ

Homophile and attractiveness

are characteristics of social media celebrities that establish attachment with followers.

The desire to trendy

GenZ holds a high awareness on their self images which will leads to a consistent peruse on trends

SOR framework - Mehrabian and Russell

#### **Opportunities**

- 1. Establish ways to help prioritize desire and regulate impulse associated behavior
- 2. Tackling two system both tackling the internal and external stimuli

Gen Z individuals commonly struggle with impulsive spending. However, individuals with ADHD/ASD are more prone to becoming victims of impulsive behaviour due to their unique cognitive differences, which leads to less executive function, such as difficulties regulating certain abilities, skills, and self-control.

#### **Archetype**



Need improve

#### Tigger keep buying

- 23
- Have income
- London
- ADHD & ASD



1/

Good

#### **Anxious Piglet**

- 24
- Semi Self-independent
- London
- Neurodivergent individuals



#### Owl like planning

- 25
- Self-independent
- London
- Neurotypical individuals

# Working memory Need improve Good Planning Need improve Good Time management and organisation Need improve Good Self-control and self-monitoring



# Working memory Need improve Good Planning Need improve Good Time management and organisation Need improve Good Self-control and self-monitoring Need improve Good

#### Target user



#### Tigger keep buying

#### **Key users**

People with ADHD/ASD suffering from **impulsive spending** issues



#### **Anxious Piglet**

#### Special users

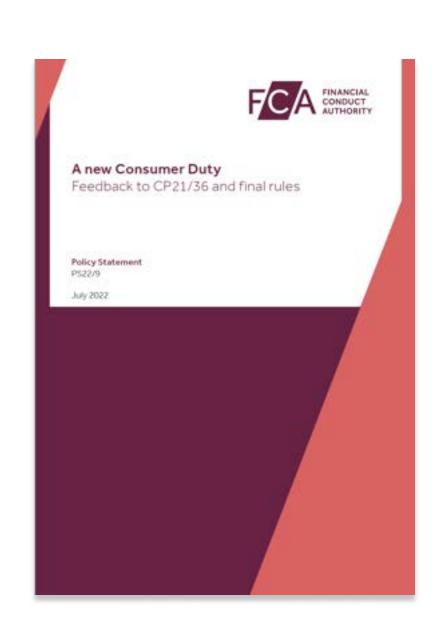
People on the Neurodivergent spectrum need support on other **user friendly support** 



#### Owl like planning

#### **General users**

All the Genz Who walking out of campus and try to learn spend money wisely in a long run and want to manage their money

