

Saving Points

1,253 

Your Badges



Rewards

 
×15 ×06

Cashback



Let's play!



Gamification Guide for Financial Products

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Intro

Finance doesn't have to be boring! See how top fintechs use gamification to impact product metrics – 20+ real app examples, from discovery to social features.

This guide will help you understand player archetypes, look at practical gamification mechanics, and gather ideas for future, more inventive gamified experiences for your product.

Craft Innovations Team

Gamification: Missions & Rewards

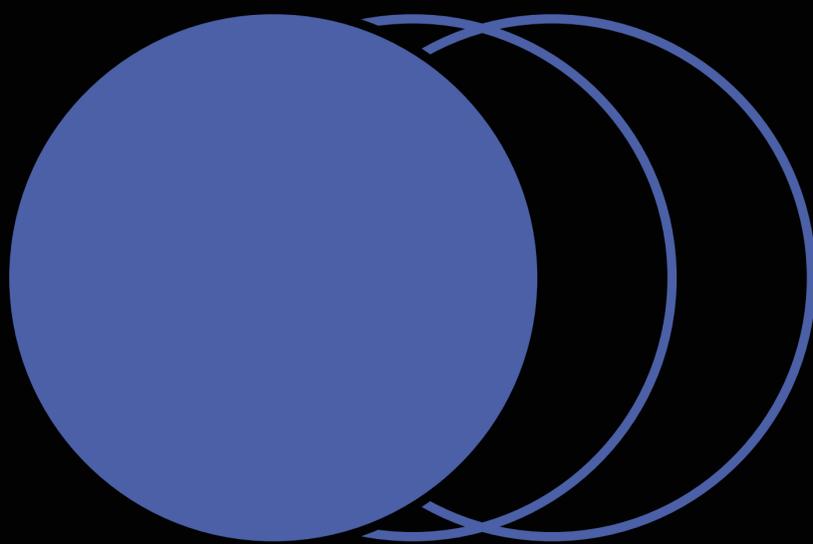
The financial world is often perceived as intimidating or even boring, and the user experience of many mobile banking applications – let's be honest – is typically not very engaging. On one hand, we might ask:

What could be more engaging than managing your own money?

Yet on the other hand, there's a growing trend of customers expecting financial institutions to deliver more human, personalized, and emotionally positive experiences.

Gamification offers a powerful solution to this challenge – when approached as a clear strategy. It not only enhances emotional connection and user satisfaction, but also has the potential to significantly boost key product performance metrics, such as engagement, retention, and feature adoption.

In this article, we'll explore the concept of Gamification Guide for Financial Products – what it is, how it works, and why it matters – along with practical ideas you can apply to your own product. We'll also look at proven strategies and real-life examples from banking and fintech products.



Level 1: Gamification and its Key Goals

As we know, most banking apps are functional but boring. Personal finance is serious, but that doesn't mean it has to be dry. Customers today expect personalized, emotionally engaging digital experiences, even from their banks, and other financial products.

Gamification means using game design elements in non-game contexts.

It makes financial tasks more human, rewarding, and even fun (not too much or too often), while also improving product metrics like retention, transaction volume, and referrals.

You've probably seen it in loyalty programs like: Starbucks Odyssey, Nike Loyalty, Sephora Beauty Insider, Apps like Duolingo and Temu. They heavily gamify user experience in many ways, make experience fun, encouraging users engagement, spending, retention.

But in fintech products, gamification is still relatively rare, although it's slowly gaining traction. At its core, gamification helps companies achieve 3 key goals:

1. Customer Behavior Management

By applying game mechanics, we can influence and encourage specific user actions that align with strategic business goals and short term objectives. This leads to improved overall customer satisfaction score and NPS as well as boost product performance metrics, such as conversion rates, feature adoption, and transaction frequency and volume, product penetration.

At Craft Innovations, we explore user behavior through customer research to help fintech teams identify the most effective gamification triggers before design even begins.

2. Customer Retention

Gamification helps extend the customer lifecycle by increasing satisfaction and emotional connection with the product. As a result, users are more likely to stay longer, directly contributing to higher Lifetime Value (LTV).

3. Customer Engagement

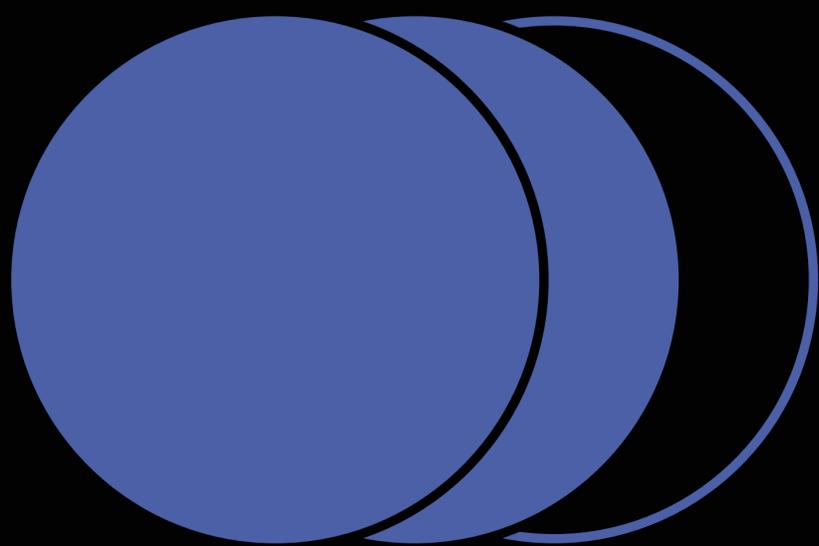
Through meaningful interaction, gamified experiences foster deeper customer relationships, increase feature penetration, and boost brand loyalty. This enhanced

engagement also improves the likelihood of referrals and advocacy. At the same time, stronger engagement leads to higher retention and product adoption.



Level 1

You've unlocked the "Gamification Basics" token – your journey to smarter finance UX begins.



Level 2: Player Archetypes

Before jumping into gamification techniques, we need to understand who our users are from a game perspective. Game designers often refer to 4 common **player types**:

 Achievers	Motivated by progress. They love leveling up, completing tasks, and tracking improvement.
 Explorers	Driven by curiosity. They enjoy discovering hidden features, new tools, or easter eggs.
 Socializers	Motivated by connection. They value being part of a community and sharing experiences.
 Killers	Competitive by nature. They enjoy winning, dominating leaderboards, and being at the top.

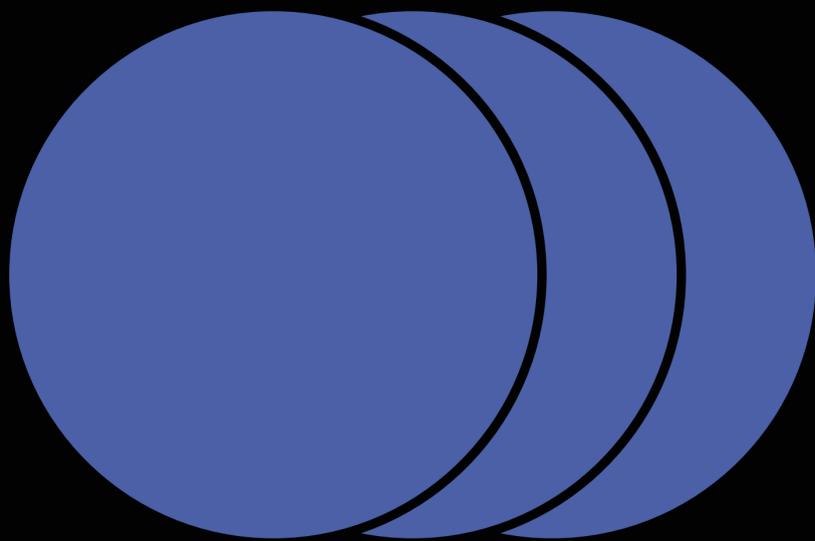
Each gamification technique can appeal to different types of users. Taking into consideration that gamer archetypes often reflect the same users of our fintech product in real life, gamification techniques are designed to emulate specific aspects of the gaming experience within a non-game context.

Let's take a look at common mechanics aligned with different archetypes.



Level 2

You've unlocked the "Know Your Player" badge. Now you understand what drives different users.



Level 3: Core Gamification Methods

Gamification draws on different player motivations – from the thrill of mastery to the joy of discovery or competition. Here are the most common elements used across digital experiences and how they align with different user archetypes. Those can be mixed and matched to form a broader gamification strategy.

Missions, Tasks, and Challenges

These appeal most to *Achievers* – people motivated by progress. Whether daily, weekly, or seasonal, structured goals give users a sense of accomplishment and momentum. Completing missions or tracking milestones keeps them coming back for more.

Levels, Statuses, and Progress Bars

Explorers thrive on growth and discovery. Progress indicators help them visualize advancement and mastery within the app's ecosystem. Every new level or unlocked feature signals exploration and learning.

Badges, Trophies, and Collectible Items

A mix of *Achievers* and *Killers* are drawn to these elements. For *Achievers*, they serve as visible recognition of skill and effort. For *Killers*, they represent exclusivity – a chance to stand out and feel superior within the system.

Social Elements, Competitions, and Leaderboards

These mechanics attract *Socializers* and *Killers*. They add energy through friendly rivalry and collaboration, sparking engagement by turning progress into something visible and shareable.

Surprise Bonuses and Gamified Activations

Explorers love unexpected rewards. Surprise elements – like hidden bonuses or spontaneous challenges – tap into curiosity and keep users eager to see what's next.

Interactive Elements (Quizzes and Mini-Games)

These cut across *all archetypes*. Their impact depends on context and execution – a

well-placed quiz or quick mini-game can educate, entertain, or break routine without overwhelming the main experience.

Deep Personalization and Adaptive Difficulty

Appealing to both Achievers and Explorers, adaptive systems adjust the challenge level or interface to match user behavior. This helps maintain engagement while supporting personal goals and long-term discovery.

As you can see, there is a wide variety of gamification mechanics that can be embedded into the product experience. With a thoughtful and strategic approach to combining them, we can effectively address the needs and intrinsic motivators of the majority of our users.

And now we're getting to the fun part. Let's walk through 6 gamification ideas in mobile banking – with examples from real-world apps.

Gamification Element	Core Archetypes	Notes
<ul style="list-style-type: none"> • Missions • Tasks • Challenges (daily, weekly, seasonal) 	 Achievers	Motivated by completing objectives and tracking progress.
<ul style="list-style-type: none"> • Levels • Statuses • Progress Bars 	 Explorers	Encourages discovery and mastery of the product ecosystem.
<ul style="list-style-type: none"> • Badges • Trophies • Collectible Items 	 Achievers  Killers	Achievers seek recognition; killers value superiority and exclusivity.
<ul style="list-style-type: none"> • Social Elements • Competitions • Leaderboards 	 Socializers  Killers	Drives social interaction and competitive spirit.
<ul style="list-style-type: none"> • Surprise Bonuses • Gamified Activations 	 Explorers	Taps into curiosity and the joy of unexpected discovery.

Gamification Element	Core Archetypes	Notes
<ul style="list-style-type: none"> Interactive Elements (quizzes, mini-games) 	All Archetypes	Effectiveness depends on gameplay style and context.
<ul style="list-style-type: none"> Deep Personalization Adaptive Difficulty 	<div style="border: 1px dashed pink; padding: 2px; margin-bottom: 2px;">  Achievers </div> <div style="border: 1px dashed blue; padding: 2px;">  Explorers </div>	Supports goal-setting and encourages ongoing discovery.
<ul style="list-style-type: none"> Multiplatform Experience (online + offline) 	<div style="border: 1px dashed green; padding: 2px; margin-bottom: 2px;">  Socializers </div> <div style="border: 1px dashed pink; padding: 2px; margin-bottom: 2px;">  Achievers </div> <div style="border: 1px dashed blue; padding: 2px;">  Explorers </div>	Enables continuity, collaboration, and exploration across channels.



Level 3

You've collected enough XP to start exploring more gamification ideas.



1. Gamification as a Driver of Top-of-Wallet Status

Becoming the top-of-wallet bank or a go-to niche financial product is the ultimate goal for nearly every financial institution. One of the most effective ways to influence this position is by embedding gamification techniques that tap into user motivation and reinforce positive transactional behaviors.

By introducing mechanics such as progress tracking, achievements, and payment streaks tied to transactional activity, banks can directly influence:

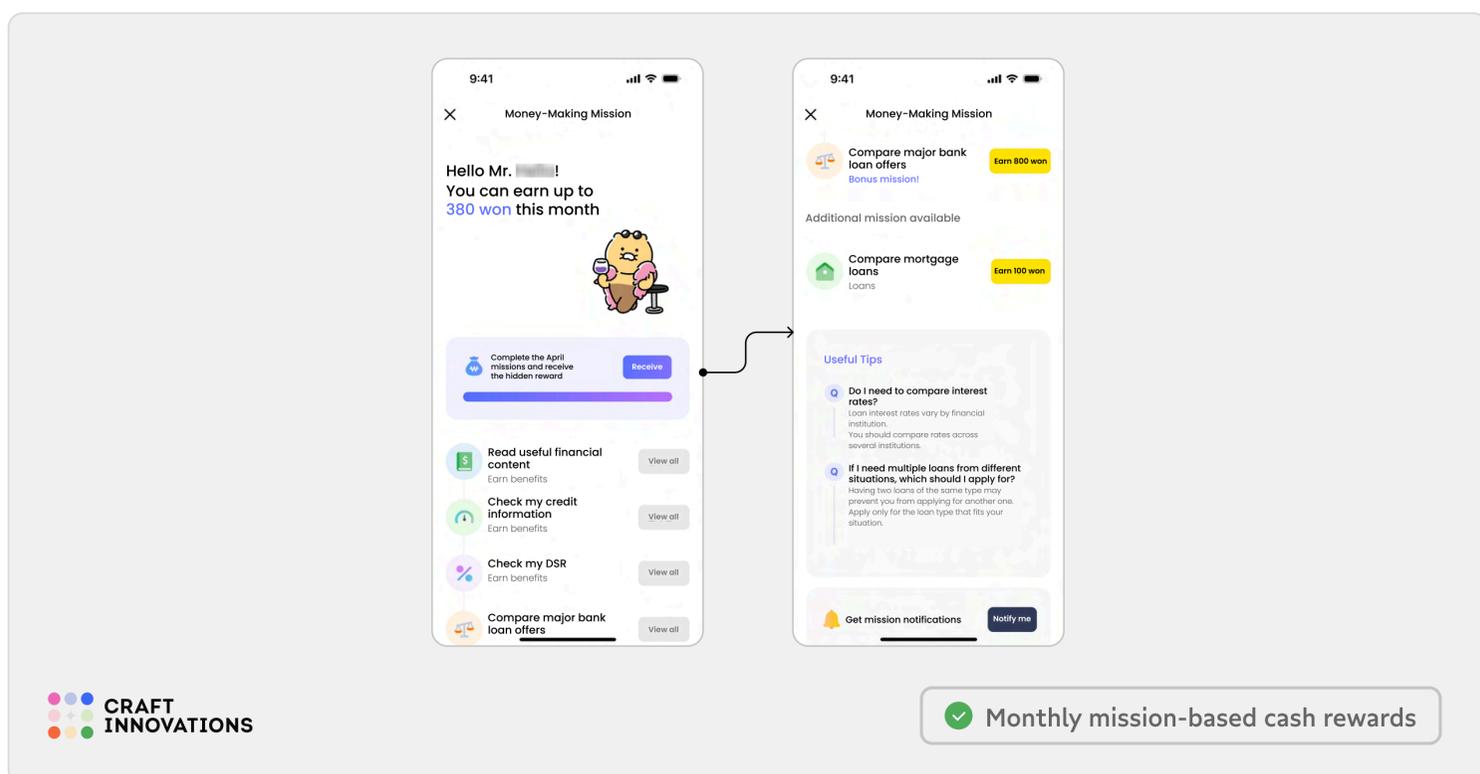
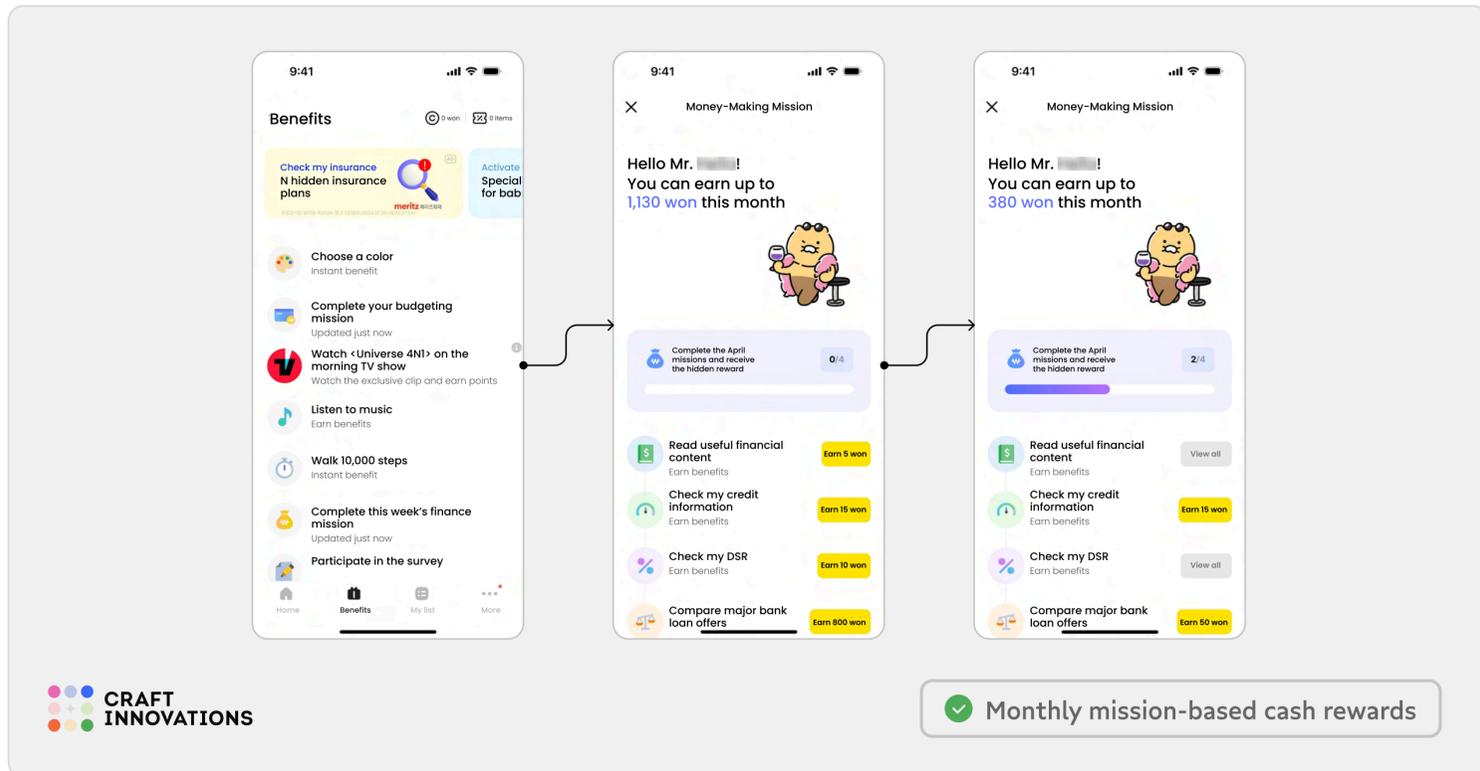
- Frequency of use
- Average Transaction Value (ATV)
- Customer preference over competitors

