

# SummerQuest: A Gamification Pilot in Birmingham

*Doorways to Dreams Fund*

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In 2012, D2D and our partners started exploring the concepts related to gamification and how they might improve financial capability. Finding common interest among partners in Birmingham, AL, D2D has been testing gamification concepts for the last two summers in pilots dubbed “SummerQuest: Birmingham.” Setting out to uncover what might intrinsically motivate low-to-moderate income (“LMI”) youth to engage in activities that will improve college financial readiness, these pilots have generated interesting insights.

This memo will first define D2D’s perspective on gamification, then highlight key aspects of this summer gamified experience, and finally propose next steps focused on increasing our overall knowledge related to these ideas.



## GAMIFICATION OVERVIEW

Gamification is fast becoming a buzzword that is gaining traction in numerous industries. However, it often lacks a clear definition. Companies are using the gamification label for a wide breadth of endeavors and activities and we can look to them to determine what really fits in the scope of “gamification”. Popular approaches can range from incentivized compensation systems that rank employees on a leaderboard by a key metric, such as sales made, to JetBlue and Starbucks adding badges to their consumer rewards programs. In addition, gamification can be employed to enhance employee training, improve employee engagement around operational changes, or boost marketing endeavors. These types of techniques, programs, and systems may have existed for years, and are now gaining the gamification title. With all that is going on, how can we define gamification?

At D2D, we care about real world financial outcomes measured through demonstrated behaviors for low-to-moderate income families. To that end, D2D holds the view that gamification is the application of game mechanics and entertainment in a manner that intrinsically motivates consumers toward an action or behavior that will improve their financial situation. Based on our research, D2D believes that gamification

falls on a continuum – ranging from a few key game components to an entire experience that feels like a video game while one is actually executing real world activities, such as paying off debt. It has been amazing to see how far ahead the health care field is on the use of games and gamification; the good news is that lessons learned from that field can be borrowed for testing and research in financial services.

D2D makes no claims yet as to whether or not gamification works to help financially vulnerable consumers or, if it does help, how. The focus of our work in this area is to ideate, pilot, and test, to the best of our ability, the impact of gamification. D2D is working in a number of areas and with a number of design strategies to bring some deeper understanding to these questions. SummerQuest: Birmingham, a laboratory for our gamification work since 2012, has provided interesting learning for us in a number of areas outlined in this report.

## SUMMERQUEST OVERVIEW

“SummerQuest: Birmingham” is a gamified experience that challenges high school students to complete twenty (20) educational quests in one of three objective areas: college readiness, test preparation (SAT/ACT), and financial literacy during 4 weeks in early summer each year. SummerQuest asks students to spend on average, 5 to 30 minutes completing real-world activities to educate and expose them to topics including saving, budgeting, the FAFSA form, and college loans and financing options. Students complete practice ACT questions, play D2D Financial Entertainment titles, explore potential career paths, and navigate the FAFSA form as they experience the game. In addition to the 20 main quests, ten “bonus quests” are available throughout the game. Endowed with a larger point value, these quests require more from a player, such as attending an in-person event, collecting family financial records, or creating an informative FAFSA music video.

In 2012, the pilot year, SummerQuest’s narrative-led structure aimed to drive student engagement through an unfolding mystery, a dystopia in the future that can only be improved through the completion of the game’s activities. In this narrative-led game, players could choose which quests they would complete and when, and, after completing a quest, students would earn the associated badge and points. The game did not feature

any short-term milestones, had no direct or immediate feedback mechanism, and it “played” more like an activity list. Additionally, technology limitations made it difficult to tell the story, undermining the impact of a narrative-led game.

Learning from this experience, D2D generated a second iteration of the gamified experience for 2013 that sought to make sizeable changes, by providing players with a unified experience driven by a compelling motif. In addition, it was deemed essential to introduce leveling along with a game arc toward an epic goal, while also greatly improving feedback to players.