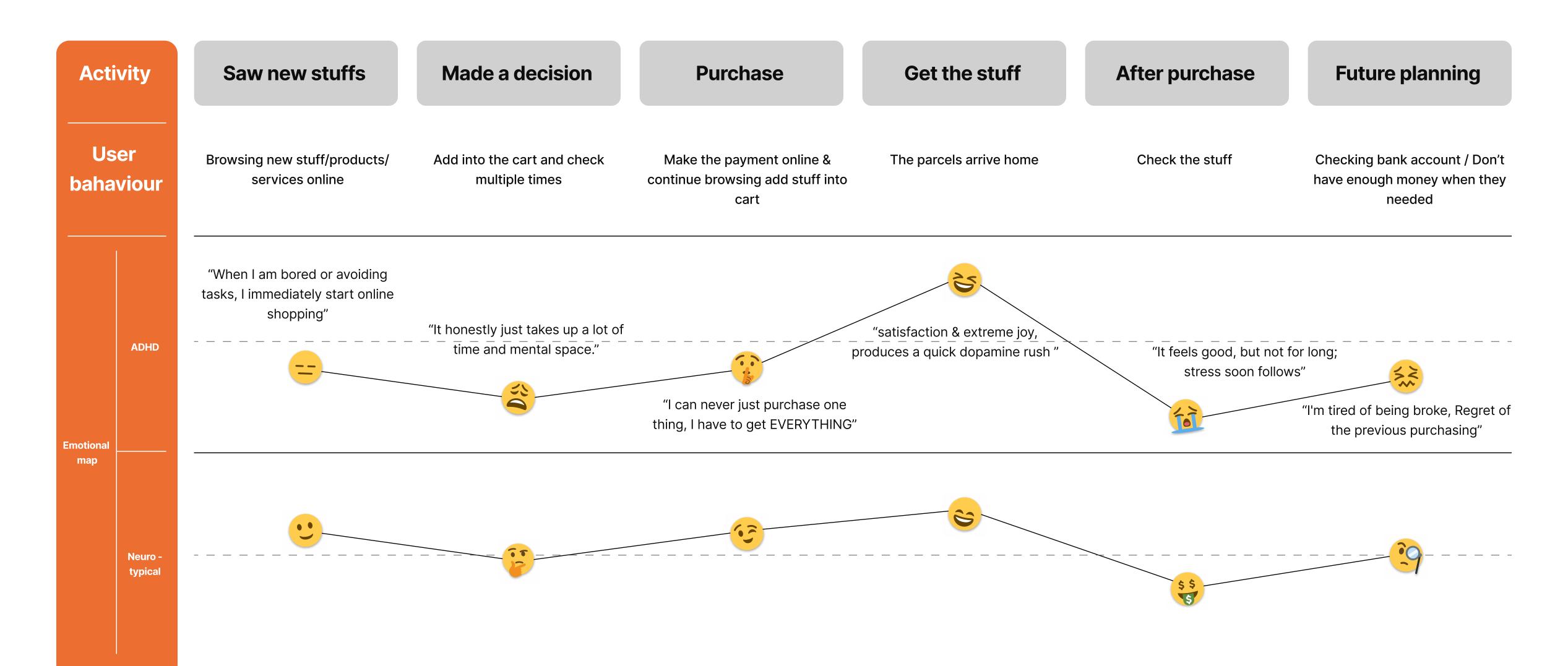


**Key users** 

Special user

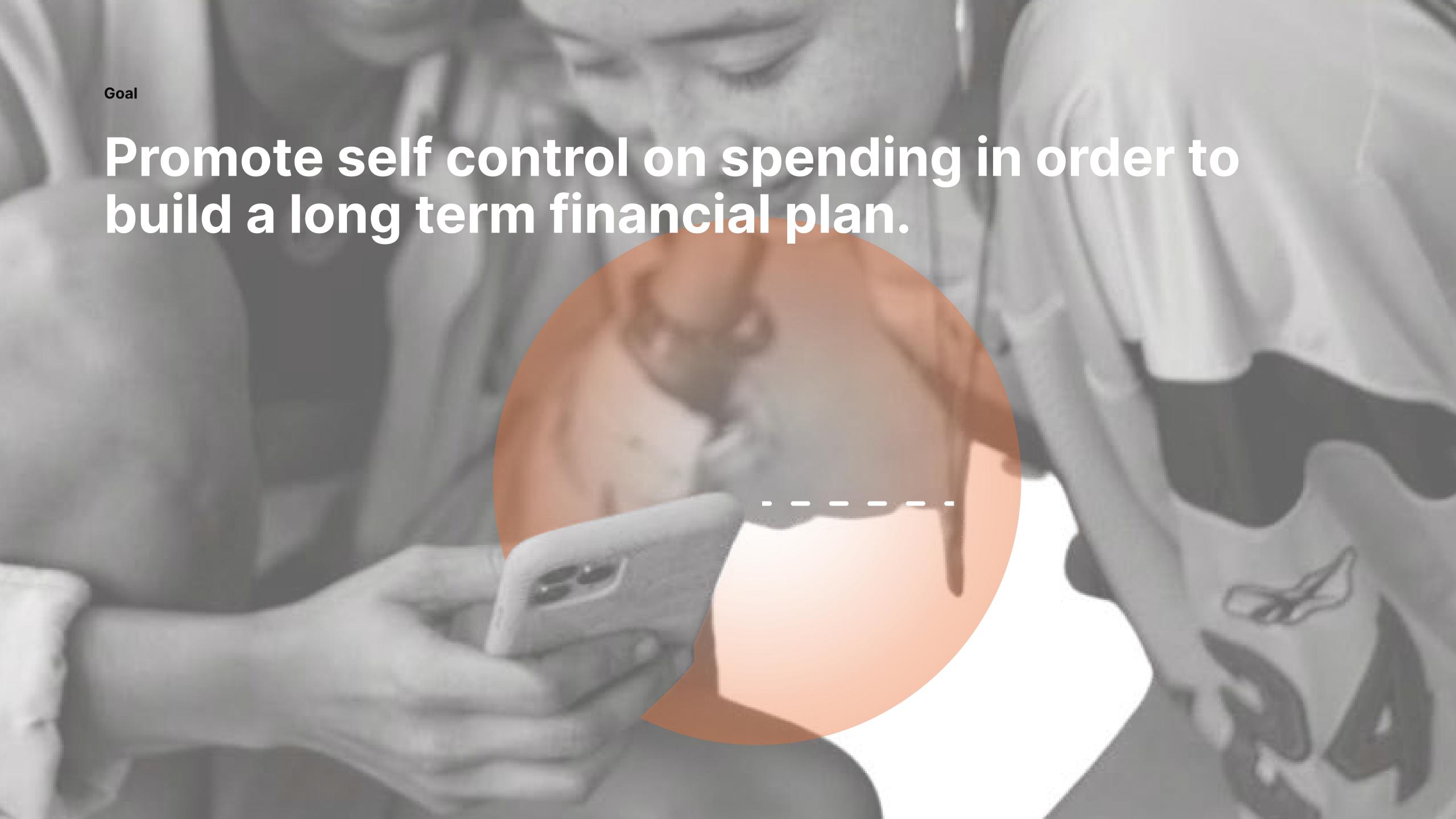
**General audience** 

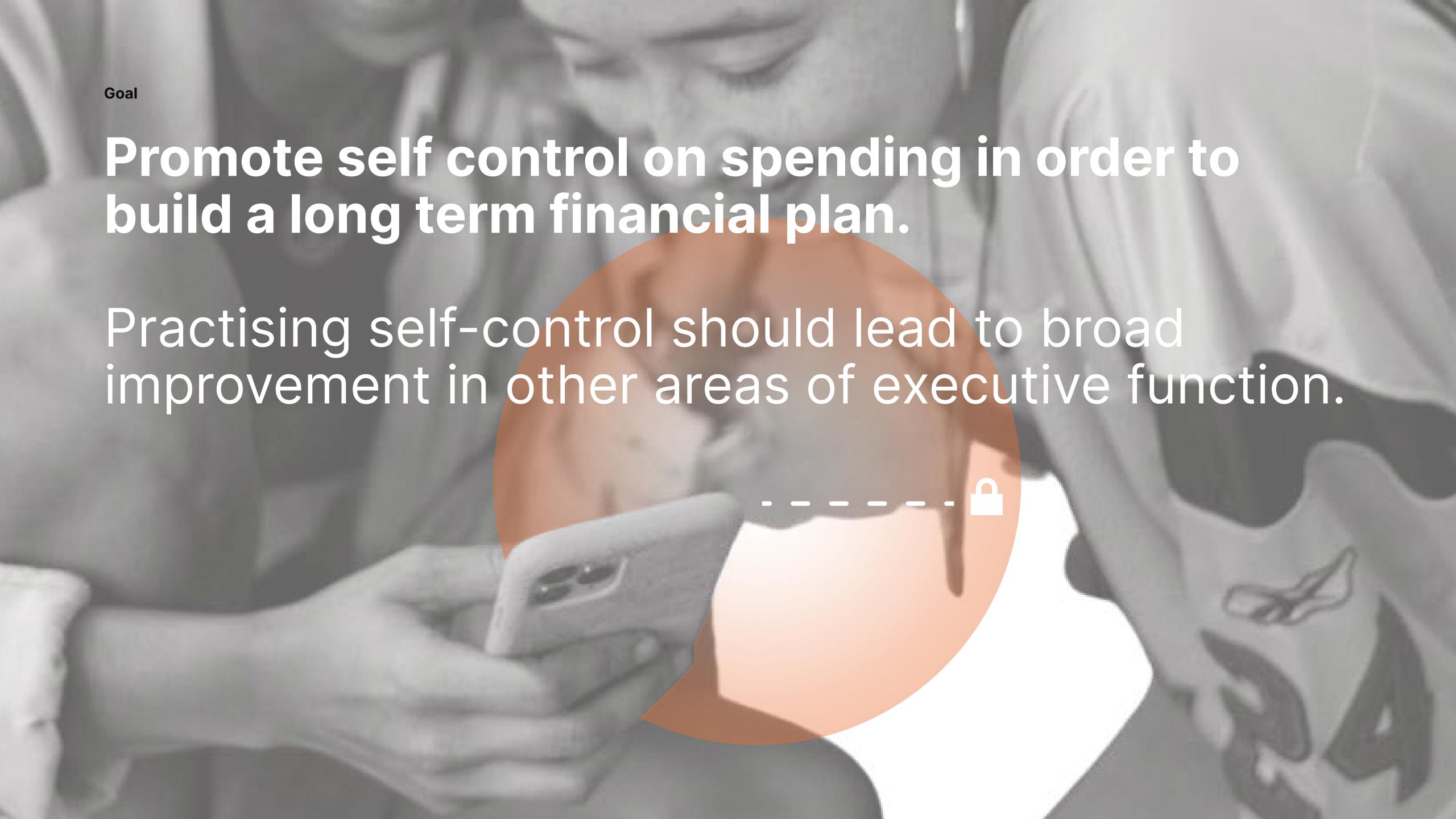
#### Journey map



#### **Pain point & Opportunity**

After purchase Saw new stuffs Made a decision **Purchase Future behavior** Using excuse to ease out Sacred of checking Impulsively buy something The process of making right decision is frustrating and repetitive, therefore at the the guilty will **promote** bank balance, knowing that I want but don't need Easily get distract end of people slack off rational