

Capitec and gamification

By [Mark Schefermann](#)

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Gamification is essentially the concept of applying game-design methodologies to non-game scenarios to make them more interactive, engaging and fun. The use of game mechanics like points, badges, leader boards and avatars help improve motivation and learning in more formal type situations.



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We have seen Gamification being utilised by FNB in previous campaigns to educate consumers about their product offerings and services. We saw this type of execution used for the eWallet product, Kruger Rand investing and [Private Clients](#). In these instances it was campaign specific and for a limited period. Click [here](#) for "The Gamification of Education Infographic".

Capitec recently launched www.moneywiz.co.za a separate micro-site built around consumer education and Gamification principles. It looks as if it is an extension of their brand sentiment "Live Free". The first thing that is interesting to note is how it is completely separate from their main [website](#) and the fact that it is built in Flash.

The fact that it is built in Flash means it cuts out a large portion of the mobile market, lower LSM segments and the higher LSM segments.



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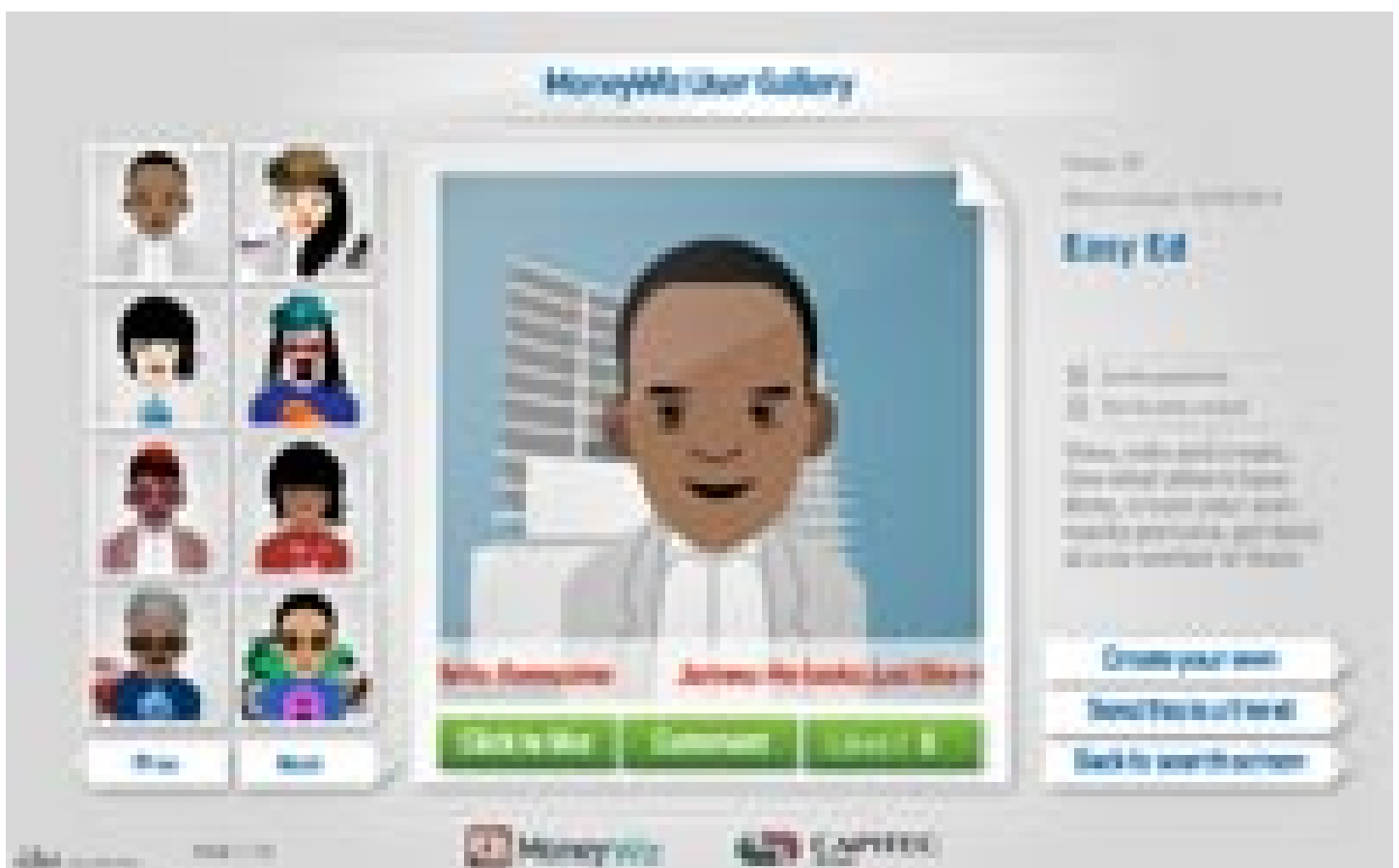
It looks as if the core focus of this micro-site is consumer education, specifically focusing on planning for one's future and managing finances. It makes sense strategically, the younger you can get a customer to sign-up and be their financial partner throughout the course of their life, from student loan, to vehicle finance, home loans, investments, insurance to funeral policies the greater the ROI. Capitec is taking the position of being there for the customer to help educate them about financial planning.

Creating a profile

When one first lands on the website you can register and start creating your profile. It is interesting that they haven't given consumers the option to register through a social media platform like Twitter or Facebook. There is also a Profile Customiser section where consumers can create their own avatar, they can change everything from the colour of the hair, facial features, clothes to the background. You can also view other people's profiles and "like" and "comment" on them.



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Once registered, you can start engaging with some of the Gamification type content. There is a very simple game called Hog Dash, where you have to navigate a bulldog/pig creature through a vertical maze collecting diamonds along the way, as you play the game there are specific product related messages and tips. The diamonds symbolise good and bad

investments, you can also challenge friends and the objective is to collect the most diamonds in the least amount of time.



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There is a section called "Topics" and what is interesting to note is the characters they have created and their ethnicity

(doesn't come across as being very diverse). Each of the characters have a financial related name, "Easy Ed", "Sally Savings", "Andy Asset", "Earnest Interest" and "Peter Plan". Once you select a topic or character you are presented with a number of money management related questions and after completing all the questions you get "Experience Points". Some of the topics one can select include: "I want to open a bank account", "I want to choose the right product", "I want to understand basic financial terms", "I want to plan my money matters", "I want to apply for credit" and "I want to draw up a budget". Each of these topics educates customers about the products and services that Capitec has to offer.



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At any stage you are able to check your Profile Status and compare it to the average user. There is also a section called "send a greeting card" which is basically a referral element.

Different digital platforms

Something else they have done effectively is implement the campaign across all their different digital platforms (website and social media) ensuring a seamless user-experience across the [interactive brand ecosystem](#).

In closing, I think it is a great concept and simple to use. Based on the content and the type of information and advice provided I feel they have missed a huge opportunity by not optimising this platform for mobile and building it in Flash also creates numerous barriers. Believe it or not but there are still many consumers that don't have the latest version of Flash installed on their laptop or desktops and Flash requires large files and long load times.

I also just feel that there isn't a sufficient value exchange for the consumer to return to the micro-site, it comes back to that age old consumer questions, "what's in it for me?" I will definitely be keeping an eye on this campaign to see how it evolves over time.

ABOUT MARK SCHEFERMANN

My knowledge and enthusiasm for the digital world enables me to think creatively and challenge briefs. My passion is strategy and showing how digital can open new opportunities for clients. Well conceived digital strategies and campaigns will push brands ever forward in the consciousness of their audiences and lead to long lasting adoption, advocacy and allow them to forge individual relationships with their audiences.

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