1.1. Examples of Gamified Financial Incentives

- Pay utility bills 12 months in a row → receive a reward (e.g. digital collectible, custom card skin, or a chance to win a 1-year premium account with no monthly fee).
- Complete 10 transactions in a month → unlock a loyalty reward.
- Reach a transaction volume milestone (e.g. \$X thousand/month) → enjoy waived fees for the following cycle.

👉 A great illustration of this idea comes from KakaoBank. The app introduces “financial missions” – small, goal-based challenges that reward users for engaging with different banking features. Each mission, like checking your credit score or comparing loan rates, adds progress toward a monthly reward. A friendly mascot tracks your progress, adding a playful touch to what would otherwise be routine tasks.

By turning everyday financial actions into mini-achievements, KakaoBank keeps users returning to the app regularly – not just for transactions but for a sense of progress. This steady engagement helps strengthen the bank’s top-of-wallet position, where users instinctively reach for KakaoBank first.



1.2. Supporting UX/UI Elements

When these behavioral incentives are paired with supportive UX/UI components – such as:

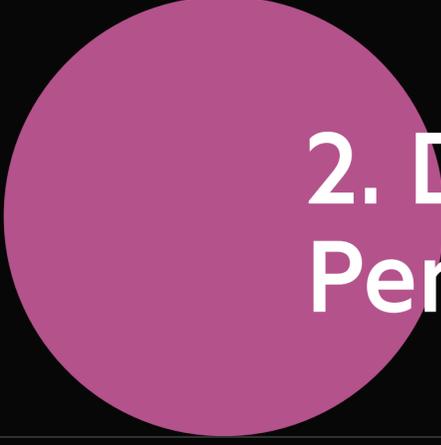
- Progress bars
- Status indicators
- Achievement notifications

...it creates a compelling, gamified ecosystem that keeps users engaged and more likely to choose your product more frequently.

Why it Works Based on Behavioral Science:

- **Operant conditioning:** small, frequent rewards build habits.
- **Variable rewards:** occasional “surprise” perks create anticipation.
- **Endowed progress:** a visible head start or progress bar boosts follow-through.
- **Loss aversion:** people avoid losing progress or unlocked perks.

Of course, this approach assumes baseline conditions such as fees and interest rates are comparable to competitors.



2. Driving Product Penetration

One of the recurring challenges Craft Innovations helps clients solve is low feature penetration – the gap between the bank’s product offerings and what customers actually use.

Modern banks typically provide a wide range of services: different account types, deposits & credit lines, payments & transfers, Insurance, FX, trading & investments, Mortgages, Loyalty programs, Embedded marketplaces (e.g., Monomarket), Kids and youth accounts, Business banking solutions, etc.

Yet, a common problem persists: many customers don’t use – or even know about – most of these products.

Gamification offers a set of powerful tools to improve feature discovery, product adoption, and long-term engagement. Here are a few effective techniques:

2.1. Discovery Mechanics

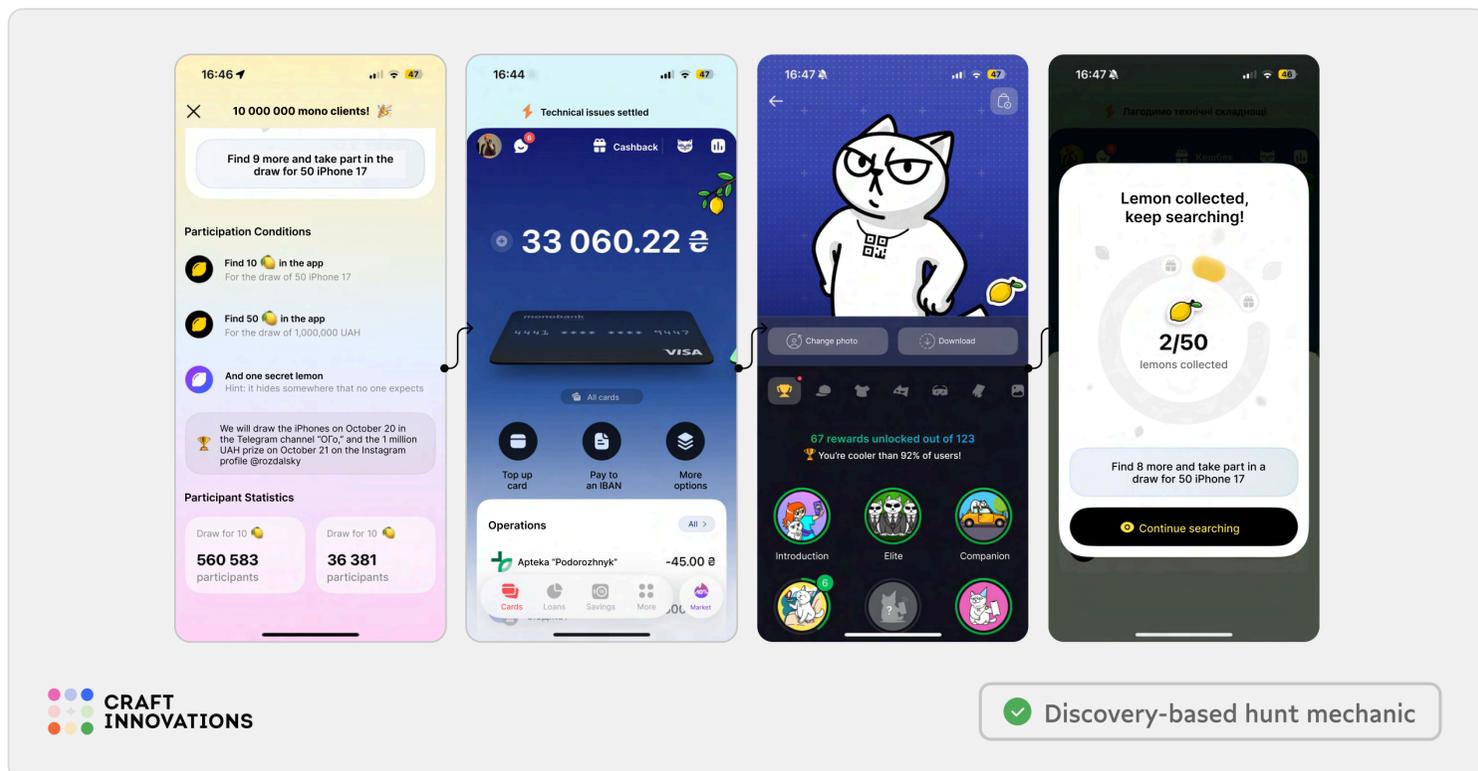
Introduce playful mechanics that encourage users to explore hidden features or lesser-used services in the app or online banking portal.

For example, a “collect and win” campaign where users find items or tokens hidden in different banking sections (e.g., insurance tab, FX page, etc.). Upon collecting them all, they unlock a reward.

👉 **Real-world success:** *Monobank’s Lemon Hunt* 🍋, launched on October 16, 2025, celebrated the bank reaching 10 million customers. The in-app event invited users to search for hidden lemons across different sections – from settings and transaction history to customer support.

Finding 10 lemons gave a chance to win an iPhone, while discovering 50 unlocked a shot at 1 million UAH. The legendary 51st lemon promised even bigger prizes: a BMW 3 Series or, for kids’ cardholders, a Disneyland trip for five.

The campaign drew massive attention – over 3 million users joined within five days. On the first day, traffic spiked so sharply that Monobank’s servers briefly went down. Despite the hiccups, *Lemon Hunt* 🍋 became a vivid example of how interactive discovery mechanics can drive huge engagement and change user behavior almost overnight.



2.2. Digital Collections & Badging

Reward customers with badges, trophies, or even NFT-style digital art when they engage with specific product categories (e.g., making a first investment, activating travel insurance, or opening a business account).

This taps into the collector mindset and gives users a sense of progression and status.

👉 Spanish bank BBVA launched BBVA Game, a platform where customers earn points for basic financial actions – from making payments to watching educational videos – and exchange them for practical rewards such as music downloads or movie tickets. This approach blends learning, rewards, and gamification, helping the bank strengthen its relationship with digitally engaged customers. It's one of those simple yet powerful ideas that combine learning and reward.

2.3. Loss Avoidance & Social Comparison

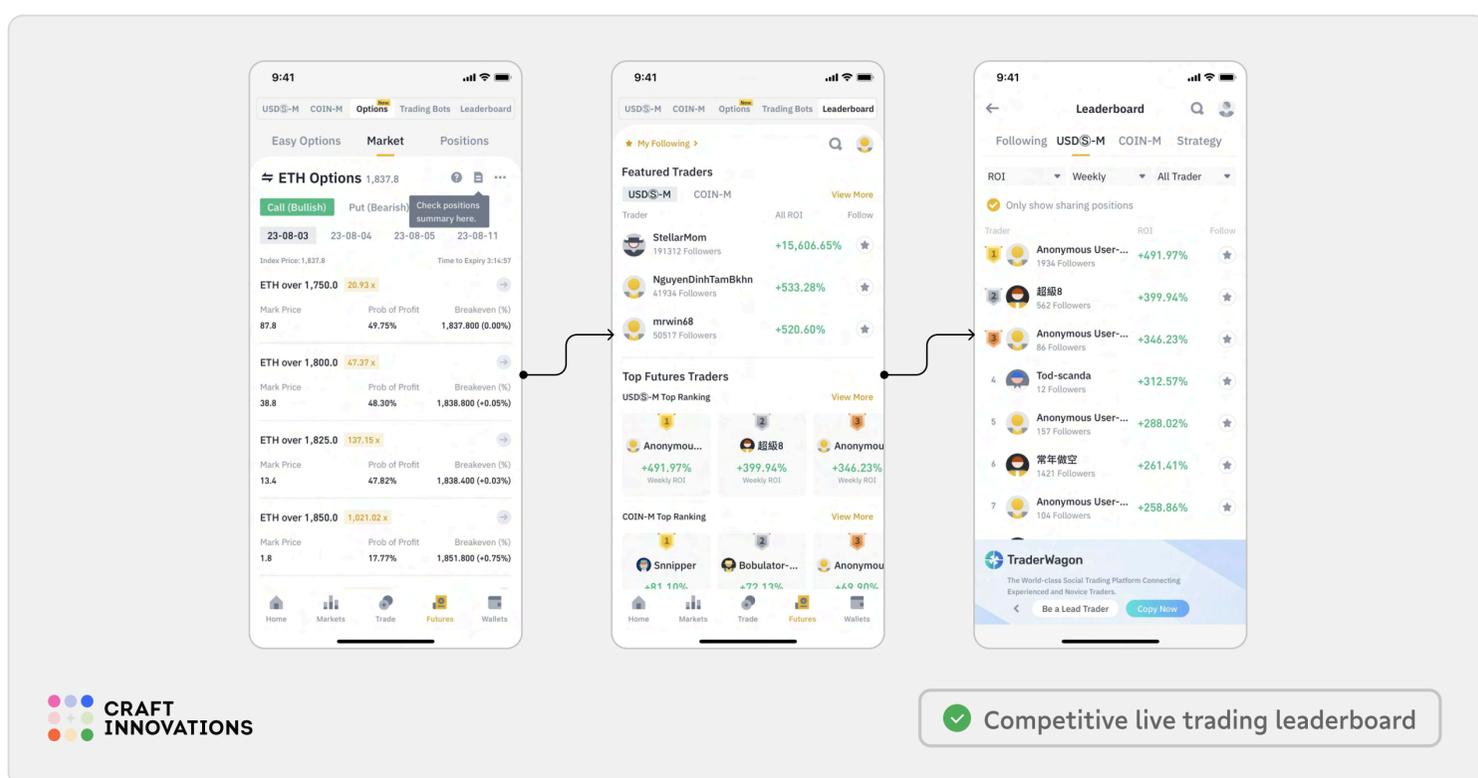
Leverage behavioral economics by showing users what they're missing out on:

- Compare their usage and benefits to similar customers
- Highlight missed cashback, reduced interest rates, time savings, or loyalty perks
- Use leaderboards to visualize how they stack up against others

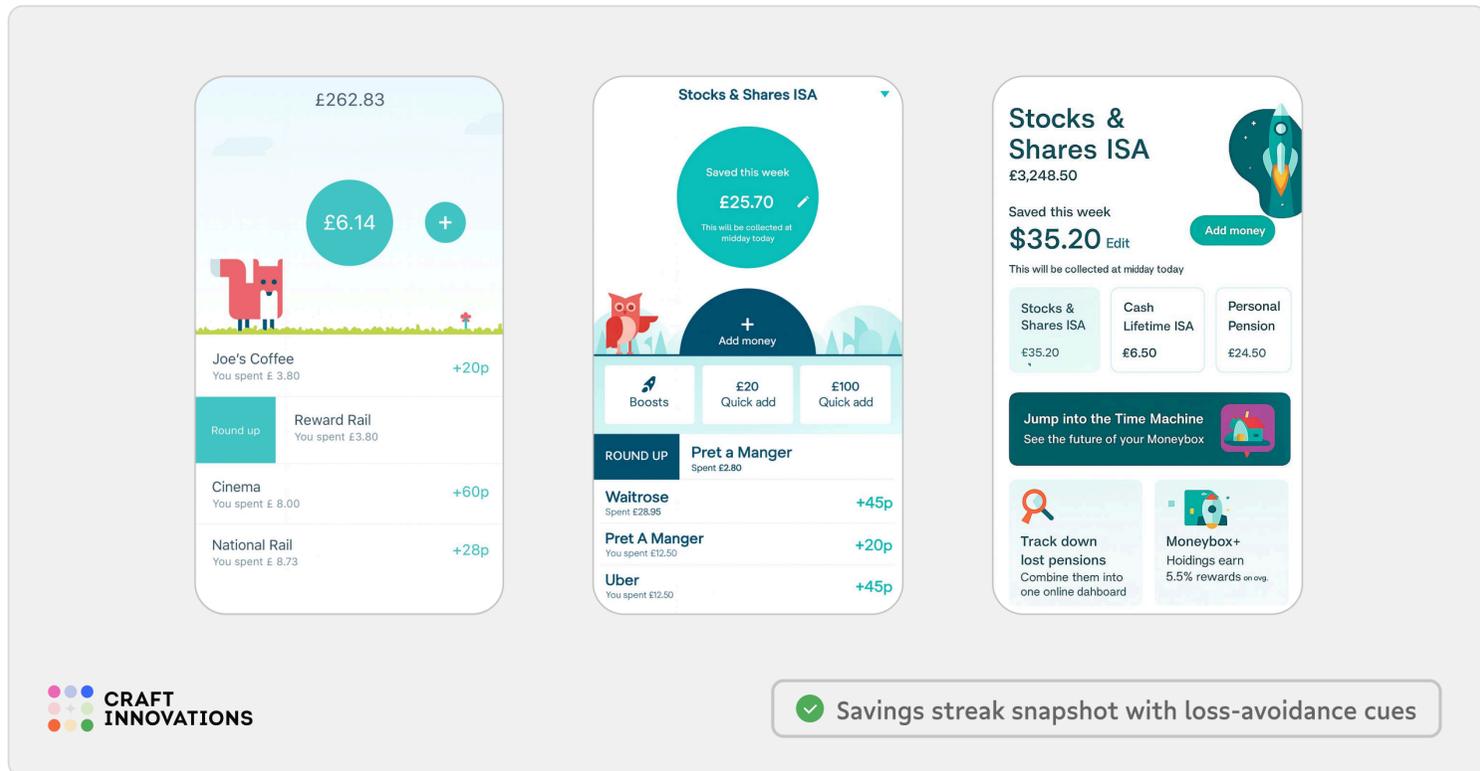
This motivates 2 groups:

- High performers are reinforced to stay ahead
- Others are nudged to explore more features to “catch up” and avoid loss

👉 For instance, Binance leverages social comparison to keep traders engaged. Through its live leaderboard, users can track top-performing investors and compare their own ROI. The visible gap between their results and others’ creates a subtle sense of loss – a reminder that sitting out means missing out. This combination of competition and transparency turns trading into a social game, where the goal isn’t just profit, but staying ahead of the crowd.



