# Article information:

Using comics to improve financial behaviour - ScienceDirect  
<https://www.sciencedirect.com/science/article/pii/S2214635021001581>

# Article summary:

1. Comics can be used to simplify the way in which financial services terms and conditions are presented, leading to increased uptake of insurance products.

2. Improving financial literacy is necessary to reduce information asymmetry and combat misunderstanding surrounding financial products.

3. A mixed-methods approach was used to investigate the effect of comic visualisations on investments into insurance products, using a sample of undergraduate students from two faculties at the University of Johannesburg.

# Article rating:

May be slightly imbalanced: The article presents the information in a generally reliable way, but there are minor points of consideration that could be explored further or claims that are not fully backed by appropriate evidence. Some perspectives may also be omitted, and you are encouraged to use the research topics section to explore the topic further.

# Article analysis:

The article “Using comics to improve financial behaviour” is an interesting exploration into how comic visualisations can be used to improve understanding of complex financial services terms and conditions, leading to increased uptake of insurance products. The article is well-written and provides a comprehensive overview of the research methodology employed, as well as a detailed description of the results obtained from the study.

The trustworthiness and reliability of this article is generally high, as it provides evidence for its claims through a mixed-methods approach that combines quantitative data analysis with qualitative methods. The sampling strategy employed also ensures that the sample collected is representative of the target population for generalisation purposes, by capturing demographic information such as gender, race and age.

However, there are some potential biases in this article that should be noted. Firstly, the sample collected was from a population of undergraduate students at the University of Johannesburg, which may not be representative of other populations or target markets for funeral policies and products. Secondly, while gender and age were captured in order to control for any bias created by these variables in decision-making processes, income was not included in the demographic survey which could have been useful in understanding participants’ willingness to purchase an insurance product. Finally, while language was captured as part of background information it was not explored further in relation to how it may impact participants’ interaction with both control and treatment documents.

In conclusion, this article provides an interesting exploration into how comic visualisations can be used to improve understanding of complex financial services terms and conditions leading to increased uptake of insurance products. While there are some potential biases that should be noted when interpreting these results, overall this article is reliable and trustworthy due its comprehensive overview of research methodology employed as well as detailed description of results obtained from study.

# Topics for further research:

* Financial behaviour and comic visualisations
* Mixed-methods approach for financial services
* Demographic survey for insurance products
* Impact of language on financial decisions
* Biases in decision-making processes
* Uptake of insurance products and comic visualisations

# Report location:

<https://www.fullpicture.app/item/4552fb3899bfea591bec8a93451efd53>