

Playing to get better!

ICICI Bank (www.icicibank.com) is India's second-largest bank with total assets of about USD 79 billion as on March 31, 2007. ICICI Bank has a presence in 17 countries, with India alone having a network of about 950 branches and extension counters and over 3,300 ATMs. They offer a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and specialized subsidiaries. Their services are extended in the areas of investment banking, life and non-life insurance, venture capital, and asset management. ICICI Bank has its branches and subsidiaries spread all over the globe, and have several International Finance Centers in the United States, United Arab Emirates, China, South Africa, and Bangladesh. In India, ICICI Bank is the most valuable bank in terms of market capitalization. The bank's equity shares are listed in India on the Bombay Stock Exchange and the National Stock Exchange of India Limited.

The client's business issues:

For a bank manager of ICICI Bank, improving the customers' satisfaction levels is of primary concern. One key factor is customer wait time; the time a customer spends waiting for service at the branch. To help reduce wait time, ICICI used the Dynamic Queue Management (DQM) system to assign specific banking services to each of the service counters at the branch. The DQM system then automatically assigns incoming customers to relevant counters.

Ideally, this should reduce bottlenecks at any particular counter, reduce customer wait time, and add to customer satisfaction. But, the branch managers needed to be sensitized to its abilities to help them manage queues—something they were prone to doing manually on the branch floor.



The GamBLs™ Methodology

Games today are being recognized for their universal appeal and ability to involve learners in concepts that are otherwise difficult to teach. Trainers and learners alike appreciate the effectiveness of games to overcome apparent barriers to learning. Most importantly, games are no longer looked upon as just tools for kids. Studies indicate that adults constitute a large chunk of the gaming population and play them more often than kids.

From instructional solutions that involve hard-to-remember facts and processes to complex causal relationships in systemic environments, GamBLs™ offer a transformational learning experience that can bring about change at the highest functional and behavioural levels.

GamBLs™ methodology ensures that the learning content:

- ▶ **Is fun!**
- ▶ Has one or more clearly **Defined Instructional Outcomes**
- ▶ Provides **Context** for the content
- ▶ Provides **Multiple Paths to Success**
- ▶ Provides opportunities for multiple iterations (**Replay-ability**)
- ▶ Defines **Multiple Degrees of Success** as against just win/lose
- ▶ Entices learners to **Constantly Improve Skills**
- ▶ Provides opportunities for **Reflection** inside or outside the game

However, DQM reports gathered for analysis showed unexpected queues building up, which meant that the managers were not using the system to manage footfall efficiently.

Tata Interactive Systems' approach:

Tata Interactive Systems (TIS) met with ICICI Bank Process Managers to study the DQM system and its implementation in day-to-day operations. The System Study revealed that while bank managers used the DQM system at the start of the day, they often ignored the powerful real-time monitoring capabilities.

TIS used their Game-based Learning Objects (GamBLs™) model to create an analogous universe for the branch managers where they single-handedly controlled an airport's services.

Players begin the game by studying the pattern of the incoming aircraft, both in terms of numbers and of required services. This done, players can set up specific services at the different airport hangars and then sit back and watch the airport in action. The players' goal is to optimize the revenue earned by the airport. Since any delays in servicing aircraft results in reduced revenues, players have a powerful incentive to actively monitor and 'tweak' the system settings to reduce bottlenecks.

The learner profile:

Branch Manager (BM) or Branch Operations Manager (BOM) of ICICI Bank.



Objectives of the program:

- ▶ Internalize need for frequent DQM monitoring, analysis, and service assignments.
- ▶ Provide lots of practice in an immersive, safe environment.
- ▶ Use games as skill enhancers.
- ▶ Communicate the implications of ineffective usage of the DQM system (irate customers, backlog at Service Desks, reduced efficiency at the branch).

Expected benefits:

Better use of the DQM system implementation across all branches would:

- ▶ Reduce the number of 'lost' customers.
- ▶ Manage resources under pressure of increasing footfalls.
- ▶ Allow branch managers to experiment with different service configurations.

The instructional design approach:

The GamBLs™ methodology was implemented in the learning program. The bank had already experienced this methodology with three earlier games and was very excited with its potential.

This time around, the decision was to not just create a DQM simulator but also extend the program to a resource management game. The solution comprised of a game that could be played for 10 to 15 minutes.

The visual design approach:

One of the main features of GamBLs™ is the element of fantasy—through visuals and storyline. Therefore the game had to be located outside a branch scenario. An Airport provided the perfect backdrop for the game as the target audiences (management graduates) were expected to be familiar with, and probably sympathetic to, air congestion scenarios in most Indian metro airports. The Airport scenario also allowed for a lot more drama in demonstrating consequences.

This game has won the Bronze IT Training Award 2008 in the E-learning Project of the Year category.

The IT Training Awards are firmly established as the benchmark of excellence throughout the industry and recognize outstanding examples of high standards, best practice, innovation, and excellence within IT training.

| ICICI Bank Problem Area | The GamBLs™ Solution |
|--|---|
| Inefficient usage of the DQM system | The GamBLs™ solution allows players unlimited opportunity to take different decisions, to analyze their impact, and then to improve queue-management efficiency, all in a safe, no-risk environment. |
| Low frequency of DQM monitoring | The DQM Game features a unique control system that allows players the flexibility to play at different speeds. However, the players soon realize that playing at the lowest speed (analogous to frequent monitoring) will help them achieve maximum efficiency. |

The technical approach:

The game is a simulation model built around real branch data. It also offers all key controls to the DQM system. The approach was chosen because it offers flexibility to the player to experiment with different settings/configurations to aspire for and achieve higher degrees of success – another key feature of GamBLs™.

The GamBLs™ were developed using Flash.

Customer satisfaction:

ICICI Bank Process Managers were impressed with the graphically rich training tool and innovative instructional design strategy. They found that the DQM game provided an innovative, immersive environment where they could practice their skills at queue management, all while enjoying a fun experience. Since the game only lasted around fifteen minutes, managers were receptive to trying it out during the course of a normally busy day. Finally, the competitive nature of gaming also helped acceptance among the target audience. Based on these inputs, ICICI Bank is rolling out the DQM GamBLs™ across their vast network of branches. The game received a rating of 95.38 in the customer satisfaction survey.

"I would like to compliment your team for doing excellent work on the DQM game. It has really come out well. Once again, your team has set a new benchmark in terms of graphical design & innovation in instructional design & strategy."

Shivi Kumar, Manager - HRMG

Some of the Screenshots

These are a few sample screenshots. To view more of our products, please contact [Chandra Shekhar Ghildiyal](mailto:Chandra.Shekhar.Ghildiyal@tatainteractive.com) or visit www.tatainteractive.com.



Game Launch Screen:
Each player can select among different difficulty levels to provide a customized experience.



Settings Screen:
Provides the player access to real-time data and ability to modify parameters.



Main Game Screen:
Immersive, animated view of the airport activity highlighting critical information.



Final Feedback:
Comprehensive data on the impact of the players' decisions. This allows the player to analyze his/her performance and improve upon it during replay.