👉 Moneybox adds a subtle nudge through weekly progress snapshots. The app shows how much you’ve saved this week, how close you are to your usual pace, and whether you’re “falling behind” your typical habit. It’s a gentle form of loss-avoidance: users see what they might miss out on if they stop adding money. The round-ups list also shows how much other purchases have contributed, creating a quiet comparison with your own past behaviour.



Why it Works Based on Behavioral Science

- **Curiosity gap:** hidden info or rewards pull people to explore.
- **IKEA effect:** people value features they “build” or configure themselves.
- **Social comparison:** seeing peer usage nudges adoption.



3. Loyalty & Retention: Strengthening Customer Bonds Through Gamification

Metrics such as Net Promoter Score (NPS), Retention Rate, and Customer Lifetime Value (LTV) are at the core of every financial institution's performance dashboard. These indicators are not only tracked by CX and Product teams, but also closely monitored by senior leadership due to their direct impact on growth and profitability.

Our [fintech product design services](#) focus on building experiences that balance engagement, trust, and usability – key elements behind successful gamification.

One of the most effective and creative ways to support these metrics is by embedding gamification into the product experience.

So how actually gamification enhances loyalty and retention?

3.1. Personalization & Ownership

Creating a sense of personal connection is key to customer stickiness. Through gamified personalization options, users feel more emotionally invested in the product.

- Visual customization of the app layout
- Changing card skins, avatars, themes
- Unlocking design options through milestones or loyalty tiers

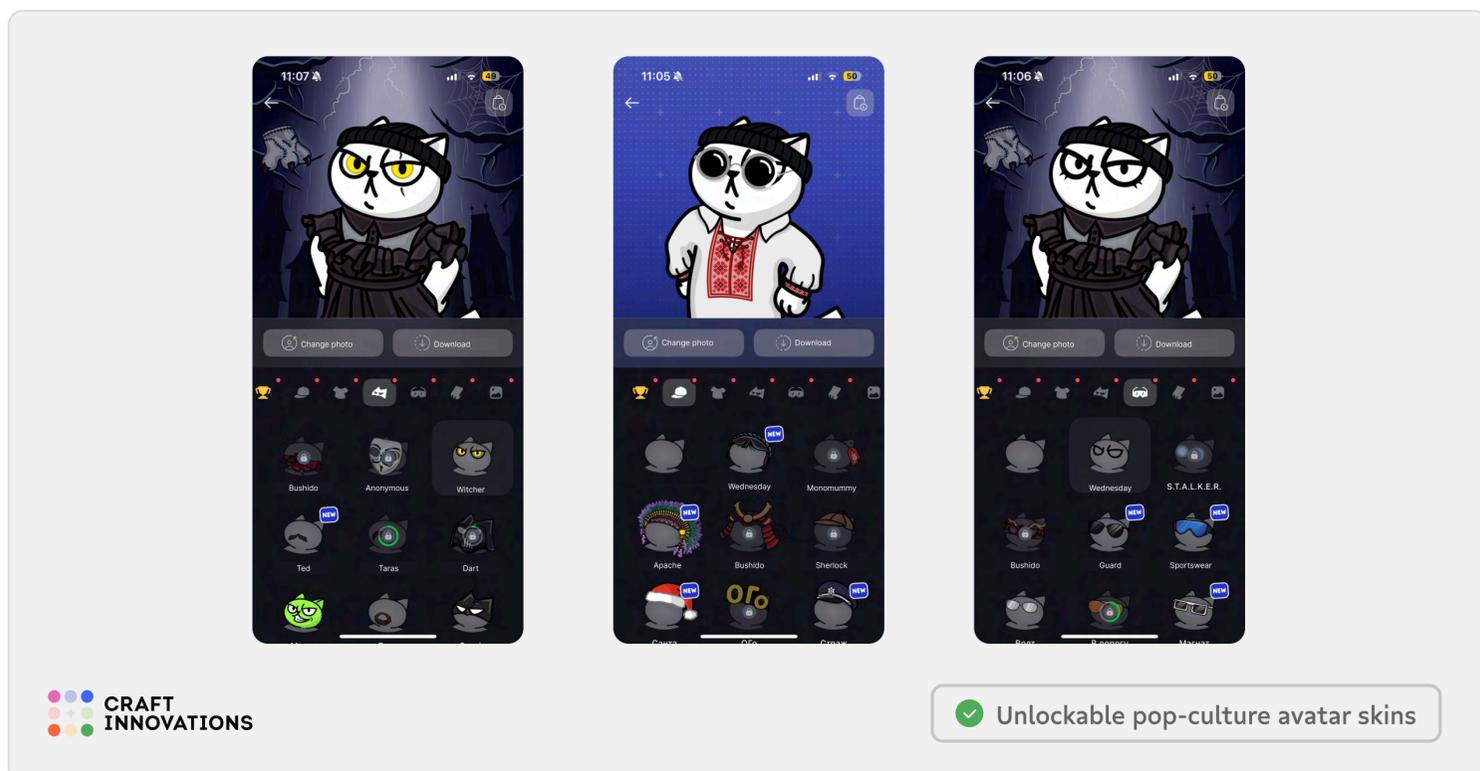
👉 CashApp and Revolut have successfully adopted this approach, offering deep customization of physical cards – including the ability to order custom-designed versions. This adds a tangible layer of personal expression and emotional attachment.

👉 Few banks have managed to make personalization feel as charming as Monobank. The app features a customizable cat avatar that becomes the user's personal mascot – complete with outfits, accessories, and seasonal animations. You can dress the cat in sunglasses or a vyshyvanka, use it as your card skin, or even turn it into your in-app avatar.

What makes this approach stand out is how Monobank keeps its cat in tune with pop culture. The team regularly releases new outfits inspired by trending shows and games – like *Wednesday* from *Netflix*, *The Witcher*, or *S.T.A.L.K.E.R.* for gaming fans. These updates turn the mascot into more than just a cute add-on. It becomes a reflection of the user's personality and interests, bridging everyday banking with moments of cultural relevance.

Beyond appearance, the cat has a life of its own. It celebrates holidays or sends animated transfers as a Cupid on Valentine's Day. This mix of personalization and play

builds a sense of ownership and emotional connection – the cat becomes part of the user’s financial routine, making banking feel a little more human and a lot more fun.



3.2. Digital Collectibles & Long-Term Engagement

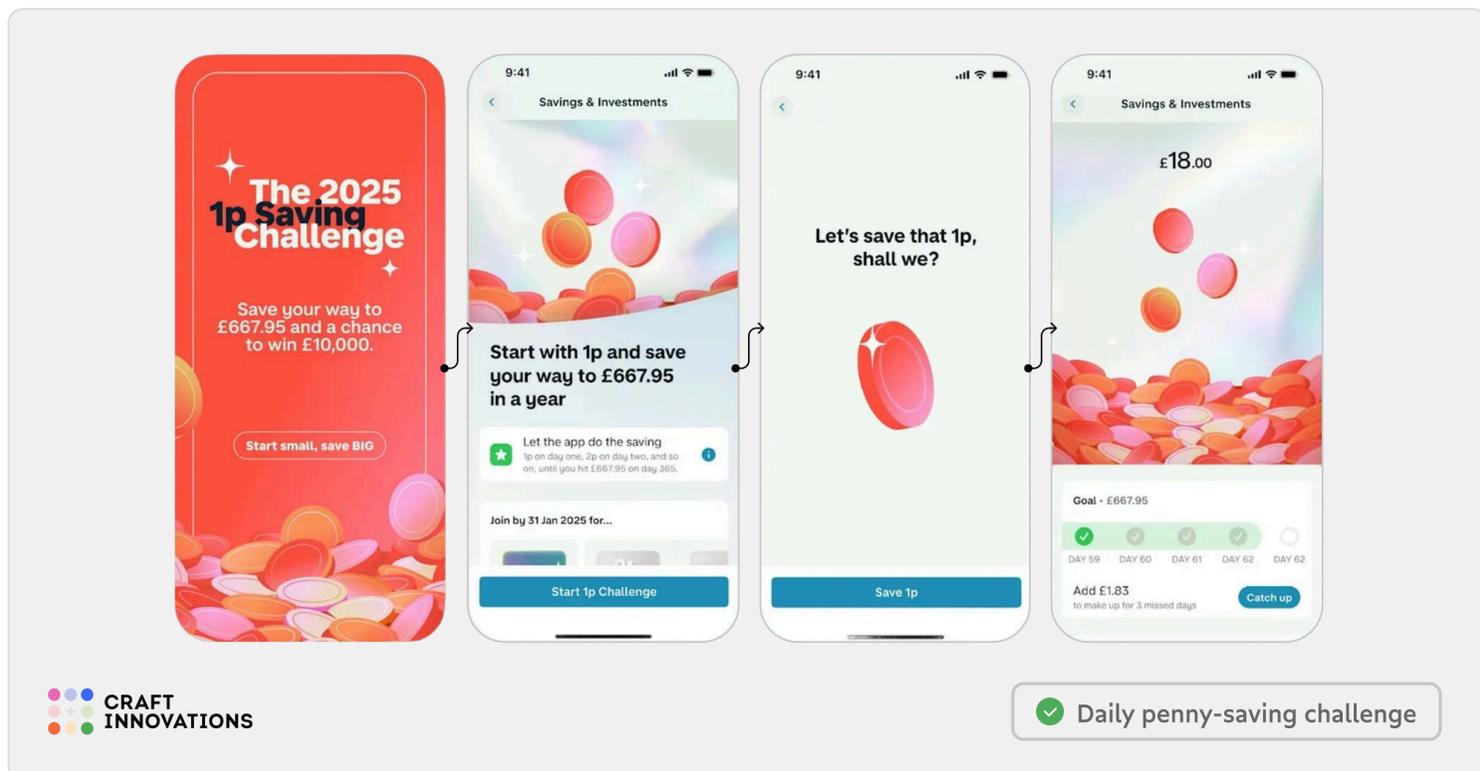
People love to collect rare or special items, especially when those items reflect achievement or status. By connecting user activity or loyalty duration to unique digital assets (e.g. limited edition card skins, digital artwork, or NFTs), banks can create a sense of:

- Pride
- Exclusivity
- Social shareability

These collectibles encourage continued engagement and foster emotional loyalty over time.

👉 **Monzo** launched the **1p Savings Challenge**, a year-long in-app feature that helps users form a consistent saving habit. Each day, the app automatically increases the saved amount by one penny – starting at £0.01 and ending at £3.65 on day 365 – resulting in £667.95 saved by year’s end.

Those who complete the challenge are entered into a draw for a **£10,000 grand prize**, adding an extra motivational boost. Through simple visuals and daily progress tracking, Monzo turns saving into a light, gamified ritual – transforming small actions into long-term engagement.



3.3. Gamified Status & Tier Systems

Traditional segmentation in banking is usually income-based: mass, affluent, premium, HNWI. But gamification opens the door to engagement-based tiering, which rewards customer activity – not just account balances.

Virtual loyalty tiers can be built around:

- Product usage and penetration
- Length of relationship
- Referral activity
- Education or financial literacy milestones
- etc

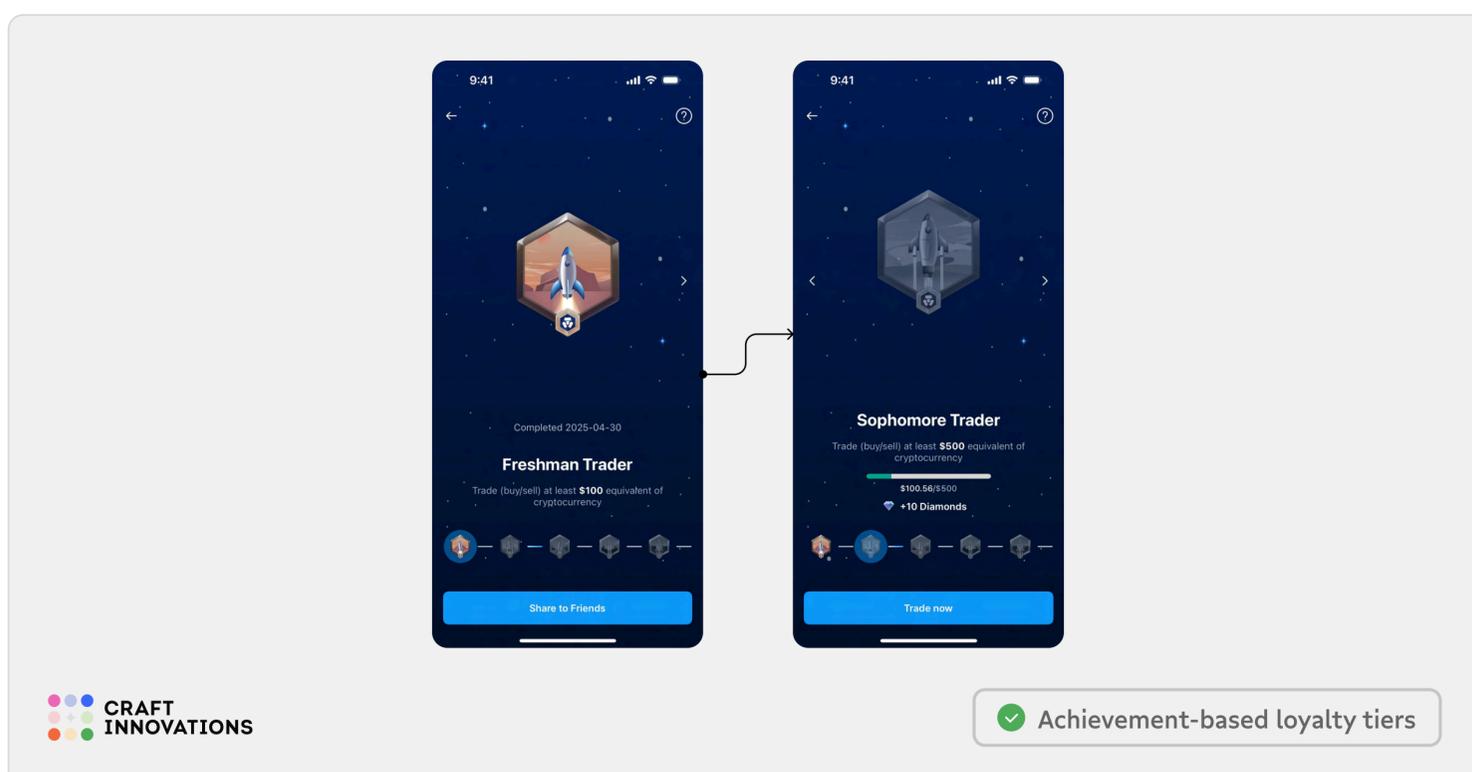
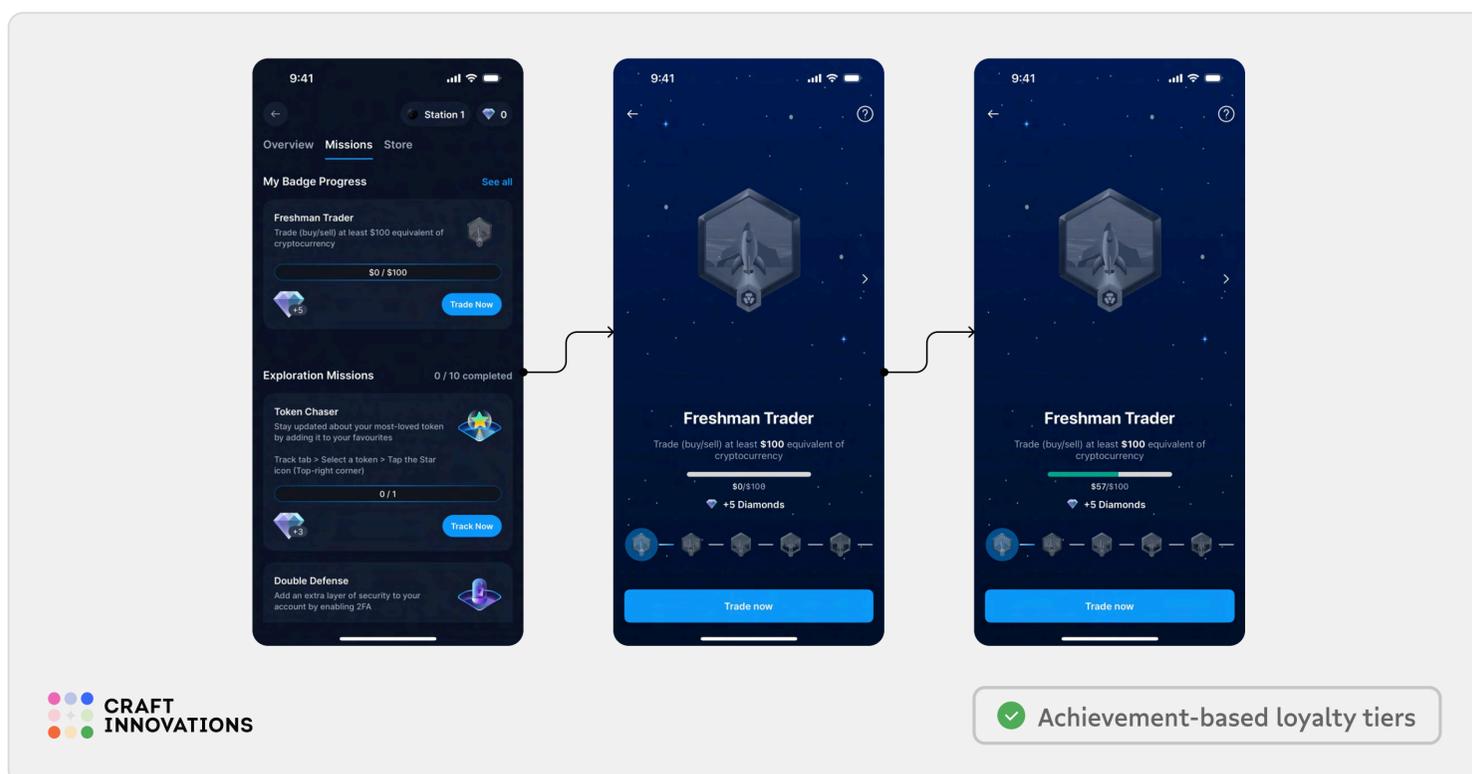
Moving up tiers can unlock:

- Rewards and cashback
- New customization options
- Better fees or interest rates
- Partner discounts
- Early access to new features

This approach creates a dynamic, merit-based loyalty system that gives customers a reason to stay active and grow with your product.

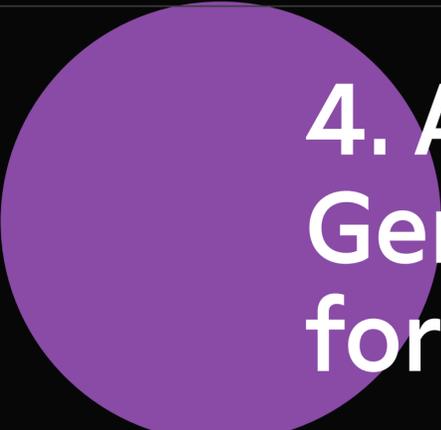
Gamification not only supports healthy NPS, retention, and LTV – it transforms the customer journey into something personal, rewarding, and emotionally engaging.

👉 Crypto.com applies gamification to strengthen loyalty and user retention through its Missions and Badges system. While the mechanic itself relies on digital collectibles, its main goal here is retention rather than discovery. Users complete trading or security-related tasks, earning diamonds and tiered badges such as Freshman Trader or Sophomore Trader. The visible progress bar and collectible rewards transform regular trading into a journey of achievements – motivating users to stay active and advance through levels over time.



Why it Works Based on Behavioral Science

- **Self-Determination Theory:** support autonomy (choices), competence (progress), and relatedness (belonging).
- **Endowment effect:** custom cards, themes, and avatars feel “owned,” raising stickiness.
- **Goal-gradient effect:** visible progress toward better tiers speeds effort.



4. Activating the Next Generation: Gamification for Kids and Teens

Engaging younger audiences – from children to teenagers – requires a different approach than traditional banking. This generation has grown up with interactive digital experiences, and they naturally expect apps to be playful, customizable, and socially connected.

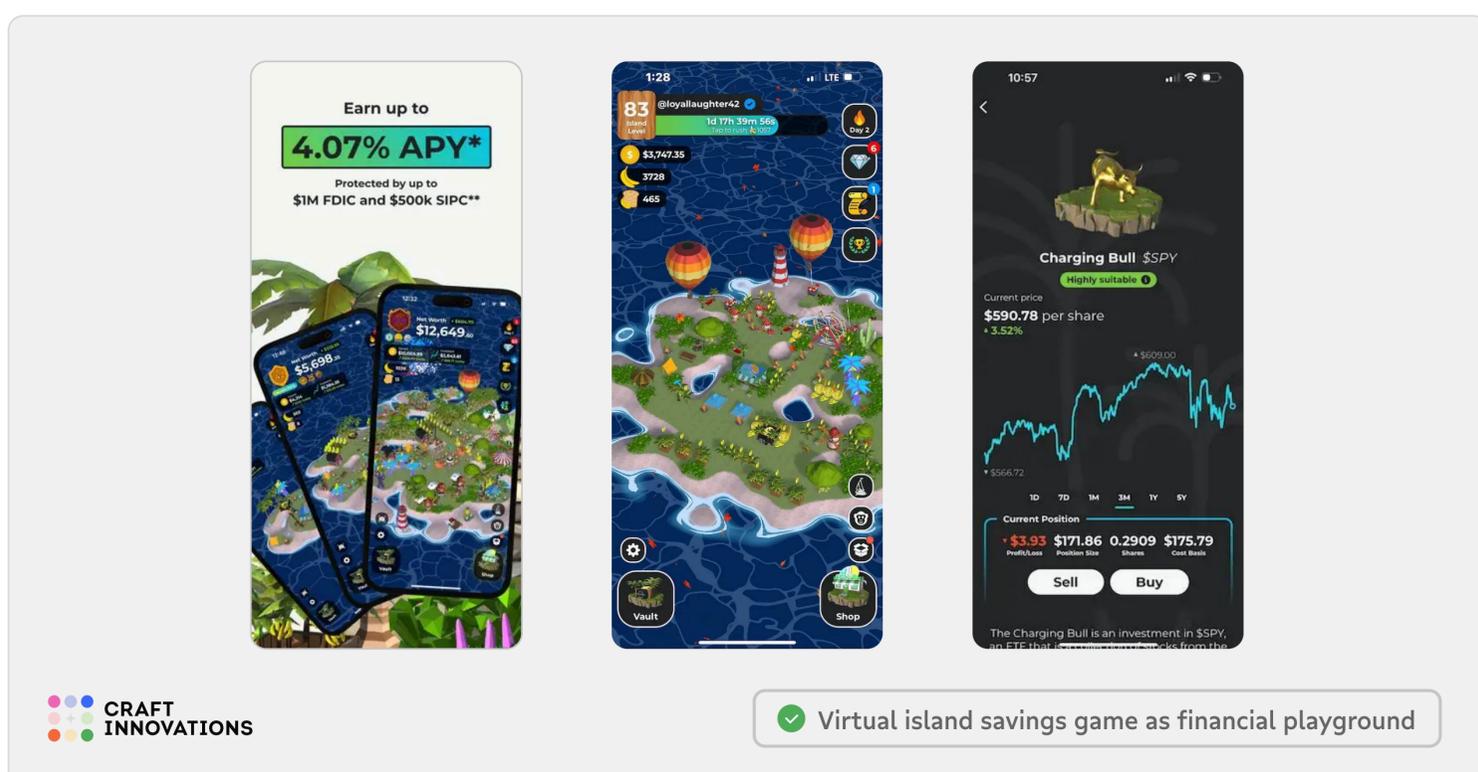
Gamification is a powerful tool to activate and retain this segment by speaking their language: fun, creativity, and achievement.

Key tactics for youth engagement include:

4.1. Casual Games Integrated into the App

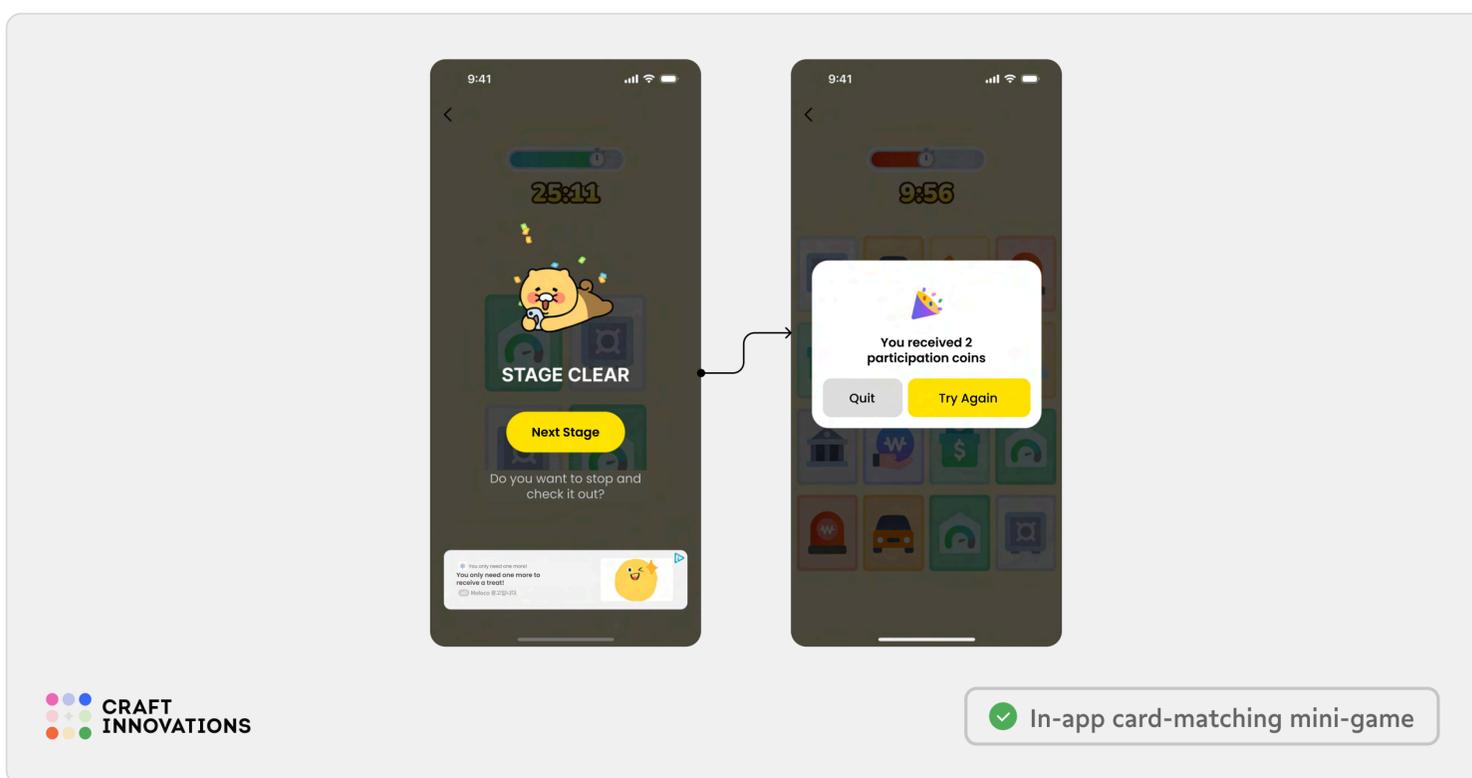
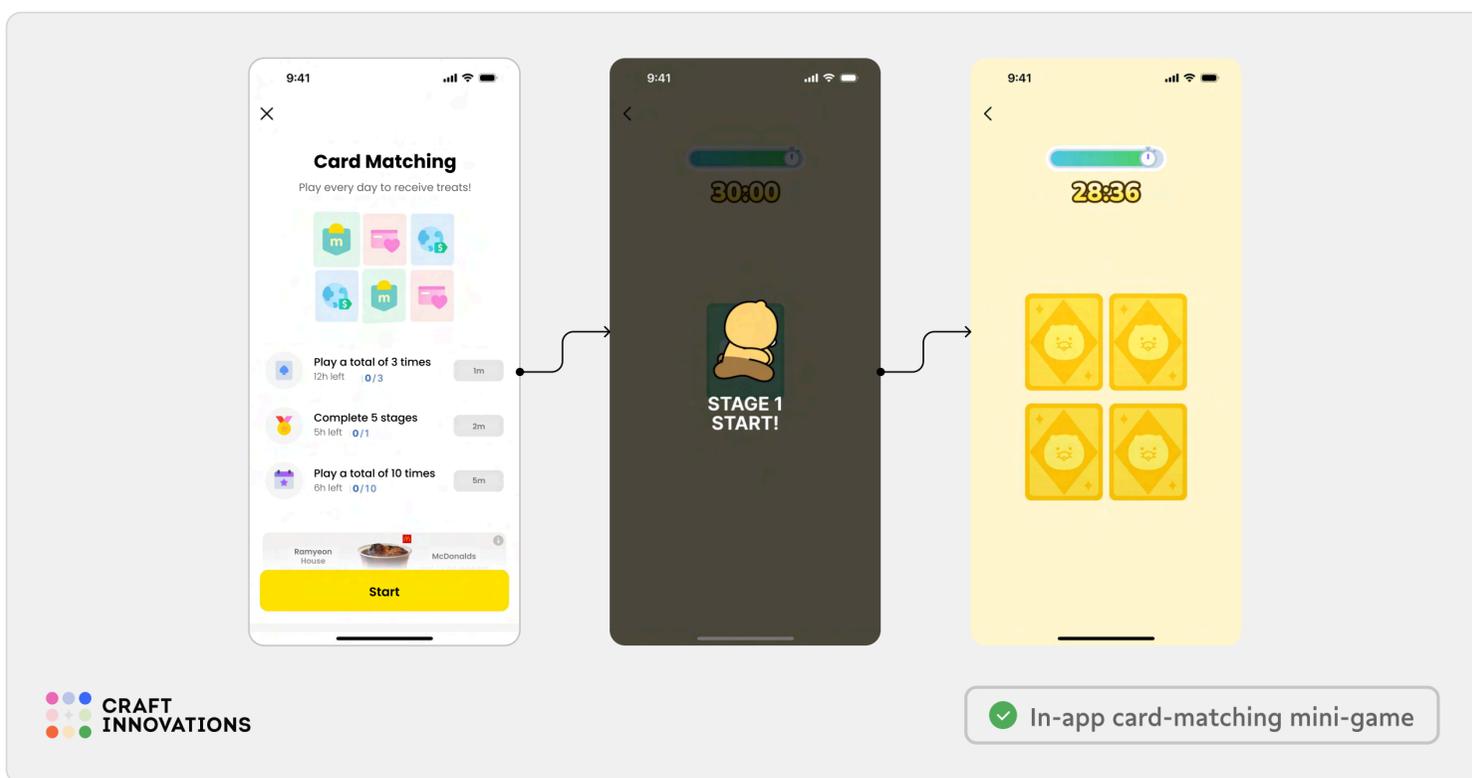
Simple, app-embedded games offer regular touchpoints that go beyond transactions. These can be tied to financial literacy, savings goals, or even seasonal campaigns to keep kids engaged in a fun, low-pressure way.

👉 Cove turns saving and investing into a casual, game-like experience. Instead of checking account balances, users build and decorate their own virtual island – unlocking trees, buildings, and seasonal decorations as they save or invest. The app uses friendly competition through leaderboards and limited-time events, creating a sense of progress and community. By connecting financial growth with visible in-game rewards, Cove makes long-term money habits feel playful and rewarding rather than routine.



