

Gamification could drive digital payment

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BUDAPEST: Gamification could be used to drive financial literacy in SA where education remains one of the biggest obstacles to achieving widespread adoption of digital payment technology, Mark Elliott, president of MasterCard in SA, said on Tuesday.



123RF

MasterCard recently ran a gamification campaign, the MasterCard Race, through Vodacom's local subscriber base where users were rewarded with points for various mobile payment-related activities, which they could then use to buy airtime for mobile devices.

Within two weeks, there were 202,000 active users of the game, Elliott said at the MasterCard Innovation Forum.

"All of a sudden you realise that gamification could become a really interesting way to drive financial literacy in SA. You're inculcating how to use payment [technology] via a mobile phone and the customer doesn't even know [that is what you're doing]," Elliott said.

Many South Africans still needed help trusting the electronic form of money and understanding that it could be safer to use a cellphone or a card rather than cash, he said. "Financial literacy is a huge opportunity in SA."

MasterCard was confident that contactless cards, which enable customers to pay by waving their card over a point of sale device, would soon reach a tipping point in SA.

"The big merchants, the likes of Pick n Pay and Shoprite, are readying themselves for the end of this year, for contactless

campaigns, and we see the banks issuing [contactless cards]," Elliott said.

Pick n Pay was looking carefully at contactless pay points, as was the case with a number of innovations, said David North, head of corporate affairs and group strategy.

Shoprite had not yet responded to a request for comment at the time of publication.

A MasterCard survey showed that most consumers in SA with bank accounts wanted to use their cellphones to make payments, Elliott said.

The Reserve Bank also supported digital technology and its Vision 2025 would embrace digital payments, he said.

Source: Business Day

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