



xDelia

<http://www.xdelia.org>



University of  
BRISTOL

## Mind<sup>sway</sup> – A Facebook game to explore impulsiveness

### What is xDelia?

xDelia is European Commission funded interdisciplinary research project that brings together experts from the fields of financial capability, neuro-economics, experimental psychology, sensor systems, experimental economics, cognitive sciences, game research, educational technologies and practice-based learning.



### What is our aim?

Our objective is to develop new approaches to learning through the use of technology, to overcome some of the obstacles to better financial decision-making. We are developing a computer game to improve the financial capability of young people between the ages of 16 and 29. The game is intended to create a learning environment that motivates young people:

- To explore the **social-psychological and emotional drivers** of their financial actions and decisions, and
- To learn the **skills and strategies** needed to better manage their finances.

### Game concept

Mind<sup>sway</sup> is a 3D online game that can be played with friends on Facebook, and where the main characters face a series of challenges and obstacles that they have to overcome to reach their goal. The main twist is that players are not in full control of their avatars' actions, and that they have to find ways and devise in-game and real world strategies to overcome the avatar's reluctance to behave appropriately.

The game is built around a variety of financial capability themes, that set the scene for the main challenges in each level, and the backdrop against which the player will apply knowledge and skills to steer the avatar through the world and towards the final destiny.



### Key game features

**Autonomy** – Your avatar takes decisions and behaves autonomously

**Control** – The player can control the avatar by changing elements of the environment, employing strategies that prevent bad behaviour, and increasing the avatars knowledge and abilities

**Pervasiveness** – Gameplay extends to the real world by enabling the transfer of player skills to the avatar

**Financial capability** – The game is built around financial capability themes that condition the avatar's behaviour

**Social gaming** – The game world is inhabited by the player and her friends, offering a diverse range of social interactions

### What is financial capability?

**Financial capability** is generally concerned with the knowledge, skills, and competences that allow individuals to make informed financial decisions, seek external advice when needed, and take charge and assume responsibility of their own financial matters.

**Traditional financial education** has largely focused on providing information and imparting knowledge. In contrast, the recent drive by policy makers to more directly shape financial behaviour is almost exclusively concerned with the decision situation, to the detriment of less orthodox, but promising educational interventions.

As a result, there currently exists a significant deficit in terms of **innovative and creative approaches to financial education** and learning. With the xDelia learning intervention for financial capability we want to show ways of filling this gap.

### Controlling your avatar

The main character of the game is the player's avatar. Avatars at the start are difficult to control. They show attitudes and behaviours that create much trouble and money-related problems for them.



They may decide at the spur of the moment to splash out on an expensive DVD player. Or they may not care much about saving money for a rainy day. They have difficulties keeping up with their credit card and mortgage payments and they try to make ends meet by having several part-time jobs that don't pay well.

At the same time, avatars can learn if they are shown or given the right tools. They can acquire knowledge at the same time than the player does, and can even change their psychological make-up.

### Contact

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