👉 KakaoBank adds a playful twist to its app with a simple card-matching game. Users can play short, timed rounds and earn small daily rewards for participation. The tone is lighthearted – cheerful characters, quick challenges, and bright animations – yet it serves a deeper purpose: building daily engagement habits.

While such overt gamification might feel excessive for European or North American banking audiences, in Asian markets it’s a proven trend. Apps in South Korea, Japan, and China often use mini-games to strengthen brand connection and turn routine banking actions into moments of entertainment.



👉 A great example of gamification for insurance comes from *Geico's Escape Room* activation. Instead of relying on traditional booth attractions, the company recreated the Geico Gecko's apartment as a puzzle-filled room where visitors had 15 minutes to "escape." To succeed, participants had to uncover clues tied to Geico and its parent company Berkshire Hathaway – turning brand learning into an engaging, time-bound challenge.

4.2. Deep Personalization

Allowing teens and kids to customize:

- Avatars
- App themes
- Card designs
- Sound effects or animations

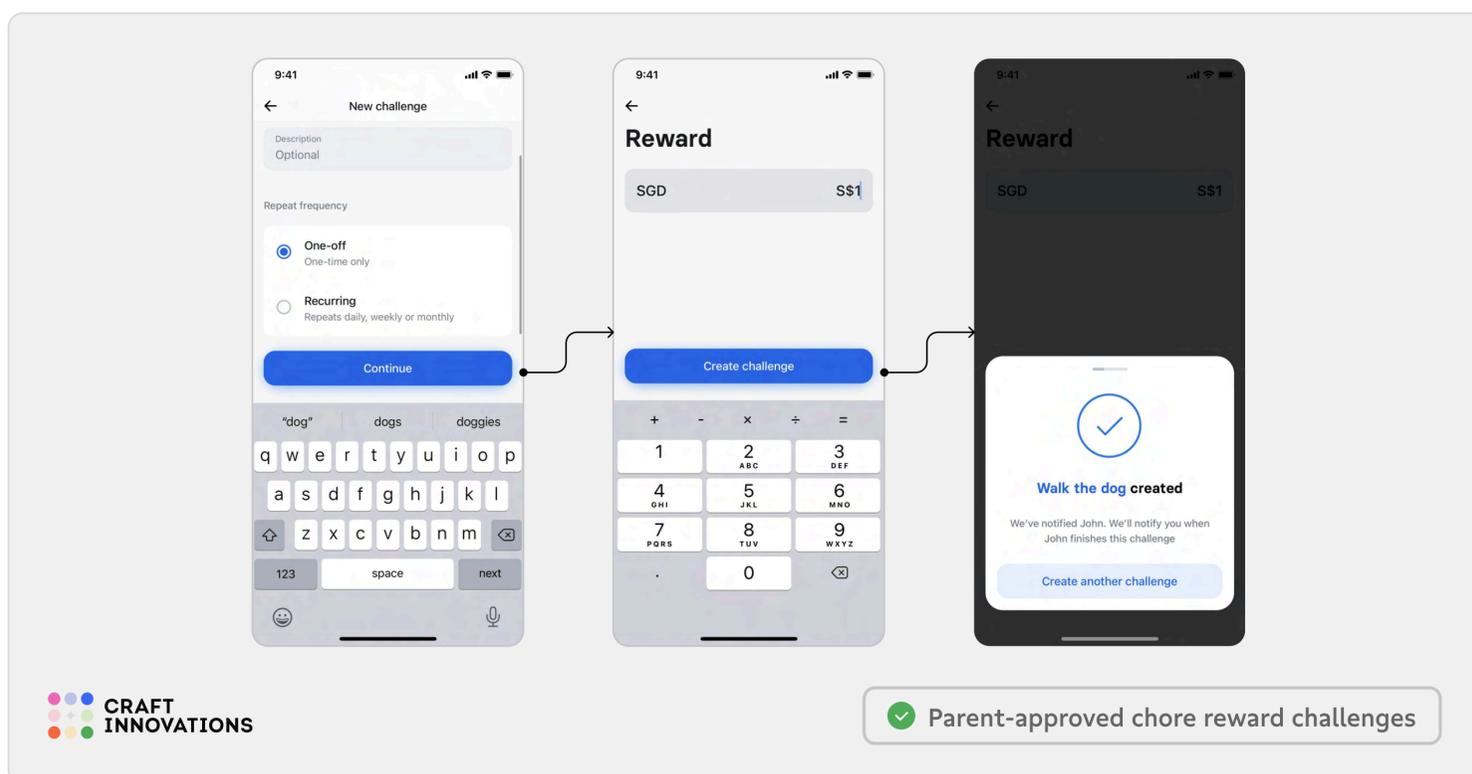
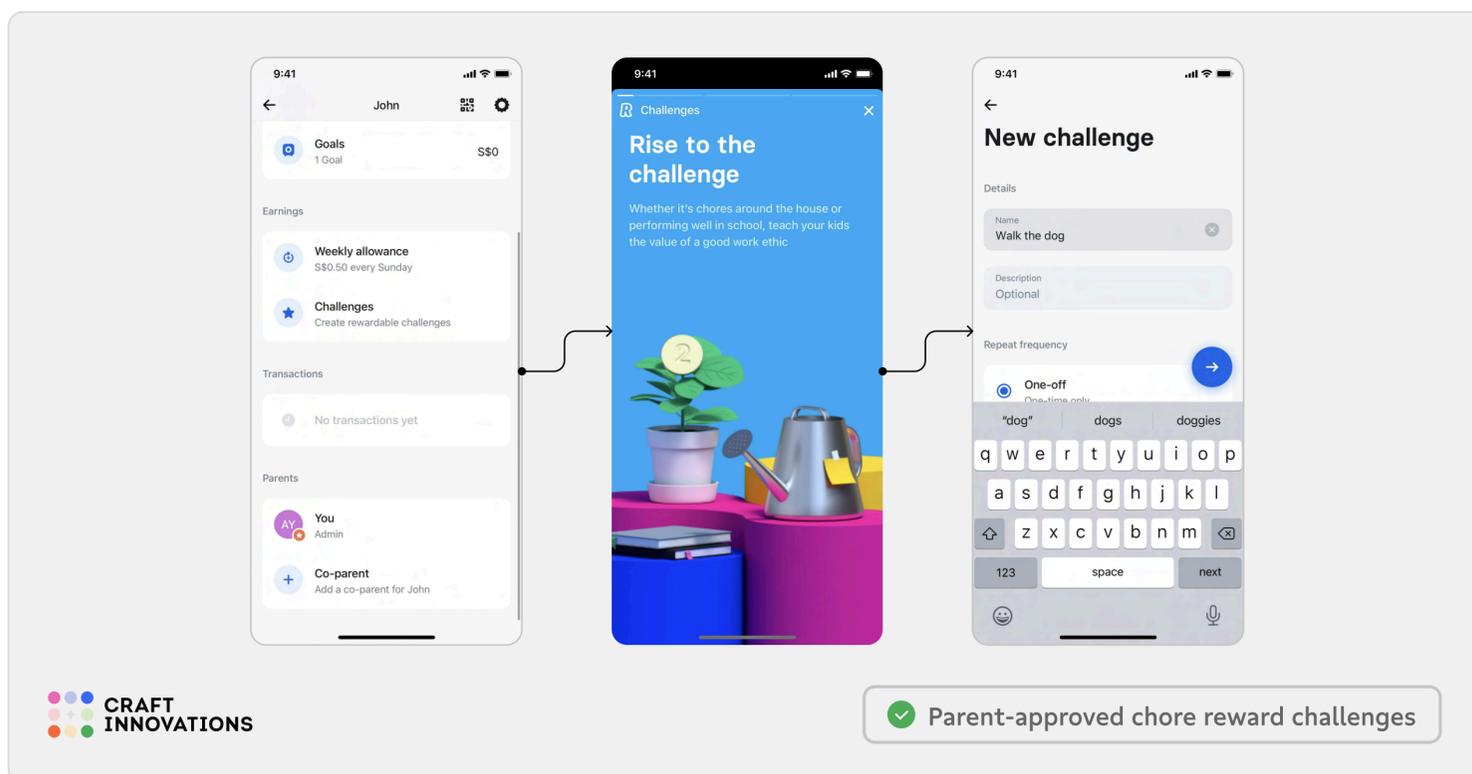
...helps them feel ownership and identity within the product, making it something they're proud to use – and share.

4.3. Discovery Challenges & Leaderboards

It's important to encourage exploration through missions and hidden rewards that drive curiosity. Leaderboards (opt-in and age-appropriate) introduce friendly competition and community – powerful motivators for this age group.

👉 Gamification is also about building good habits through challenges – and that's exactly how Revolut's Kids & Teens Earn feature turns everyday chores into small, rewarding missions. Parents can set up tasks – like walking the dog or doing homework – and assign a reward for completing them. Kids can even suggest their own challenges, but parents must approve them, keeping a balance between autonomy and guidance.

Each challenge can be one-off or recurring, turning routine activities into a sense of progress and achievement. This mechanic gamifies money management and teaches children the connection between effort and reward – a lesson that blends behavioral design with financial education.



4.4. Referral Activities & Social Sharing

Young users love to share their progress and invite friends. Gamified referral mechanics (e.g. unlock a badge or in-app bonus when a friend joins) not only boost growth, but also build emotional stickiness by associating the app with their social circle.

👉 Geico's referral bonus program adds a layer of friendly competition to insurance. Users can track referrals, compare progress, and unlock rewards as they bring new policyholders on board. This social-driven incentive taps into gamified motivation – using visible progress and social proof to keep engagement high while connecting customers around shared financial goals.

Why it Works Based on Behavioral Science

- Intrinsic motivation: play, challenge, and visible progress feel rewarding.
- Social identity: safe sharing, teams, and friendly competition build belonging.

Immediate feedback loops: quick, positive feedback cements learning.



5. Gamification with Purpose: Driving Social Impact and Customer Belonging

One of the most powerful layers of gamification is infusing it with meaning. It's not just about earning points or collecting badges – it's about answering deeper questions, for example:

Why am I doing this, and why does it matter?

When gamification is aligned with social impact, it becomes a vehicle not just for engagement, but for emotional connection and purpose-driven loyalty.

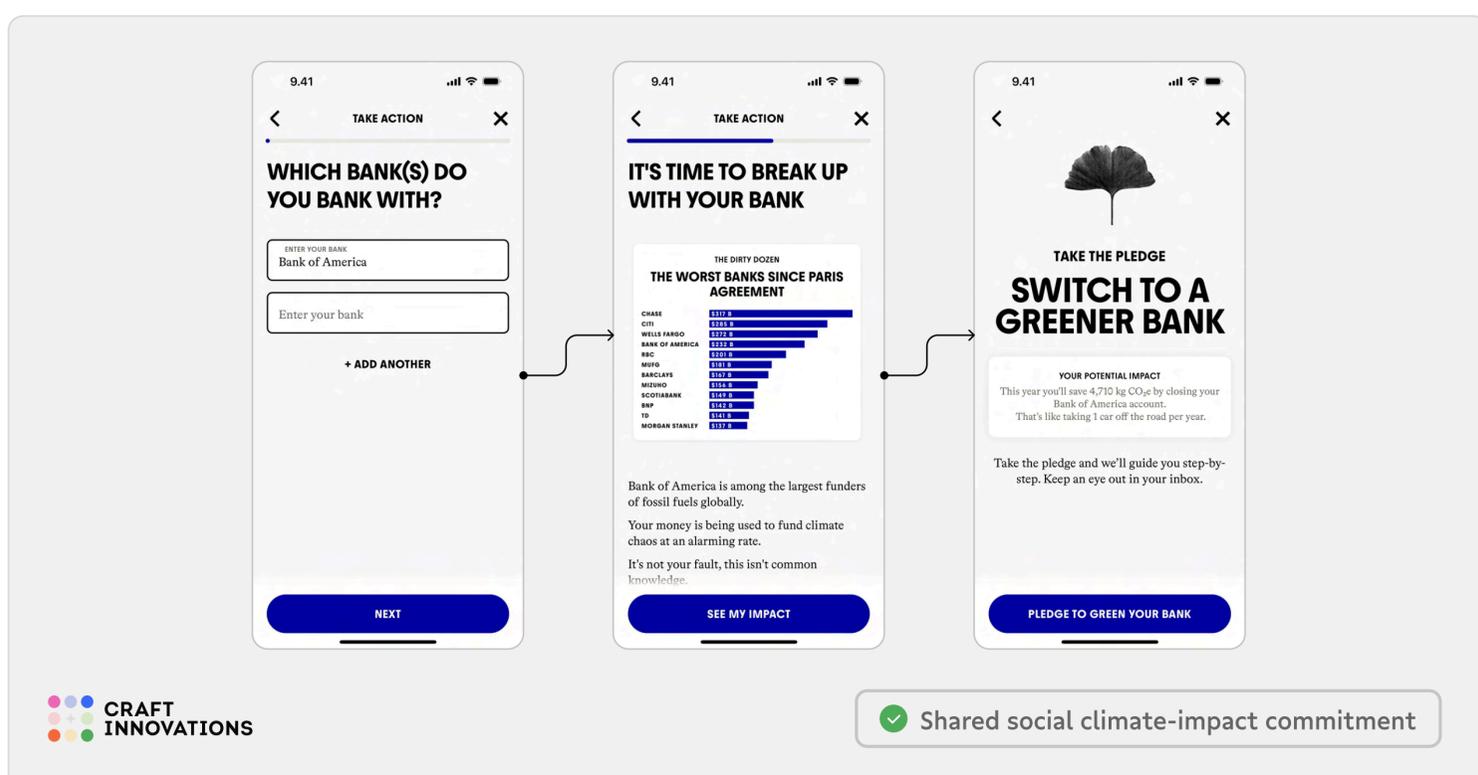
So how to turn customers into co-creators of impact?

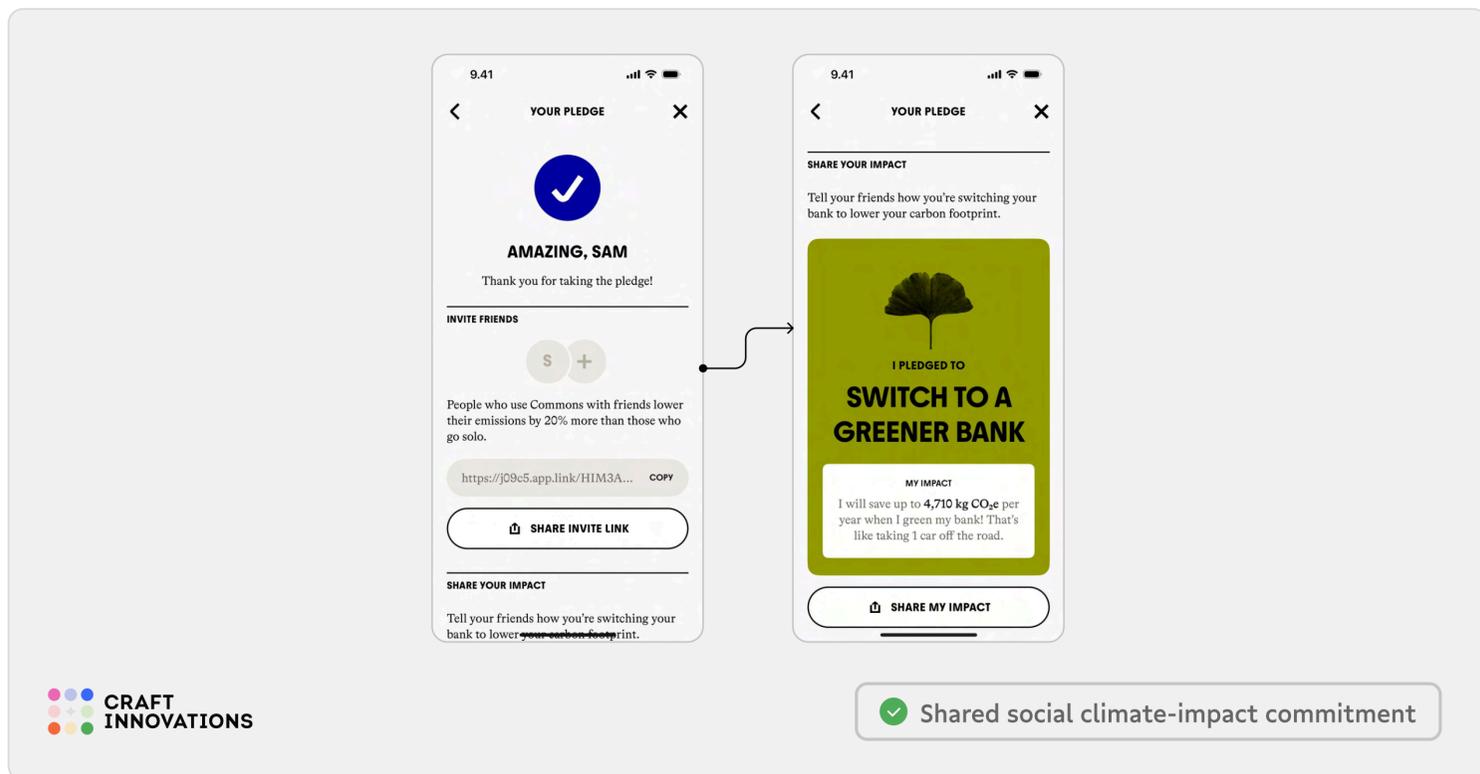
Most financial institutions today are actively involved in Charitable donations, Sustainability initiatives, Community development projects. But from a customer's point of view, the connection between their activity and your impact is often invisible.

