


Chapter 2

“Insert Coin and Press Start to Prosper”: A Behavioral Dimension on How Banks’ Gamified Experience Is Scoring Customer Engagement

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ABSTRACT

This research explores how gamification—the application of game design elements in non-game contexts—can revolutionize banking customer experiences while addressing persistent challenges in engagement, financial literacy and digital adoption. The authors investigate the psychological mechanisms influencing financial behaviors through qualitative analysis of gamification implementations across ten global banking institutions. Drawing on Self-Determination Theory and behavioral economics principles, the authors analyze how points, badges, leaderboards and personalized challenges transform daily financial tasks into engaging narratives that satisfy fundamental psychological needs for autonomy, competence and relatedness. The research identifies key implementation considerations, adaptation requirements and ethical implications. The authors contribute to the literature by developing an implementation roadmap, starting from multiple case studies, to provide actionable insights for designing gamified systems that are ethically sound, culturally responsive

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and psychologically sustainable, within the banking organizational systems. The evidence shows a widespread application of game-based approaches in the sector, highlighting a rapidly growing phenomenon to monitor for the future.

1. INTRODUCTION

The digital revolution has reshaped the banking sector in ways we couldn't have imagined (Kelly, 2013), pushing institutions to rethink how they connect with customers (Bettencourt et al., 2015) in a world fueled by instant gratification and mobile-first expectations. As part of this transformation, gamification—bringing game elements into non-gaming settings—has emerged (Hamari et al., 2014) as a game-changer (Joshi, 2024; Vashisht, 2023). It bridges the gap between the often-impersonal nature of banking transactions and the meaningful, human-centered experiences customers crave (Raza et al., 2024; Sethu & Nathan-Roberts, 2021). Gamification is widely recognized in education (McClarty et al., 2012) and healthcare (Muangsrinoon & Boonbrahm, 2019). It is useful to understand, as demonstrated by research in these areas, that gamification inspires a positive impact on human behaviors also building loyalty, a sense of self-realization, motivation, and learning, but not limited to (Buckley et al., 2018). The potential game-based approaches seem to be underestimated especially in financial and banking sector (Chauhan et al., 2021; Jain et al., 2020). Starting from this gap, the authors re-define the borders of gamification within financial environments, offering banking organizations a roadmap for adequately understanding and implementing game-based solutions in the organizational ecosystems for financial services and specifically for providing a better organization and brand relation with customers (Kirmaci, 2012). In this way, the authors define the frame in which consider challenges for game-based experience applications in financial and banking areas. Some of these possibilities of improvement could be improving financial literacy, loyalty creation, and digital adoption. It is a critical factor in the consideration of the existing paradox in consumer preference for using digital banking services (78% of agreement), contrarily, the paradox consists in the fact that 63% of users report dissatisfaction against impersonal web platforms and online applications (Anh Cao, 2025; BusinessWorld, 2024; Innovatrics, 2020; Shevlin, 2024). The potential gamified experiences could take place spread by the introduction of tools for activity tracking, ad hoc structured challenges, and self and social determination (Sailer et al., 2017). In fact, following the Self-Determination Theory (SDT) (Deci & Ryan, 2012; Ryan & Deci, 2022) according to the potential of game-based experiences, it would be possible to emphasize autonomy creation, competence structuring, and learning processes through fun and enjoyable factors. In addition to these dimensions, psychological needs would be addressed (Luarn

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