### *SummerQuest 2013*



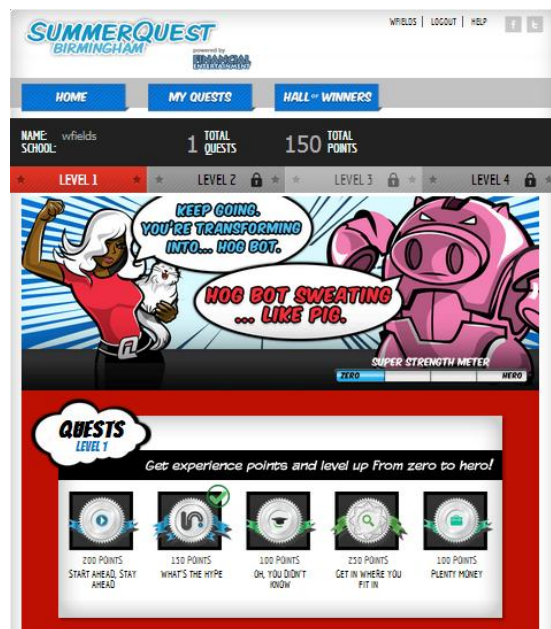
In its latest iteration, the SummerQuest game objective is to complete quests and levels in order to build a team of four (4) superheroes, each with unique powers. Dr. Q, the four superheroes’ leader, tasks a player with the goal of strengthening and improving each of the four heroes from their weak “normal” state to a strong “super” state. Hero improvement happens through the completion of real world activities important to college-going. The heroes are depicted by casual video game-like graphics with very little text-based narrative. This strategy allows a player to imagine her own narrative and back story to support the game.



*The SummerQuest Web Portal*

The “Zero to Hero” motif is delivered to players through a central web-based portal site, where a student could create an account, track her progress, and undertake new quests. This portal sought to capture the students’ attention in an engaging online setting. The portal site is promoted during the school year through a Facebook group as well as a spring Financial

Entertainment game tournament that is aimed at raising awareness about the summer experience.



*'My Quests' Page of the Web Portal*

All of the quests, identified by badges, are evenly distributed across four levels, each with five quests. This leveling structure affords players the opportunity to determine the order in which they want to complete quests, but also provides a flow that ensures an even distribution of subject matter throughout the experience. In addition, borrowing from casual games, easier quests are frontloaded in order to increase early engagement and get players invested in the experience.

As a mark of completion and to provide immediate feedback, players are awarded points and earn a quest badge following a completed activity. In addition, the game prompts players to rate the quest – its level of challenge, fun, etc. Point totals vary within the levels, with easier quests being worth fewer points than more difficult quests. Ease/Difficulty is often determined by the amount of time required to complete a quest. Point values also increase from level to level. A player’s final score is the sum of the points earned throughout the levels and quests.

In order to access the next level (i.e. move from Level 1 to Level 2) the player is mandated to complete four of the five quests on their current level (i.e. Level 1, in this example). At level completion, when one of the four superheroes reaches full power it is added to the team; at the ensuing level a new potential hero is introduced. Leveling provides an arc to the game, piquing players’ interest much like leveling in online video games.



Dr. Q and the Gang of Zeros

A player sees visual changes in her heroes instantly as she completes target quests and full levels; this encourages continued play and hero team-building. In 2013 SummerQuest:

- A meek piggy bank transforms into the robotic HogBot;
- An average teen turns into the mind-controlling Brain Freeze;
- An unassuming girl becomes the extra cool Miss Chill;
- A young athlete advances as the flame throwing Hot Head.

## SUMMERQUEST – WHAT WE’VE LEARNED

SummerQuest has shown that a gamified experience can motivate LMI high school students to opt into learning financial concepts during their summer vacations.

	2012	2013	Percent Increase
Registrants	232	410	77%
Students Who Completed at least One Quest	84 (36%)	287 (70%)	242%
Total Quests Complete	589	2,288	289%
Students Who Completed Full Game	5	39	680%

Since the first pilot in 2012, SummerQuest has seen significant growth in student engagement and participation. As the table above indicates, we saw a nearly 300% increase in the total quests completed. In addition, our data indicates that this experience is reaching LMI youth in the city of Birmingham.



Dr. Q and the Team of Heroes

While not requiring significant financial resources to implement, these pilots have uncovered some key findings about gamification:

1. Gamification has potential as a tool to **improve engagement** around important financial challenges, like preparing for college.
2. Gamification **offers a “frame” advantage** as activities are repackaged in a structure familiar to audiences that are already playing video games extensively.
3. Gamification incorporates many different components, like leveling and quests, and it is **important to experiment** with these components to determine impact.

D2D continues to build upon our work in this area while also disseminating findings from this gamification project. For more information about gamification innovations at D2D, please email us at [gamification@d2dfund.org](mailto:gamification@d2dfund.org) or follow us on Twitter @D2DFE.

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### About D2D

D2D works with the financial services industry, government agencies, national non-profit groups, grassroots community agencies, and public policy organizations to generate promising ideas, pilot test financial products and services, build awareness of the needs and potential of low-income communities, and advocate inclusive social and economic policies.



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