Ask yourself:

*How can a customer see their **personal contribution** to a bigger cause?*

👉 A strong example comes from the app Commons, which gamifies climate-conscious banking decisions. Users are invited to take a pledge to switch to a greener bank, see their estimated CO₂ savings, and share their impact with friends. This simple flow turns a personal financial action into a visible contribution to a global cause – making sustainability measurable, social, and emotionally rewarding.





To make social initiatives *tangible and personal*, consider embedding the following gamification strategies into your product:

5.1. Impact Visualization

Show a progress bar or dashboard linked to specific social goals (e.g. trees planted, meals donated, education hours funded), and tie it directly to customer actions:

- Each transaction or milestone contributes to a real outcome
- Display collective and individual impact stats in the app

5.2. Recognition Mechanics

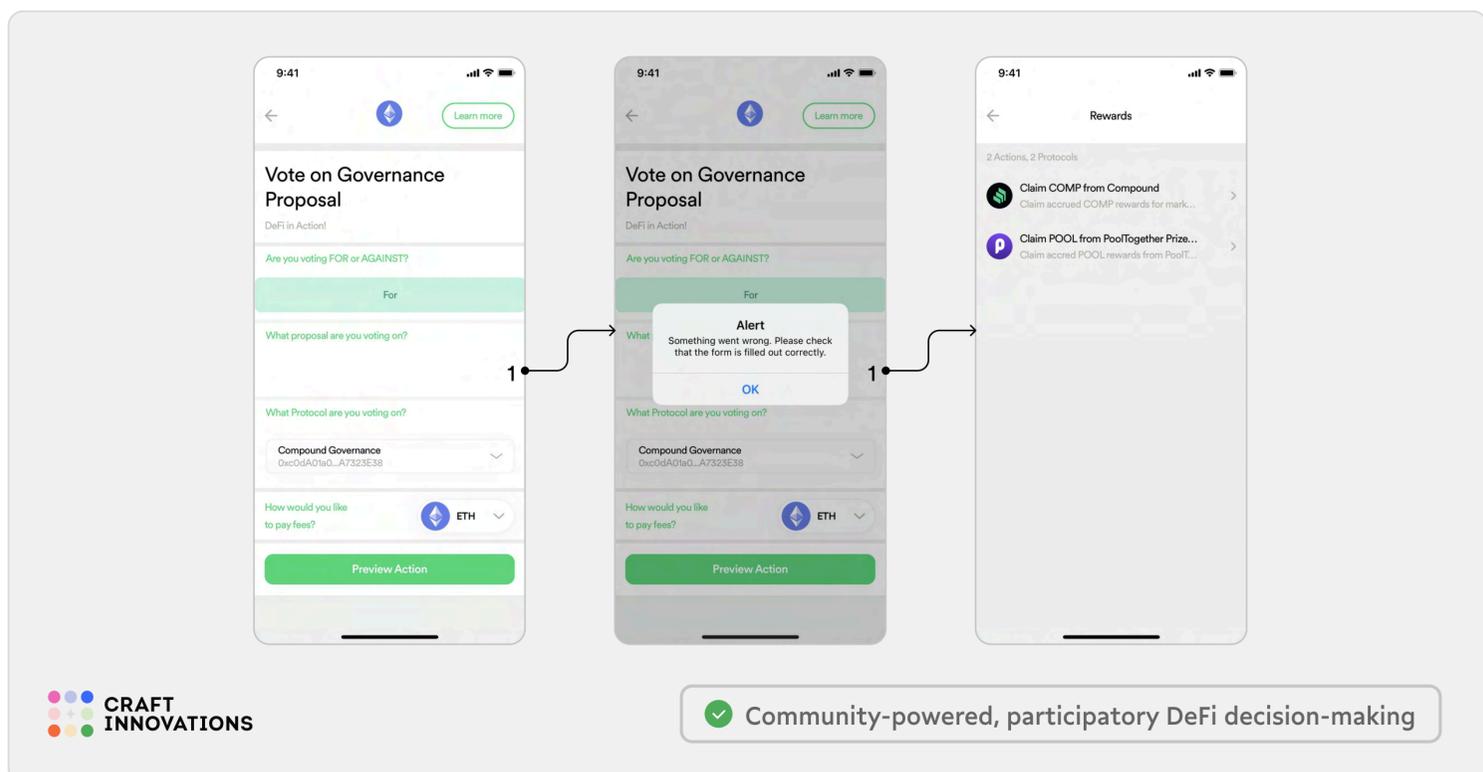
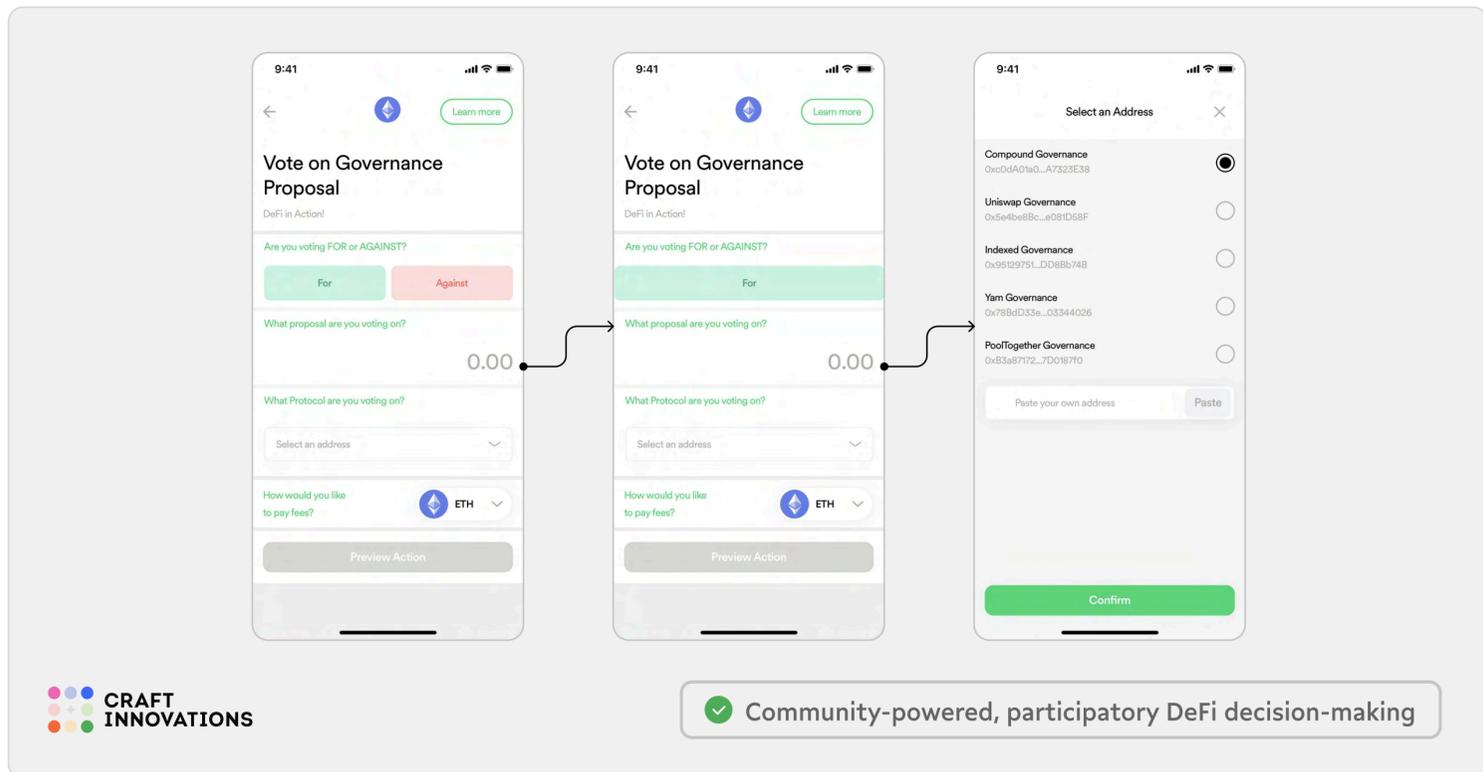
Offer meaningful forms of appreciation tied to social engagement:

- Digital badges or themed card skins
- Personalized thank-you notes from charity organizations
- Custom app themes unlocked through impact milestones
- Leaderboard of top contributors (opt-in, anonymized if needed)

5.3. Participatory Decision-Making

Give customers the opportunity to vote on which causes to support next. Involving them in decision-making creates a strong sense of ownership and community belonging.

👉 For instance, Dharma turns decentralized governance into something approachable. Users can vote on DeFi proposals – from Compound to Uniswap – directly within their wallet. Each action feels like a meaningful contribution. The interface guides users through the process step by step, even rewarding participation with claimable tokens. It’s a smart example of how participatory decision-making can strengthen loyalty: when people help shape the ecosystem, they stay invested in its success.



5.4. Storytelling & Feedback Loops

Share stories of real people or communities impacted by customer support. Whether it's a short video, testimonial, or quarterly impact report, it helps users emotionally connect to the outcomes of their contributions.

The Result? Loyalty Rooted in Purpose. By aligning gamification with your company's social mission, you create an experience that's not only engaging – but meaningful. When users feel they're part of something bigger, they're far more likely to stay, advocate, and deepen their relationship with your brand. And it's especially important in the era of conscious consumerism, making your customer a visible part of your social impact story.

Why it Works Based on Behavioral Science

- Moral elevation / warm-glow giving: doing good feels good, increasing loyalty.
- Commitment & consistency: small first acts (vote, \$1) lead to sustained support.
- Public recognition: visible contributions motivate continued effort.



6. Improving Customer Financial Literacy Through Gamification

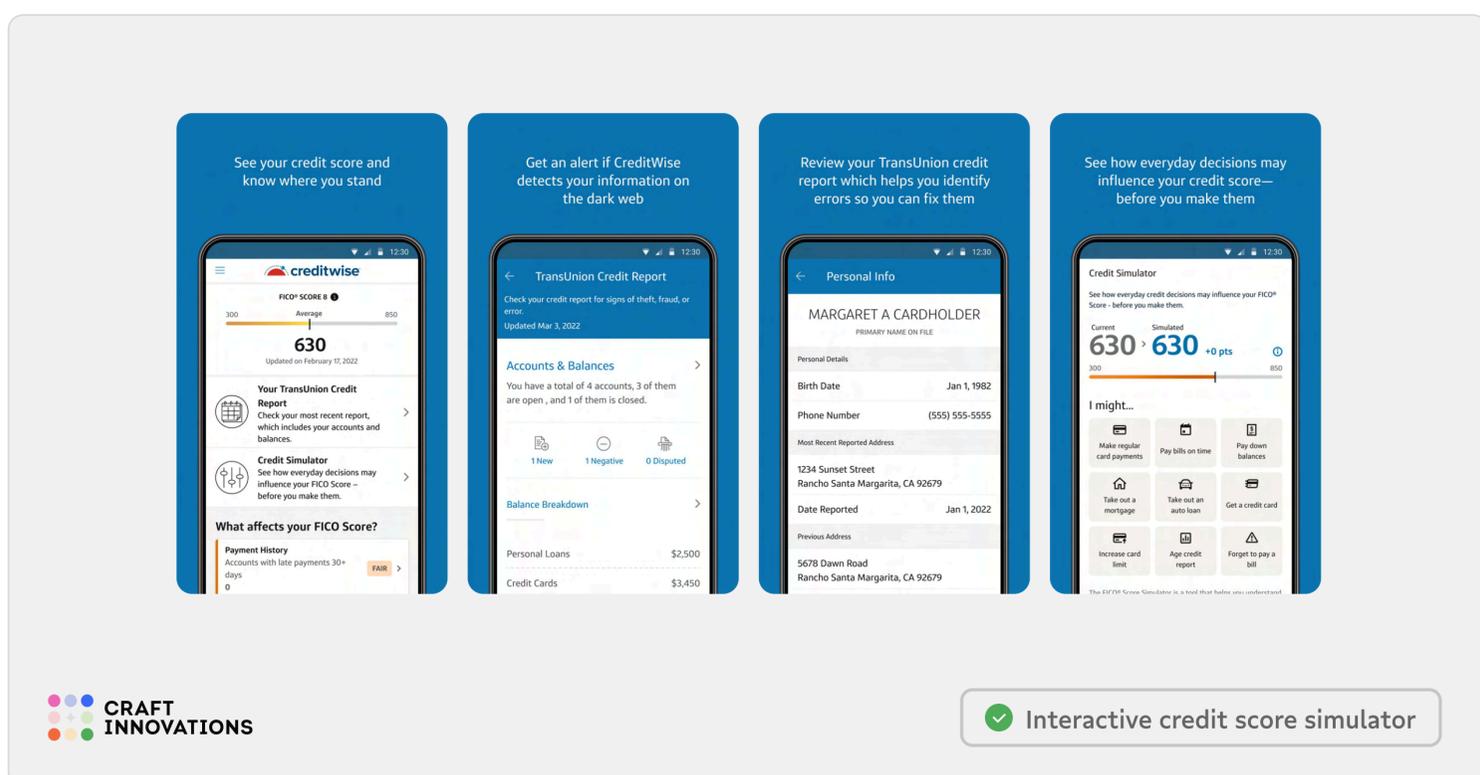
Financial literacy remains a major challenge – especially for underserved segments such as the underbanked, teens, and first-time banking users. While the fintech world can often seem complex and intimidating, banks and fintech companies are in a unique position to lead the way – as institutions that people trust with their money.

Interactive learning – combined with progress tracking and achievement reinforcement – simplifies complex topics (e.g., compound interest, credit utilization, trading strategies) and encourages users to learn.

As a result, they better understand possibilities, risks, and products, feel more confident, and become more loyal to your company for helping them grow. Ultimately, they engage with a wider range of your products, driving higher LTV, ARPU, and NPS.

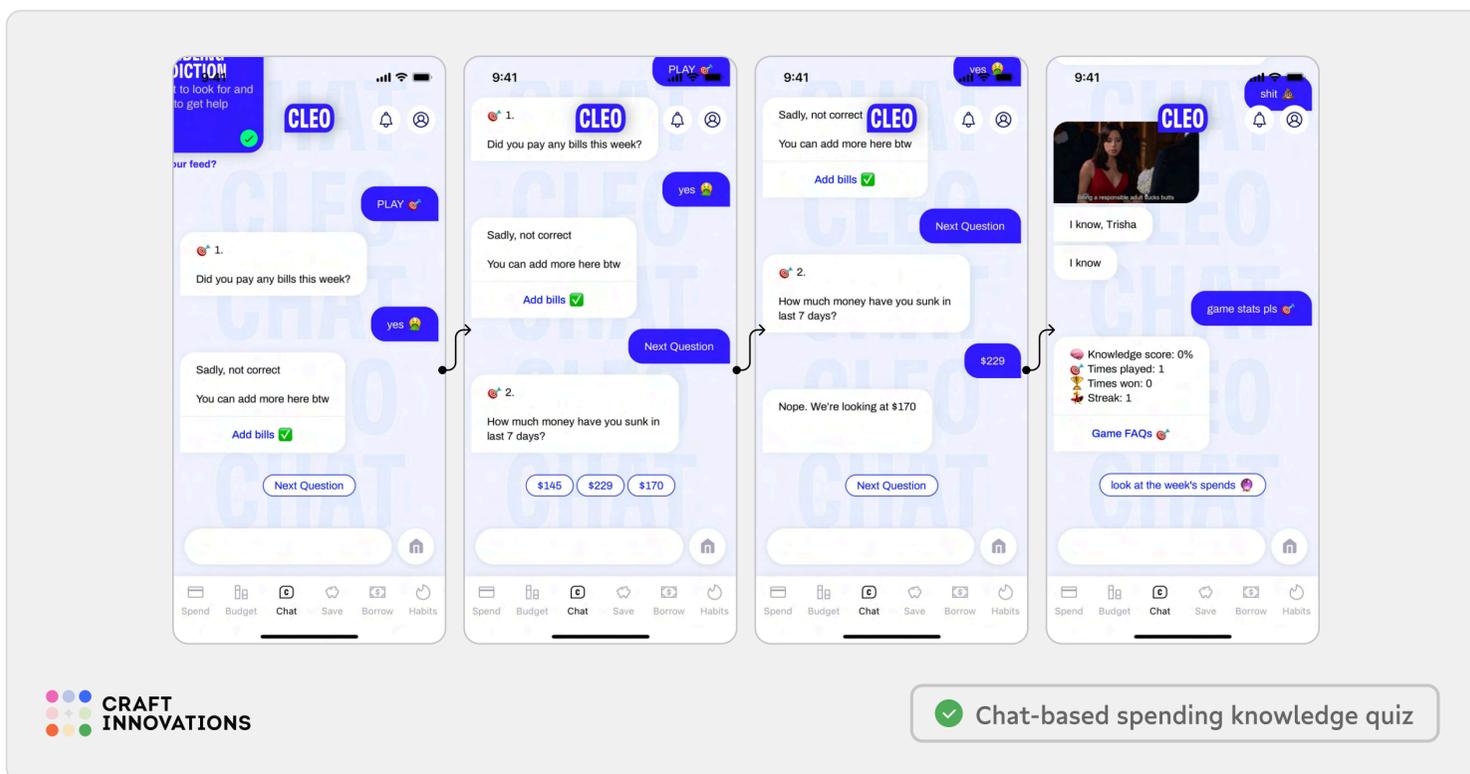
You can use embedded Reels-style educational videos, graphic novels, quizzes, etc. Make it fun and engaging.

