

Bank, the Web Game!

Visiting the typical financial institution website, I can't help but notice the generational technology gap. Sure, some have great graphics and even a few have a video, but most are just web versions of their lobby.

From my point of view, all of them lack energy and the ability to engage the young customer, also known as the digital native. (See my article <http://www.ababj.com/content/view/501/121/>) While functional, their traditional websites are not relevant!

Today's young customer wants to be entertained, challenged, and thrilled! To accomplish this, financial institutions need to reinvent themselves in the context of the Digital Native, and engage them to want to come to our website!

Games are a great way to connect to the digital natives and they love the challenge of a quest. So start with an e-mail address campaign or a text messaging initiative. Have the digital native sign up by entering a special code and then tell them on a particular day they will receive a clue. Each clue should direct them to a specific spot on your website where, if they look hard enough, they just might find another the clue and eventually complete the quest. Perhaps you can create a website game with a quest that is tailored specifically for each age group. When the quest is completed, post the winners on You Tube and generate the BUZZ.

Of course, participants have to be customers of the bank, and that is the hook! Engaging, relevant and fun! Oh yeah, a bank... go figure!

-Dan Fisher (The Wombat!)

About the Author

Dan Fisher is president and CEO of The Copper River Group, a consulting firm headquartered in Fargo, N. D., that focuses on technology and payment systems research and consulting for community financial institutions. For nearly 30 years, Fisher has worked in the financial industry using technology to improve the bottom line. He was CIO of Community First Bankshares (now part of BancWest), has served as a director of the Federal Reserve Board of Minneapolis, the chairman of the American Bankers Association Payment Systems Committee, a member of the Independent Community Bankers of America Payments Committee. Fisher has written numerous articles on banking technology and the payments system. He has authored or co-authored six books and recently published a book titled, *Capturing Your Customer! The New Technology of Remote Deposit*. You can contact Fisher at dan@copperwombat.com

P.S. To understand Dan's nickname, check out "About the Wombat" on his website, www.copperwombat.com