

Let the Games Begin!

Driving employee engagement through game play.

By Jillian Verspyk

MONOPOLY®. Scrabble™. The Game of LIFE®. Games we've all likely played. And when we played, we often learned. We learned that a hotel can bring a steady stream of income. We recognized the power of a large vocabulary. We realized the impact of choice and consequence. That combination of learning and having fun is "gamification."

What does gamification have to do with saving for retirement? Game play may be a way to drive engagement and deliver the education needed to motivate Americans to make saving for retirement a priority. The traditional means of education certainly have a place but are not always effective on their own — especially at a time when more people in the U.S. meet the definition of an active gamer than save for retirement — 102 million mobile gamers vs. 62 million retirement savers.

The Value of Games

The power of games is that it pulls on our inherent competitive nature. We like the idea of winning, being better than our neighbor, beating our best score. So we go back to play, repeatedly. We may actually be "gaming" without knowing it. We collect coupons to lower our grocery bills or try to beat our best travel time on a



long road trip. With social media we seek to collect as many friends as possible and strive to have posts "liked."

Leveraging the popularity of mobile technology and game play has helped ING U.S. meet its commitment to help all Americans understand the impor-

tance of saving and investing to achieve positive retirement outcomes. *It's critical that we engage individuals and then deliver education that drives action.* Innovative tools such as INGCompareMe.com — ING U.S.'s web-based peer comparison tool — and STRUCT® — a mobile game app designed to engage players in a fun and entertaining game that also helps build investment and retirement plan awareness for consumers of all ages — have shown that individuals will engage and, while at these tools, will interact with education — not just once but repeatedly. When the message is delivered through mobile, engagement is even higher.

Mobile: It's Hot

The proliferation of mobile devices has made apps and digital education commonplace. This dynamic shift to portability has moved playing games from the dining room table to the palm of our hands.

Consider the following:

- *There are 330 million mobile phone subscriptions in the United States — a 104 percent penetration of the total U.S. population.¹*
- *62 percent of subscribers have a smartphone. Two out of three "dumbphone" subscribers indicate a smartphones will be their next device.²*

- 102 million smartphone subscribers define themselves as mobile gamers.³

Now, let's compare those numbers to those who save for retirement:

- 62 million adult Americans are saving in an employer retirement plan.⁴
- 15 million adult Americans save in an IRA.⁵

The numbers imply that *more adult Americans describe themselves as a mobile gamer than describe themselves as a retirement saver!* And they spend hours gaming — almost 15 hours a month for iPhone users. And, no, it's not a men's-only club.

Types of Games

Games generally fall into key categories:

- **Adventure** — typically the player follows a path, and challenges revealed along the way.
- **Puzzle** — the player coordinates movements to accomplish a goal, such as exiting a maze.
- **Role-playing** — the player assumes a character to move through challenges.
- **Strategy** — the player makes specific decisions that impact outcomes.
- **Sport** — the game replicates a specific team or individual sport.

- **Arcade** — the game offers a repeatable action that may increase in complexity or speed.
- **Quiz** — the game tests knowledge to move to the next level.

Successful games incorporate characteristics that drive repeatable play — *scores or points, rewards, badges, and levels of achievement. Sharing is also important.*

Apple's GameCenter provides a leaderboard where gamers can compare their scores to other players, motivating them to play again to achieve higher levels of success — essentially incorporating the concept of peer comparison.

Real Life Experience

In 2009, ING U.S. leveraged findings from its Retirement Research Institute on peer comparison as a means to drive enrollment and saving in retirement plans by developing www.INGCompareMe.com. This web-based peer comparison tool allows users to compare themselves to others on a wide range of saving, spending, investing, debt, and personal finance matters.

- Users create an anonymous profile by entering some basic information (age, income, marital status, and gender) and, if they choose, can