👉 Capital One's CreditWise Simulator uses gamification to make financial learning more practical. It lets users test what might happen to their credit score if they pay off a loan, open a new credit card, or miss a payment. Instead of reading static advice, users can play out real financial scenarios and immediately see the outcome. This interactive approach turns abstract credit rules into something tangible and helps people build better financial habits through exploration.

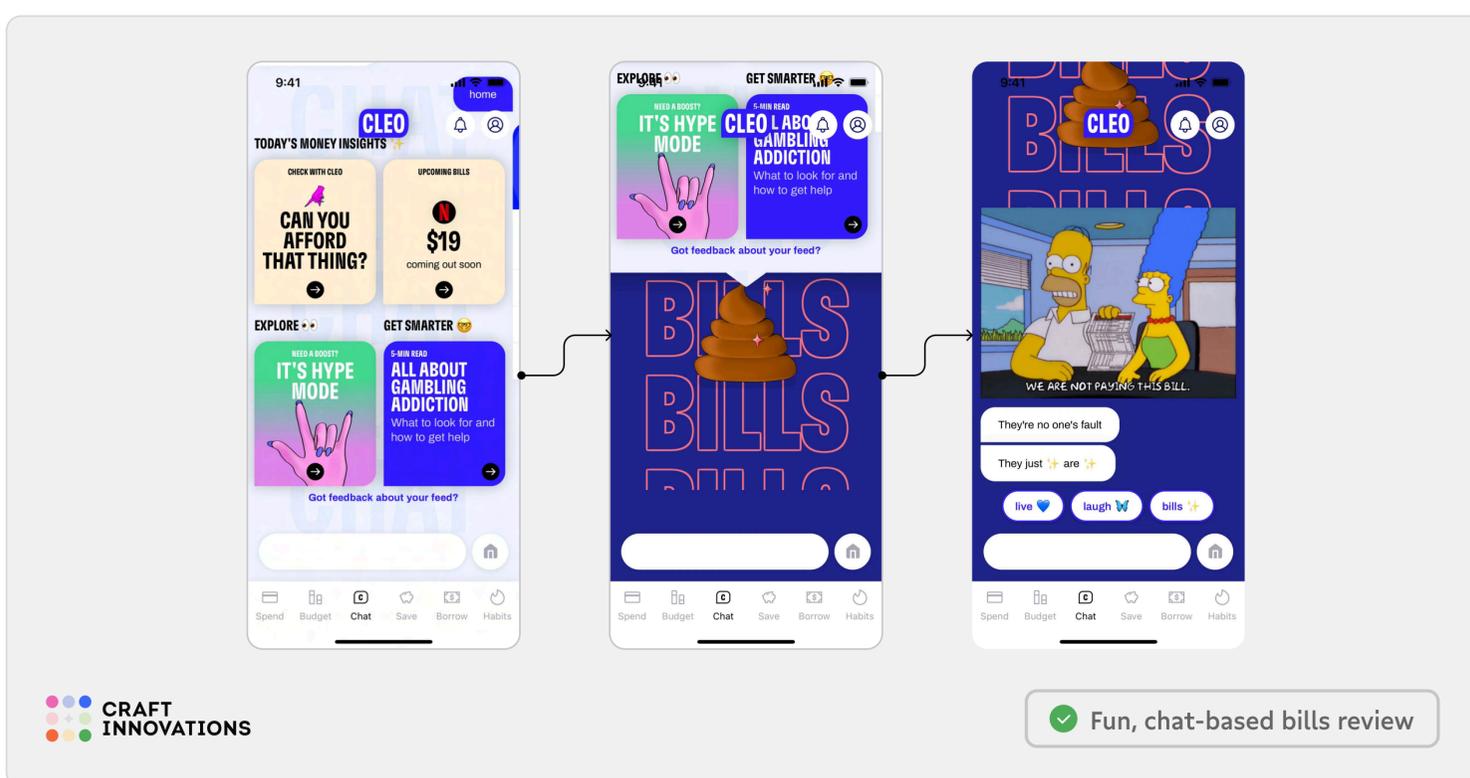


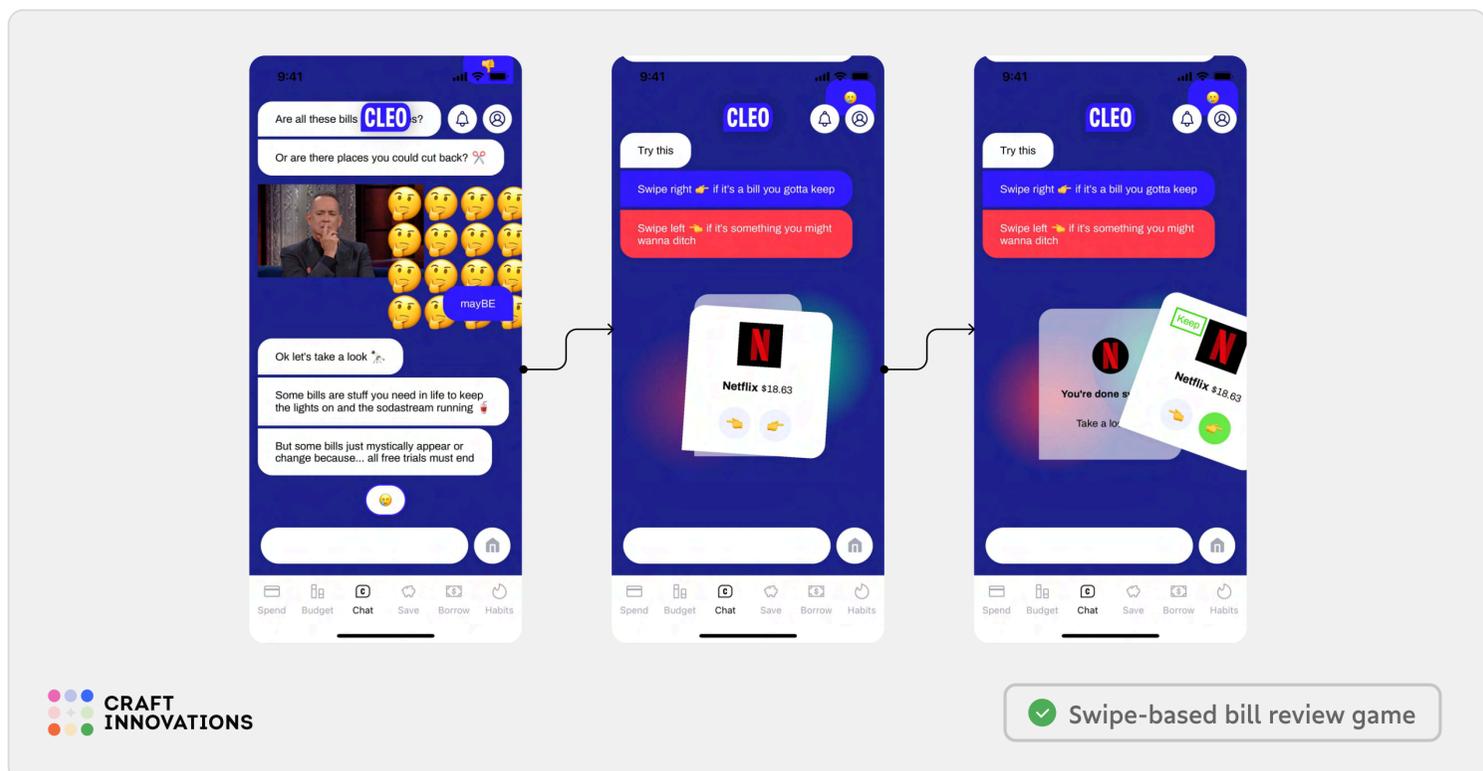
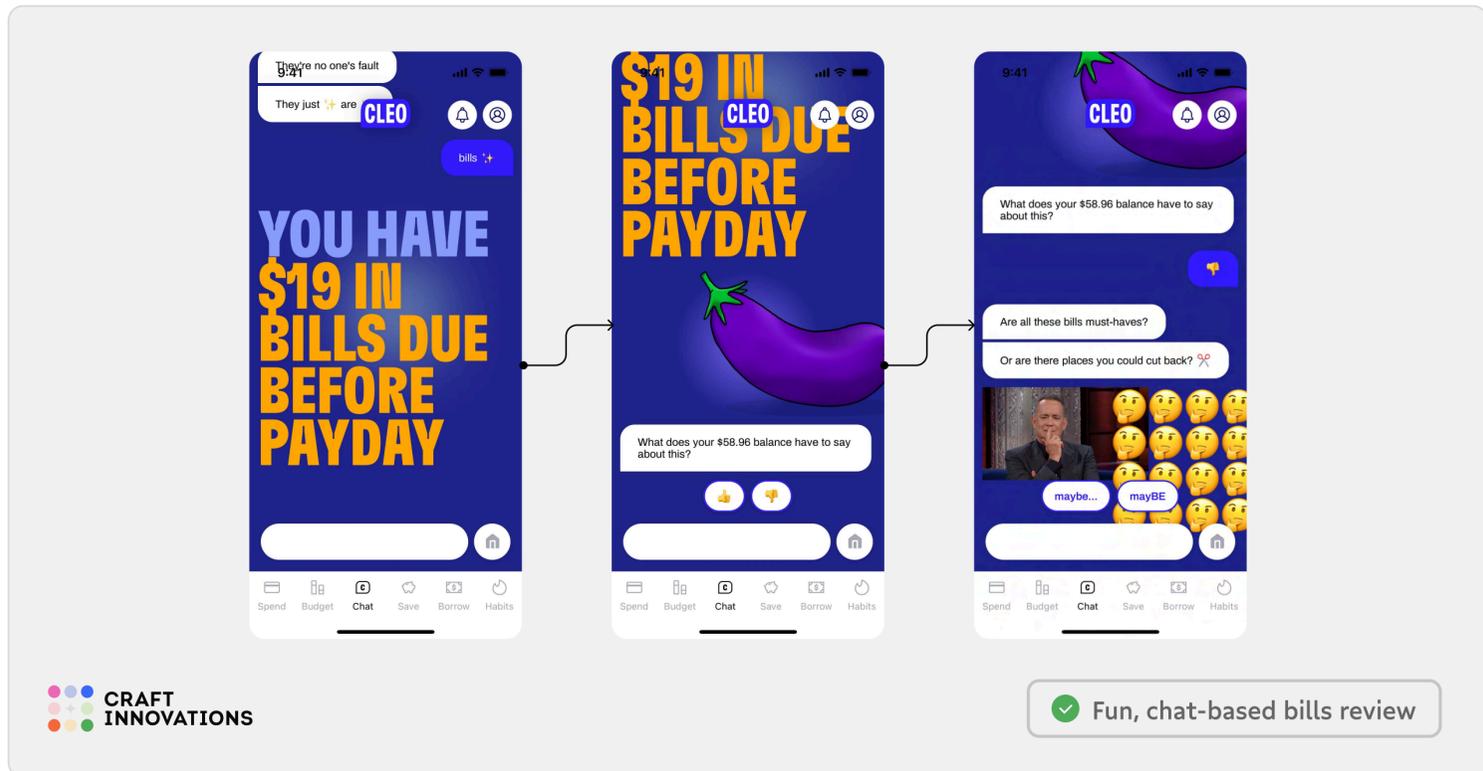
👉 A playful example comes from Cleo, an AI-powered money assistant that helps users understand their spending habits through short in-app quizzes. The game-like chat asks questions about recent expenses or bills and gives instant feedback with a

dose of humor. Each session ends with a “knowledge score” and progress stats, turning financial learning into a light, repeatable challenge.

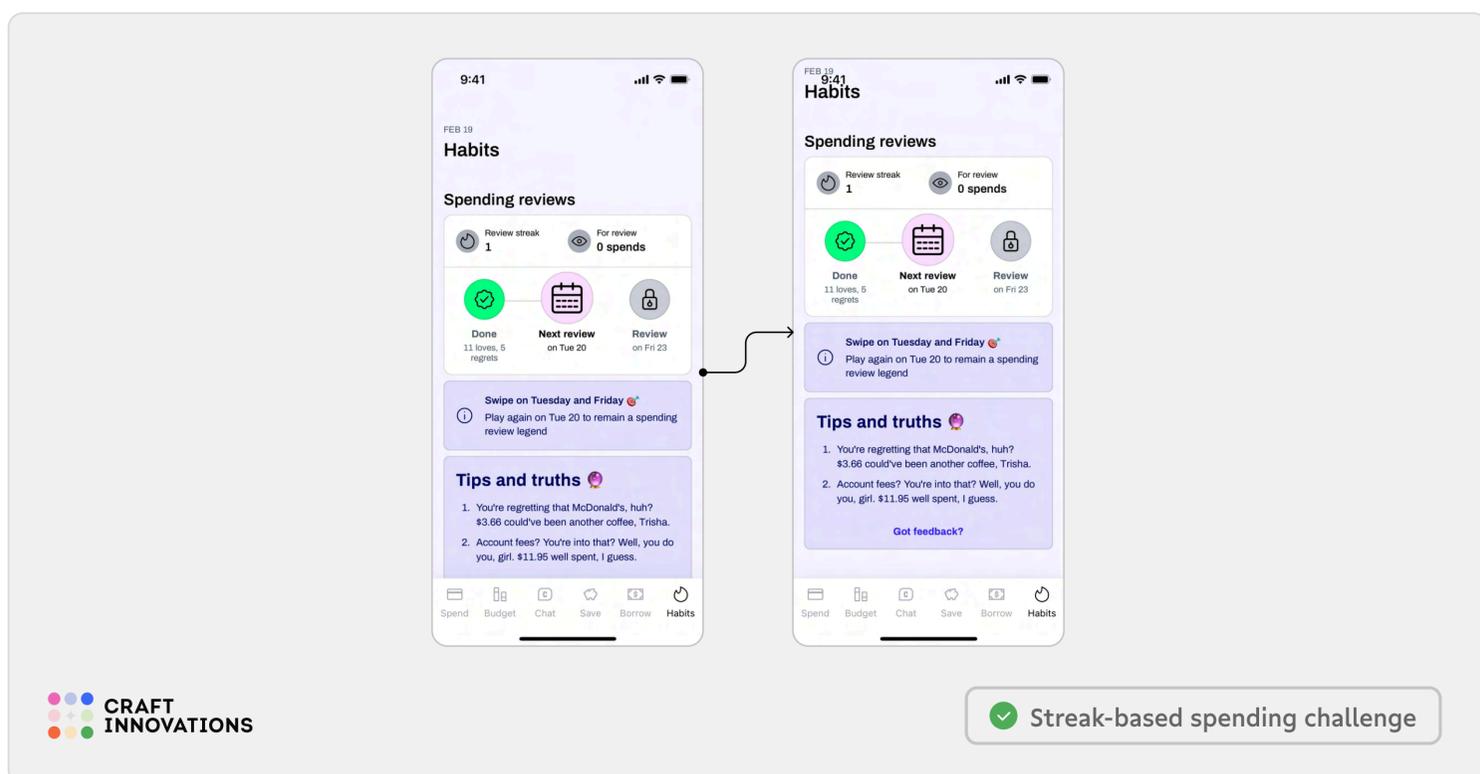
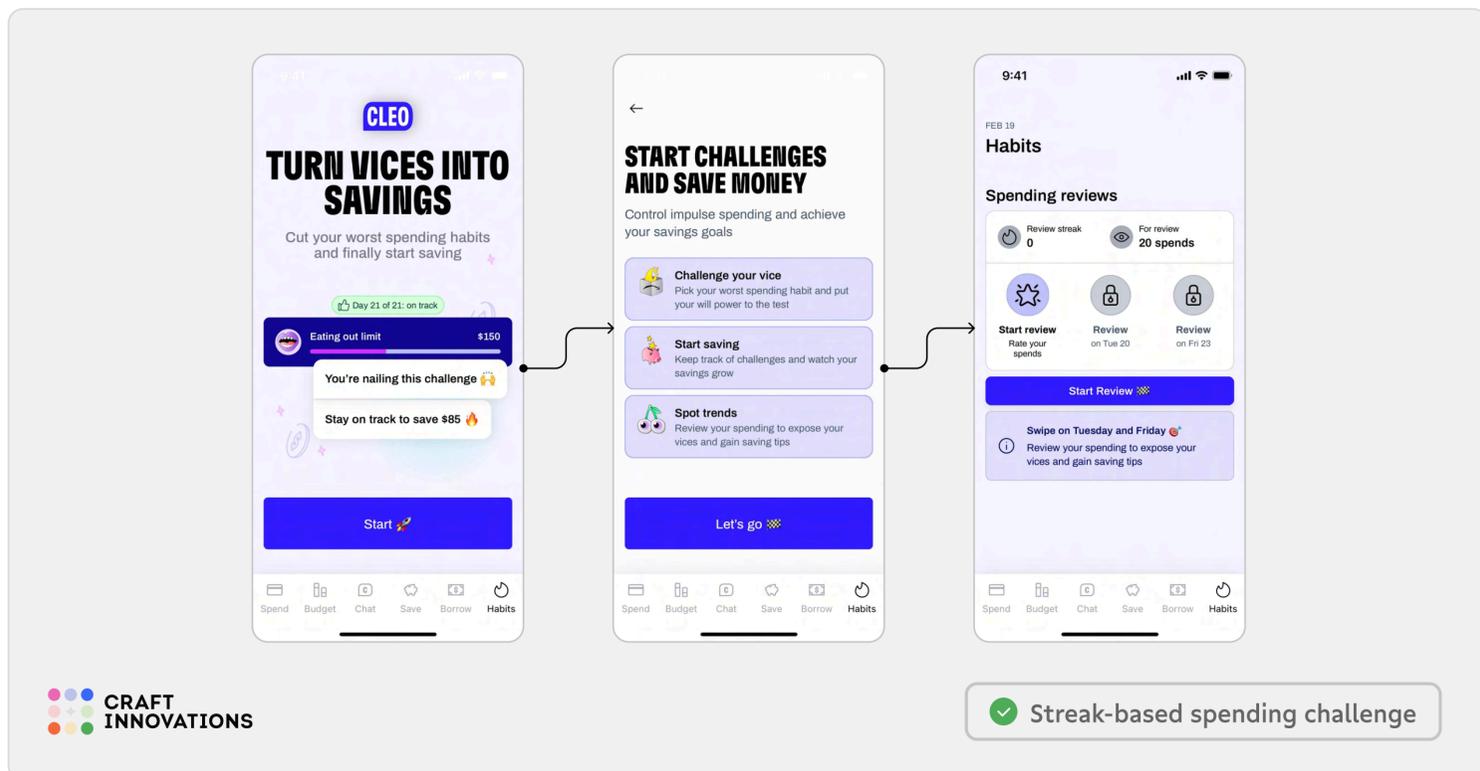


