[**Risk of Not Understanding Products or Payments**](https://youtu.be/USyCJ3QzyEY)

**Narrator:**

This Vignette concerns Financial Risk.

 This risk perception related to signing up for subscriptions unintentionally, doubt about how the product works, or purchasing software without an identified need. It manifests in observable behaviour as a lack of trust in ICT solutions.

In this section, you will hear a number of video vignettes extracted from interviews with older Australians

Our first vignette is of Patsy, aged 74, who highlights the confusion and complexity of the new subscription model.

**Patsy:**

I just always worry. I mean the other day I looked at my bank account and there was a $7 charge from Amazon. And I thought oh, well that explains that email I got from Amazon saying, "Oh, congratulations. You've just joined Amazon Prime." And I thought what the hell is Amazon Prime? I don't remember joining that. But again, I must've just pressed the wrong button at sometime.

And because it's seven bucks, I'm not going to worry too much about it, but if it comes up again next month, then I'll be contacting Amazon and saying, "Hey, if you're going to charge me seven bucks a month, forget it because I don't want this. I don't use it. I don't need it. Go away." And I have no way of knowing whether that's a one-off charge or a monthly charge.

**Narrator:**

Marilyn, aged 78, also speaks to subscription issues of relying on others to explain and organise.

**Marilyn:**

I'll subscribe to something that they say I need even if I don't know that I do.

**Narrator:**

Finally, Lee, aged 77, expands on this lack of understanding as to the function or benefit of subscription software.

**Lee:**

I also use an anti-tracking bit of software from Avast, which is supposed to like, again, I don't know how effective these things are. But I use it from Avast. I'm probably just spending money for no good reason at all. But it prevents support supposedly, websites from tracking me.

**Narrator:**

These vignettes were developed by the Shaping Connections Research Program at RMIT University’s School of Economics, Finance, and Marketing.

Our research develops insights on social inclusion and technology use among older Australians.

Please find additional information about these vignettes in the video description below.

You can get more information about the project by visiting www.shapingconnections.org. if you have any questions, comments, or feedback please use the contact us section of the website and we will get back to you.