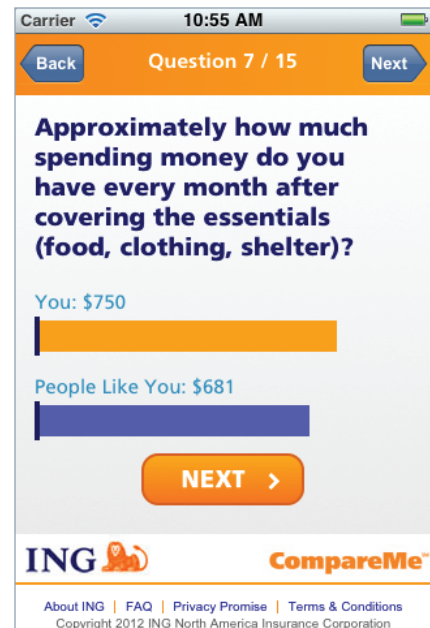
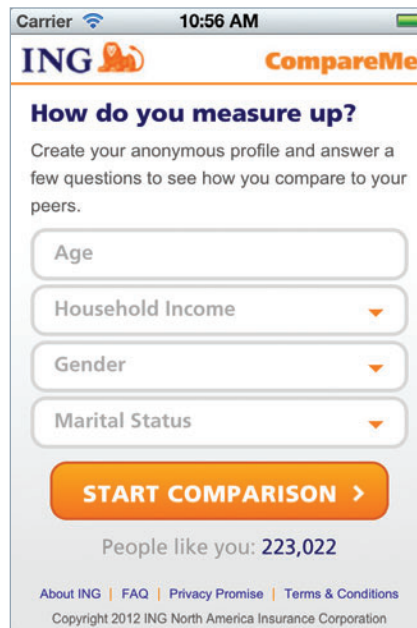
select categories such as hobbies or where they live to align even more closely with their peer set.

- As they input their standings, that of their peers is revealed along with related factoids.
- Users are challenged to see if they are as good savers, if not better, than their cohorts.

Engagement has been tremendous with more than 1.75 million unique visitors,⁶ 40 percent of whom come back more than once, and, with each visit, walk through an average of four comparisons. Interestingly, mobile users average eight comparisons and spend three times longer with the site. Says something about the power of mobile!

Last year, ING U.S. launched **STRUCT**[®], a mobile game app available for free on Apple's App Store that supports building financial literacy through metaphors for saving, investing, and diversification. Our goal was to *reach individuals of all ages who might otherwise not be exposed to, or receptive to, learning about basic financial concepts.*

- Players select a crew representing an investor profile (aggressive, moderate, conservative) and work with steel (cash), wood (bonds), and glass (stocks) to build "structs."





- The “Structor” provides guidance at each level while “Maverick,” the wild card, represents market risk and reward.
- The 12 levels become increasingly complex and the right crew and construction score points and unlock achievements.
- The “Build School” brings the metaphors to life, demonstrating how investor style and asset class can impact outcome, while the glossary builds knowledge of more than 20 financial terms.

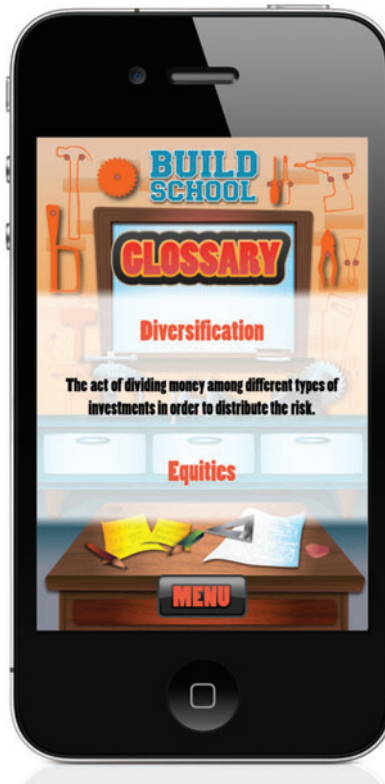
To date, there are more than 4,500 players⁶ and close to 2,000 on the leaderboard through Apple’s GameCenter. *The average player has come back five or more times to play and spends an average of six minutes playing each time.*

So You Want to Play

Creating a game is not as simple as creating a brochure. Anticipate nine months to 24 months for development. You’ll also need to consider whether

you have the creative and technical talent in house or should look for an outside partner. Other drivers include:

- Device to be played on: mobile, tablet, Web
- Platform: iOS, Android, or both
- Incorporating touch-screen mechanics, sound, or camera
- Distribution and social media sharing



Not ready to go digital?

Go back to the table. *Set up a game of “Financial Jeopardy” in your workplace cafeteria. It’s easy to come up with the questions and deploy. Or try a “Financial Terminology Spelling Bee.” Offer prizes (think big prizes like tablets). See what kind of traction you get. People will have fun, they’ll compete, you’ll raise awareness of financial considerations, and you’ll start dialogues...*

You might even find there’s value in repeating it! 

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¹ “U.S. Wireless Quick Facts” Ctia.org. Retrieved 2012-08-28

² Nielsen Mobile 8.6.2013

³ eMarketer, 8.2012

⁴ Department of Labor, Employee Benefits Security Administration, January 2010 “Private Pension Plan Bulletin” and February 2009 “Private Pension Plan Bulletin Historical Tables and Graphs.”

⁵ Form 5498 submitted by third-party financial institutions to the IRS

⁶ Google Analytics. As of July 31, 2014

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