👉 Another example from Cleo shows how gamification can make even financial housekeeping feel playful. When users review upcoming bills, the app turns the process into a mini game – complete with swiping cards, emojis, and instant feedback. Cleo asks reflective questions like “Are all these bills must-haves?” or “Could you cut back somewhere?” helping users think critically about their spending without judgment. What could feel stressful instead becomes interactive, personal, and even fun.



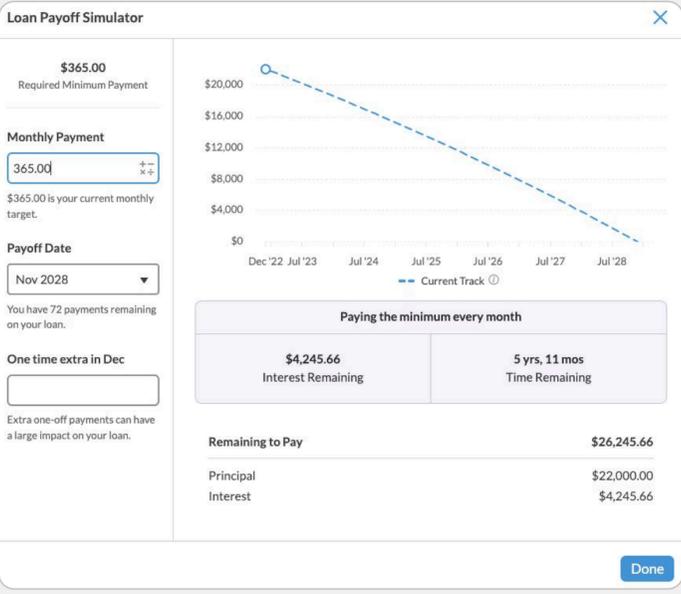


👉 Cleo turns self-control into a daily game. Through challenges like “Cut your worst spending habits” or “Stay on track to save \$85” users monitor their impulse purchases and see progress in real time. The app uses humor, streaks, and small rewards to make budgeting feel less like punishment and more like personal achievement. Over time, this habit-building loop helps users understand – and actually change – how they spend.



Sometimes, gamification isn't about badges or leaderboards – it's about letting users play out possible futures. A good simulator gives users control, feedback, and visible progress toward goals.

👉 **You Need a Budget (YNAB)** uses light gamification in its [Loan Payoff Simulator](#), helping users understand how different payment strategies affect their debt timeline. By adjusting variables like payment size or interest rate, users can instantly visualize progress toward becoming debt-free. This interactive experience turns financial planning into an engaging, goal-oriented process that motivates smarter money management.



Loan Payoff Simulator

Required Minimum Payment: \$365.00

Monthly Payment: 365.00

Payoff Date: Nov 2028

You have 72 payments remaining on your loan.

One time extra in Dec:

Extra one-off payments can have a large impact on your loan.

Current Track

Paying the minimum every month

\$4,245.66 Interest Remaining	5 yrs, 11 mos Time Remaining
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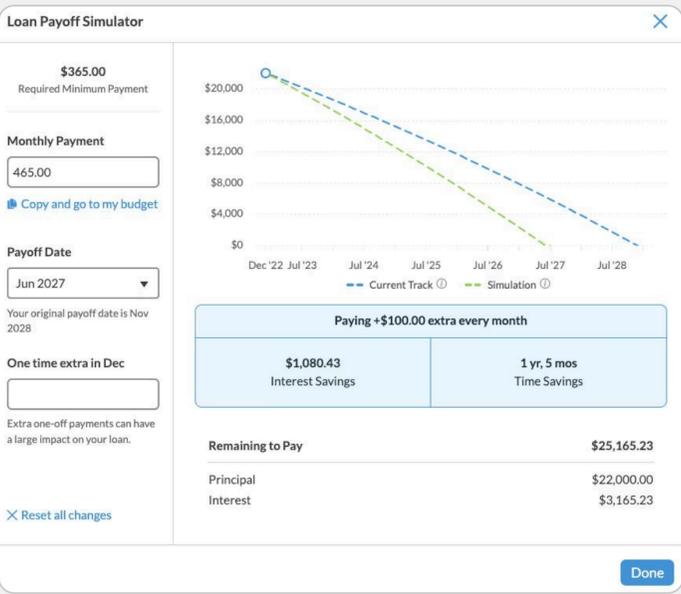
Remaining to Pay: \$26,245.66

Principal	\$22,000.00
Interest	\$4,245.66

Done

CRAFT INNOVATIONS

Interactive debt-timeline visualization



Loan Payoff Simulator

Required Minimum Payment: \$365.00

Monthly Payment: 465.00

Copy and go to my budget

Payoff Date: Jun 2027

Your original payoff date is Nov 2028

One time extra in Dec:

Extra one-off payments can have a large impact on your loan.

Reset all changes

Simulation

Paying +\$100.00 extra every month

\$1,080.43 Interest Savings	1 yr, 5 mos Time Savings
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Remaining to Pay: \$25,165.23

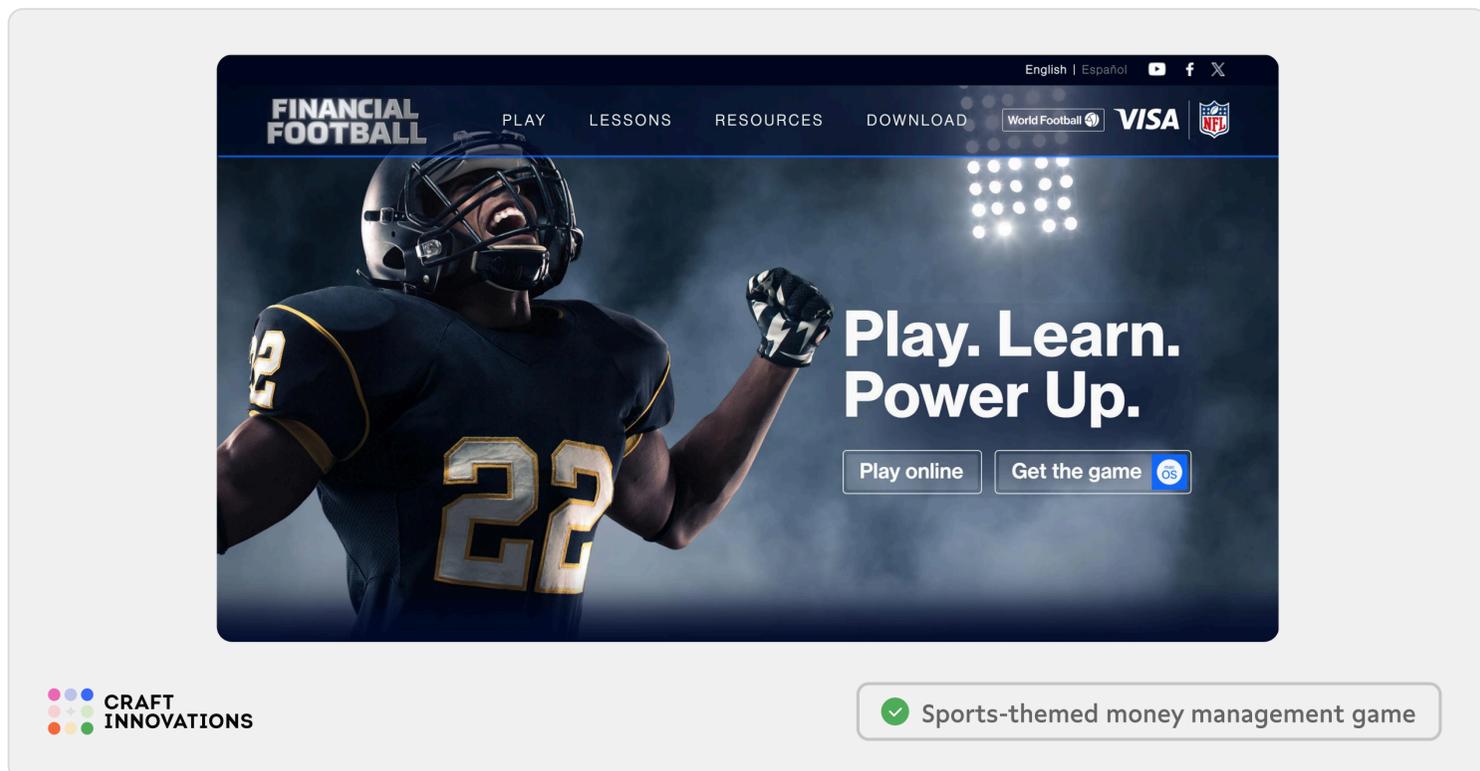
Principal	\$22,000.00
Interest	\$3,165.23

Done

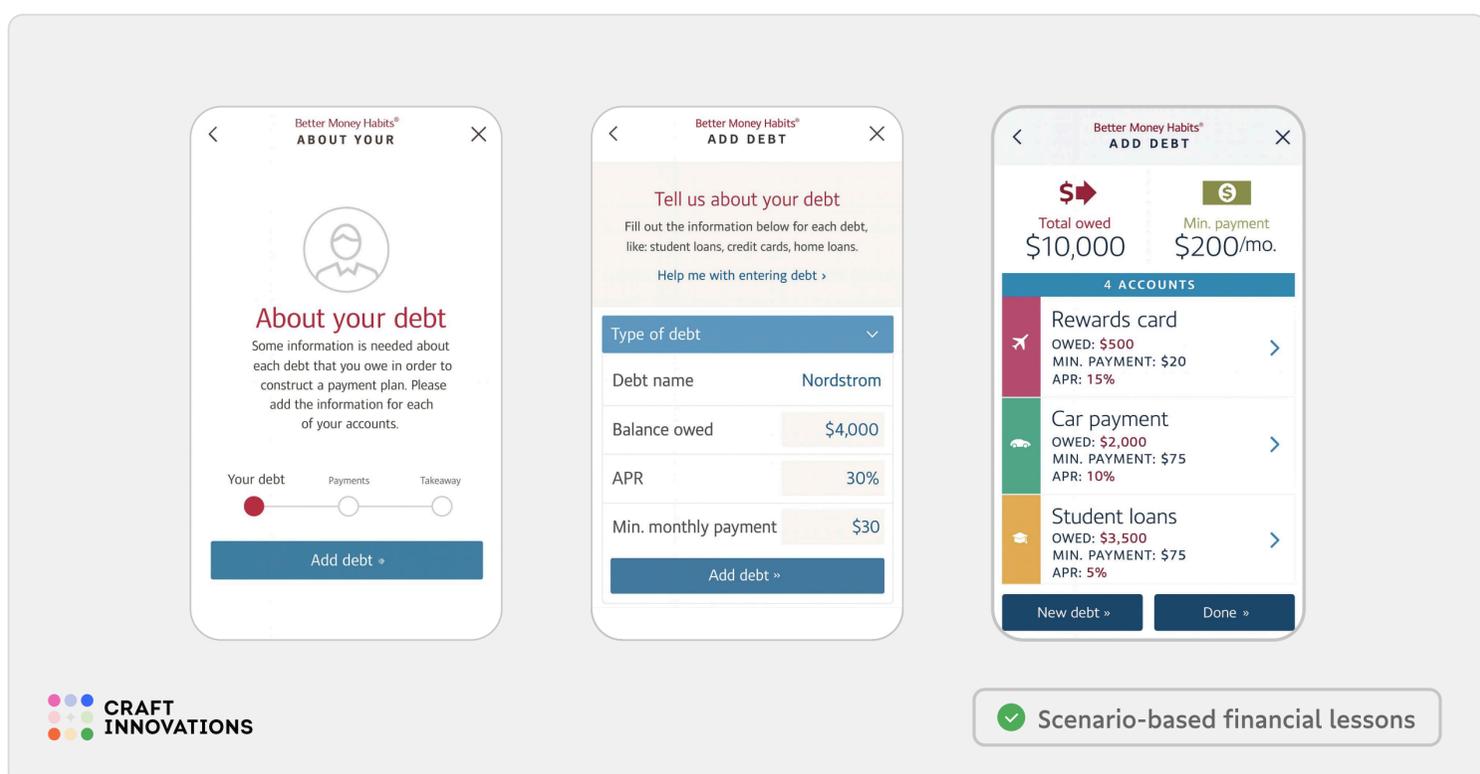
CRAFT INNOVATIONS

Interactive debt-timeline visualization

👉 Visa partnered with the NFL to launch Financial Football – a fast-paced, interactive game that teaches players the basics of money management through gameplay. Players make financial decisions to “advance” down the field and score, blending entertainment with financial education. Available on mobile and web, the game makes learning about budgeting, saving, and credit both accessible and fun, especially for younger audiences.



👉 Bank of America has embraced gamification through its Better Money Habits program. The initiative helps users build practical financial skills through interactive tools, quizzes, and scenario-based learning modules. By turning lessons about budgeting, saving, and credit management into engaging, bite-sized experiences, the program makes financial education more approachable.



Level up!

You've mastered the art of making fintech products engaging! +100 to user empathy, loyalty, and retention. See what's next 😊

Final Boss: Learned the Rules? Play the Game!

Congrats — you made it to the end! 🎉 This wasn't a quick read, and it took some digging (including a few Mobbin flows) to bring everything together. If you're still here, you're officially a true explorer of fintech gamification.

Now for the final challenge. If you're thinking about building a gamified flow or testing whether your idea actually works, [let's talk!](#) A simple conversation might be a good starting point.



About Craft Innovations

Global research & UX design firm. We help financial institutions innovate faster by converting user insights into exceptional customer experiences.

Clients: Banks, Credit Unions, Lenders, Fintech's, Insurance and Wealth Management.

Research services:

- Customer experience and market research
- UX audit and Usability testing
- Product-market-fit validation

Design services:

- Service Design
- Gamification Design
- UX/UI & prototyping services
- Value Proposition and Monetisation Model

Let's start with a friendly talk!

[Book an intro meeting](#) ↗



[Visit website](#) ↗



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