

Participant Information Sheet & Consent Form (Sample)

Study Title

An Ethnographic Study of Instagram and Mobile Banking Use among University Students

Researchers

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1. Introduction and Purpose of the Study

You are invited to participate in a research study examining how university students use two everyday digital platforms: Instagram and their mobile banking application. This study aims to understand how students make decisions within these apps, how they feel when using them, and how environmental or emotional factors shape their usage behaviour.

Your participation will help build a richer understanding of how digital platforms intersect with students' routines, wellbeing, and everyday decision-making processes.

Participation is voluntary.

2. What Participation Involves (Study Protocol)

The study consists of two components.

(A) Two-Week Usage Logbook

For 14 days, you will complete a short logbook (Google Forms questionnaire) each time you use either Instagram or your mobile banking app.

These questions will cover:

- What motivated you to open the app
- Your emotional state before and after using it
- Any decisions or actions taken within the app
- The environment in which the usage occurred

(Please note, a full copy of these questions is provided in addition to this consent form.)

Entries should be completed immediately after using the app to ensure accuracy.

You will also permit the researcher to record daily screen-time for both apps from your device.

To minimise behavioural distortion, your phone's Screen Time settings may be temporarily locked with a passcode (chosen by the researcher with your consent) so you cannot monitor your own screen-time data during the study.

You may still use your phone normally.

(B) Post-Study Semi-Structured Interview

After the two-week logbook period, you will take part in a semi-structured interview conducted at a time that suits you.

The interview will explore:

- Your reflections on the previous two weeks
- How you felt about using each app

- How your environment, mood, and motivations influenced your behaviour
- Any broader thoughts or patterns you noticed

With your permission, the interview will be audio-recorded to ensure accuracy during analysis. If you prefer not to be recorded, the researcher will take written notes instead.

You may decline to answer any question and may stop the interview at any time.

3. Risks and Discomforts

There are no significant risks associated with this study. Some questions may prompt minor discomfort related to self-reflection or awareness of app usage habits. You may skip any question that makes you uncomfortable.

As with all research involving digital data, there is a minimal risk of confidentiality breach, although stringent steps (see Section 5) are taken to reduce this risk.

4. Benefits

You will not receive direct personal benefits; however, your participation may help universities better understand:

- Students emotional and behavioural engagement with digital platforms
- The relationship between social media, financial apps, and everyday decision-making

The findings may contribute to improved digital wellbeing guidance for students.

5. Confidentiality and Data Handling

All data will be handled confidentially.

- Your name and any identifying information will be removed from all documents.
- You will be assigned a participant ID code.
- Logbook entries, audio recordings, transcripts, and screen-time data will be stored on a secure, password-protected drive.
- Only the researcher and supervisor will have access to the data.
- Audio recordings will be used solely for transcription and then permanently deleted.

Your identity will not appear in any report, publication, or presentation.

6. Voluntary Participation and Right to Withdraw

Participation is entirely voluntary.

You may:

- Refuse to participate
- Skip any question
- Withdraw from the study at any time without penalty and without giving a reason

If you withdraw, all data associated with your participant ID will be deleted immediately.

7. Questions

If you have any questions about the study, feel free to contact one of the researchers named above.

8. Consent

Please read the statements below and sign if you agree.

Participant Consent Statement

I confirm that:

- I have read and understood the information provided above.
- I understand the purpose, procedures, risks, and benefits of the study.
- I understand that participation is voluntary and that I may withdraw at any time.
- I consent to completing the two-week usage logbook.
- I consent to the collection of screen-time and first-app-opened data.
- I consent to participate in the post-study interview.
- I consent / do not consent (circle one) to audio-recording of the interview.
- I understand that my data will be anonymised and handled confidentially.

Participant

Name: _____

Signature: _____

Date: _____

Researcher Present

Name: _____

Signature: _____

Date: _____