

– A PUBLICATION OF SENTENTIA GAMIFICATION –

Cash Inc

Created by Javier Velasquez

Winner of the 2019 GamiCon | Training Magazine Awards for

- *Overall Outstanding Use of Gamification for Learning*
- *Excellence in eLearning or Web-Based Gamification Design*

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Executive Summary

- ▶ A Colombian bank wanted to test drive gamification to transform their digital culture within the organization.
- ▶ The bank is betting towards its digital portfolio, but its own employees rely too much on cash for their daily transactions.
- ▶ After the design process we produced a gamified app that created an evil anonymous organization (Cash Inc), which used cash to stop the development of the country.
- ▶ To defeat Cash Inc, players must pass several challenges that involve learning to use the Bank's digital portfolio, avoid using ATMs, and pressure nearby commerce to start accepting digital means of payment.

MISIÓN

Dura 24 horas sin sacar efectivo

Costo: 5 



'Cash Inc está preocupado. Ahora tienes una herramienta de trazabilidad de tu dinero. Si esto se generaliza en la población, podrían empezar a movilizarse hacia una forma de vida cashless. Debes demostrar que puedes sobrevivir sin efectivo.'

The Organization

- ▶ The organization is one of the most important banks in Colombia.
- ▶ They have adopted a heavy policy towards innovation and have a bet towards the digitalization of the banking industry.
- ▶ They believe in the people as their most important asset and are working hard towards the development of the country.



The Need

- ▶ The company has a challenge that requires a deep cultural transformation.
- ▶ Changing its internal and external clients towards a digital-first system of habits when it comes to moving their money.
- ▶ The culture of Cash is so rooted in the Colombian landscape, that their campaigns have had little impact on changing behavior in a sustainable way.

The Need (cont.)

- ▶ Because of that, the bank thought of creating a gamified solution that could nudge people towards new behaviors, but also knew of the negative impact of extrinsic rewards systems.
- ▶ The company was researching into behavioral economics and gamification when they contacted Javier.
- ▶ By understanding the problem, not as a simple nudge of behavior, but rather a learning experience, they were able to create a design that would allow people to make a more informed decision into transitioning to a more digital-oriented banking culture.





Agente:
JAVIER VELÁSQUEZ

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The Design Process

- ▶ We began by doing an extensive co-creation workshop to align the strategy we wanted to use to approach the gamified system.
- ▶ We wanted a technology-based solution for mobile interfaces, to emphasize the digital nature of the project
- ▶ Working through each of the BEM core drivers to find pains and needs related to a Cash and a Cashless environment, so we could use the gamified system to help better communicate the values we wanted to teach.



Espía

MISIÓN

Dura 24 horas sin sacar efectivo

Costo: 5 



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The Design Process (cont.)

- ▶ We drafted a narrative that could give us an epic insight towards the problem: corruption is powered by cash, and created an anonymous organization taking advantage of this to halt the development of the country.
- ▶ From there, different game mechanics were selected that could make people choose around using the digital portfolio of the bank and set the bank's services as "power ups" players would need for their journey.
- ▶ Mechanics were unfolding through the game experience, so each week there was something new for the players.
- ▶ Finally, we created an expectation campaign within the bank to drive people into the system.



“I found my self everyday waking up to check the app to see if there was something new. I then noticed I was more connected with Cash Inc than with Facebook”

- Cash, Inc. Participant

Due to proprietary company information and to protect client confidentiality, all actual names have been removed from the case study.

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Pilot Duration: 45 days

During this time, the number of players we had on the system was four times the expected.



The Results

- ▶ We had players that made no ATM withdrawals in up to 27 days in a row, where they previously went to the ATM 2-3 times weekly in average.
- ▶ There was a serious download of the bank's digital products, and the players consumed video content that the bank was not able to promote before the initiative.
- ▶ After the pilot, when the game was over, and the pressure of the challenges were removed, there was a momentary backlash in the cash withdrawal behavior, but after a month, all the engaged players lowered their withdrawal rates in a sustained and meaningful way.
- ▶ The game also helped the bank identified the commerce that lived within its facilities, which was cash-only at first, and helped to transition them to other means of digital payment.

Specific data and monetary numbers are restricted under the NDA due to proprietary company information and to protect client confidentiality.



“ We could prove that gamification is a serious tool to create behavior change, but only if it's done correctly. The results of the pilot were much more than we expected ”

- Client

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Javier Velasquez

- ▶ Co-founder of Azahar Games and Free to Play
- ▶ Specializes in the design of board games and serious board games, which allows Javier to tap into game design principles for multiplayer experiences and resource management.
- ▶ As a gamification consultant, Javier has developed the BEM gamification framework, which allows him to think and study game engagement from the perspective of different psychological theories around motivation and learning.
- ▶ The BEM Framework has one purpose, to understand in a disciplinary way how to use game design concepts outside the realm of extrinsic rewards, by incorporating systemic rule sets and mechanics, and meaningful feedback and interfaces.
- ▶ Website: <http://www.f2p.co>

Connect with Javier on LinkedIn:
[/javier-velasquez-game](https://www.linkedin.com/in/javier-velasquez-game)



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