Luke: intro-7-8, 23-24-end

Winston: 9-10,13-15

Kohwin: 19-24

Jerryl: 11-12, 16-18

**Luke:**

Good morning lecturers, we are group 5 which consists of kohwin, winston, jerryl and me, luke. We will be presenting our gamification idea.

For our target audience, we will be targeting young adults who are interested in learning how to wisely invest money into stocks

Slide 23: this is the goals tab, there will be 2 sections, one daily and one weekly. The daily goals involve doing tasks related to a section in the app. For example, in order to complete the second daily task to look through 1 stock, the user has to go to the screener page to look through the stock. The goals will also not be too challenging as it is meant for the user to passively work towards it, not to focus solely on it. Upon completing a daily task, the user will be rewarded points which can be used to spend in the shop, and the timer is also displayed below the progress bar of the related task.

24: this is the statistics page, it displays the total trading statistics of the user. There is a main chart to display how much they earned or lost through investing, and to allow them to keep track of the histories of their investments. There is also an information button to still teach the user about little details about investing. The win rate at the bottom right of the screen refers to how many trades that the user did were profited

**Winston:**

Slide 9: Why do we need this? Financial literacy is the lowest from ages 18-24, which is our target audience. From multiple headlines, young adults are not earning enough to support themselves financially. As such they are still relying on their parents to support them. Not only that, investment has been a sore topic after the gamestop frenzy, turning young investors away. Although everyone knows that investment is risky, they still turn to it for the extra money. It is a viable revenue stream, yet many are fearful.

Slide 10: Our app is built to be a platform meant to teach, introduce, encourage and support future investors, especially those that are still young. Teaching them how to invest would be the first step to self-sufficiency and free from financial burden. No matter the capital available, it will grow to be significant over time.

13: We have chosen to analyze and implement 2 gamification techniques: points system and goals and milestones.

14: Points system

Out of the 5 categories, we have chosen virtual currency. Virtual currency is a key element of gamification, forming an internal economy, usually complemented by a virtual marketplace.

Experience points, meant to track player accomplishment over time.

Reputation points, meant to establish a user reputation based on social actions.

Karma points, interchangeable with reputation points.

Skill points, meant to denote a user’s proficiency and ability in a specific area.

Derivatives include leaderboards and badges.

Points are just visual, numerical feedback on the player’s actions, and while some are just large numbers, they can also be used as a form of currency

15: goals and milestones

Goals are heavily reliant on rewards and thus extrinsic in nature. Goals reward the player for accomplishing a task, such as daily tasks or weekly tasks. This has been popularized by fitness trackers, encouraging users to stay active everyday, from steps taken, or calories burned. As someone uses the app more often, they become habitual and easier to perform. However, a poor implementation would be having way too hard of a goal for too little of a reward. This falls under “The art of intimidation”, unrealistic goals that remoralize the activity. Remember, goals are not meant to track rewards, but to keep morale high. The inverse is also true, too many goals make nothing a priority, as such, the rewards may be great and all, but users will feel as if they never accomplished a task and instead find difficulty tying their accomplishments to a reward and recognition system.

Milestones on the other hand are more intrinsic, there are usually progress bars, which form a small part of an intrinsic motivation, showing progress towards a task, giving visual feedback.

**Jerryl:**

Slide 11:

So this is our Solution

Slide 12:

We will make an Investment app which gives tips on investments which helps them learn investing and while they earn points. They will invest their money after learning from our app. The previously mentioned points can be used to trade in for vouchers. And lastly, they get to learn from the experts through the articles recommended

Slide 16:

When the user first registers their accounts, we will provide a tutorial on investing and a run down of our app. There will be tooltips and introductory pages which allows for users to learn how to use the app. Users will also have tasks that they can do daily or weekly where they can earn some points to trade in for vouchers or gift cards

Slide 17:

We will reward the user if they make good investment choices and will earn them money which they can re-invest with a side of points. But there will be an initial limit of 1000 allowed to invest in a stock. Losses will be compensated with a small amount of points to console and encourage the user to learn from their mistakes

Slide18:

How is it different from other investment apps? We have tips from experts, goals meant for intrinsic motivations and vouchers meant for extrinsic rewards. The tips will be handpicked from experts for users to learn how to invest intelligently. Goals allows the user to be challenged and rewarded with points so it feels like they accomplished something. A reward after trading allows users to use their hard earned points in real life

**Kohwin:**

Slide 19: Now I will be going through the mockup UI and how we put those gamification techniques to use.

Slide 20: Here is the main menu page, it has a simple and easy to navigate menu, with a search bar on the top to search for whatever you want, There is an information icon that gives them a quick rundown of what is going on, how to navigate through the pages, and how to get started. There will also be a daily goal on the bottom of the screen to encourage and motivate users to use the app. When a user clicks into one of these tabs, they will be directed to another tab which contains more info about it. Pressing the information button at the bottom left will bring up extra menus to aid in the purchase, like its technical and fundamental analysis, and news about the company.

Slide 21: Users can navigate using the tabs above. This tab is the store tab, in which players can use their points earned from buying and selling stocks to gain actual awards, like gift cards or even use their points to purchase extra stocks!

Slide 22: This is the education tab, aka the most important tab. Users can read articles that are sourced from reputable sources like Forbes and learn about the importance of saving and investing, and to encourage users to read more articles, they will be awarded points for reading articles, up to a limit of 200 points a day so as to not abuse the system. If there is a goal of reading articles it will also be displayed at the bottom, just to give them a bit of motivation