thinking with new things recurring impulsive it won't look good, very bring sense of **regret** and buy things impulsive behavior likely cause anxiety → Foster good spending habit → Limited → Having organized spending pattern → Recognized stop signal → Remind them what → Friendly reminder browsing they have already in behavior → Simplified process → Setting the boundaries brought





#### **Ideation / service concept**

#### **Positive punishers**

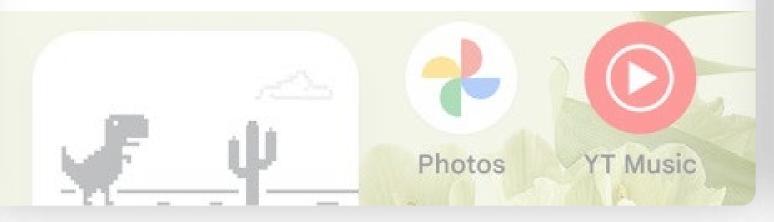
Generate your spending habits, salary to sending warnings



#### Positive reinforcers/ punishers

Create gamification to create an emotional connection

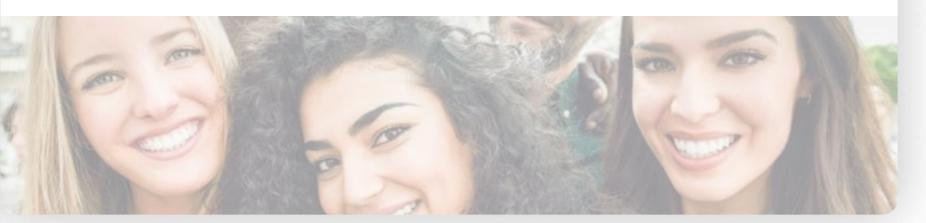
digital pocket pet



# **Positive** reinforcers

Create community

 helping each other completing longterm goals



Saw new stuffs

Made a decision

**Purchase** 

After purchase

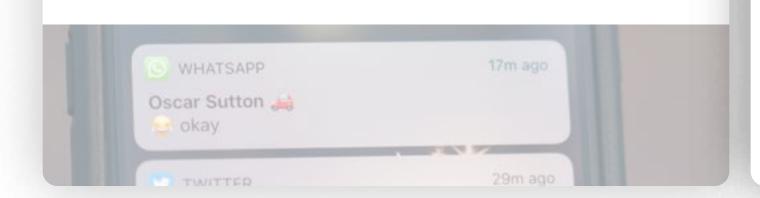
**Future behavior** 

\$5,000.00

#### **Positive reinforcers**

Notification to create a barrier

- meditation
- to do list



#### **Negative reinforcers**

Delete your shopping cart if there are too many items



#### **Negative punishers**

Setting a long-term goal like a reward

