

MAKE ROOM FOR **POSSIBILITY**

Financial Institutions and Gaming:

A New Frontier for Engagement,
Education, and Growth

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Executive Summary

The gaming ecosystem is now a global economic powerhouse and a daily touchpoint for younger consumers. In the U.S. alone, consumers spent roughly \$59.3 billion on video games in 2024, with approximately \$51.3 billion of that on game content (excluding hardware and accessories). Embedded in that spending is a large use of debit/credit cards, prepaid gift cards, and other digital payment methods. This presents a compelling opportunity for credit unions to engage children and their families to deliver meaningful financial education through immersive gaming platforms (such as Roblox and Minecraft) and establish new revenue streams via interchange and non-interest income.

“More than 205 million Americans play video games” Entertainment Software Association (ESA)

Games such as Fortnite and The Sims 5 also show that digital items are increasingly gaining value, making these spaces a realistic training ground for real-world financial behavior. By positioning themselves inside or alongside these environments, financial institutions can build early trust, raise brand awareness among younger audiences, and create long-term relationships. This white paper explores the background, programs and initiatives, challenges, and future innovations for financial institutions leveraging gaming for both education and income.

Background

The Scale of Gaming

The gaming industry is not a fringe activity. According to the Entertainment Software Association (ESA), more than 205 million Americans play video games.¹ In the U.S. in 2024, video game consumer spending was approximately \$58.7 billion across hardware, content, and accessories.² More narrowly, mobile games alone

¹ <https://www.theesa.com/resources/essential-facts-about-the-us-video-game-industry/2025-data/>

² <https://www.prnewswire.com/news-releases/us-consumer-spending-on-video-games-totaled-58-7-billion-in-2024--302358674.html>

accounted for roughly half of the content spend for that year.³ Families with kids are especially active: one source estimates the average U.S. household spent about \$449 on games in 2024.⁴

Payment Flows & Financial Institutions

Each one of those billions of dollars moves through payment infrastructure: debit cards, credit cards, prepaid gift cards, app-store billing, and more. For example:

- In 2021, U.S. interchange fees on debit and general-use prepaid card transactions totaled \$31.59 billion.⁵
- The federal data indicate average interchange income of about 1.82 % of purchase volume, with rewards costs roughly 1.57 % of volume.⁶
- Credit card usage as a share of transactions grew from ~18.18 % in 2016 to ~32.61 % in 2023.⁷

If financial institutions can connect to the spending behavior inside gaming, they can capture incremental volume, drive card usage, and interchange revenue all while simultaneously engaging the next generation of members.

Why Kids & Gaming Matter to Financial Institutions

Young consumers are not only playing games, but they're also learning economic behaviors: deciding when to spend, when to save, leveraging in-game currencies, making micro-transactions, and trading digital items that hold perceived value. Platforms like Roblox and Minecraft provide immersive environments where financial habits can be built early. From a brand-awareness perspective, executives at credit unions understand that capturing the attention and trust of families and younger members today builds membership and deposit opportunities for years to come.

Why Parents Care

While kids are the primary users of gaming platforms, parents are the decision-makers for financial products. Gaming-based financial programs create value for parents by:

- Making financial education engaging instead of forced
- Giving parents visibility into spending and saving behavior
- Reducing friction around allowance, budgeting, and conversations about money
- Reinforcing responsible habits in an environment kids already trust

When positioned correctly, these programs reduce parental stress and increase household trust in the institution.

Why Roblox Specifically?

While many gaming platforms attract younger users, Roblox stands apart as a creator-led ecosystem with more

³ <https://www.prnewswire.com/news-releases/us-consumer-spending-on-video-games-totaled-58-7-billion-in-2024--302358674.html>

⁴ <https://www.fool.com/money/research/video-game-spending-statistics/>

⁵ https://www.federalreserve.gov/paymentsystems/files/debitfees_costs_2021.pdf

⁶ <https://www.pymnts.com/news/loyalty-and-rewards-news/2025/fed-data-shows-economics-of-interchange-86-percent-of-fees-fund-rewards-programs/>

⁷ <https://www.helcim.com/guides/credit-card-statistics-and-trends/>

than just gameplay. Roblox functions as a social platform, learning environment, and virtual economy all in one. Players don't just consume content; they build worlds, design items, trade virtual goods, and earn in-game currency. This makes Roblox uniquely suited for financial education, as it mirrors real-world economic systems in a way that is intuitive and engaging for children and teens.

For financial institutions, Roblox offers:

- Persistent virtual environments (not one-off games)
- Built-in economies and currencies
- Strong parent-child participation dynamics
- Long session times and repeat engagement

These characteristics make Roblox an ideal testing ground for financial behaviors that translate into real-world habits.

Programs and Initiatives

This section outlines how financial institutions can design actionable programs that leverage gaming for education, engagement, and revenue.

Virtual Branch & Financial Education Missions

Create a virtual representation of the credit union inside a game environment (for example a custom branch in Roblox or Minecraft). Inside that branch:

- Missions for kids: “Open a savings account,” “Earn virtual allowance,” “Spend or save your in-game currency,” “Link your debit/gift card and track your digital spending.”
- Interactive tutorials: Use game mechanics to teach budgeting, compound interest, peer-to-peer transfers, and responsible spending.
- Achievement and badge systems: Reward behavior (e.g., “Saved \$100 in game currency” badge) and tie to real-world incentive (e.g., higher yield in a “Fit n Save” account).

Such initiatives align with your “Where’s My Allowance?” project. The “Where’s My Allowance?” project is an immersive financial education platform built on Roblox that teaches kids how money works through interactive play, virtual credit union experiences, and hands-on decision-making. It gives financial institutions a new way to engage younger audiences, strengthen family relationships, and generate long-term member growth by connecting real financial habits to the digital worlds where kids already spend their time.

Payment-Linked Youth Accounts & Card Programs

Financial institutions can launch youth checking/savings accounts tied to a debit card or reloadable gift card that works with in-game spend. Features might include:

- Parents load funds, kids spend in-game and in-store controlling their budget.
- Round-up savings or game-linked incentives: e.g., spend in game then auto-transfer 5 % of that spend into savings.
- Educational prompts: when a kid uses the card, send a friendly message like “That’s \$5.00 spent on in-game items. Do you want to move \$1.00 into savings?”
- Build interchange revenue: the more the card is used (in-game purchases, app store buys, gift card loads), the more interchange the institution earns. Using data analytics, the institution can target usage patterns and drive growth.⁸

Brand Engagement & Youth Outreach

⁸ <https://www.alkami.com/blog/increasing-interchange-income-with-data-analytics-in-banking/>

Brand engagement and youth outreach present a powerful opportunity for credit unions to strengthen their presence among younger audiences. By sponsoring game missions, financial literacy challenges, or tournaments inside gaming platforms, credit unions can raise their visibility with teens, pre-teens, and families. These efforts position the institution as forward-thinking, tech-savvy, and family-friendly. They also help build early relationships, since parents observe their children interacting with the institution's brand even before those children become financially independent. In addition, gaming environments naturally encourage sharing. Kids regularly showcase their achievements, badge unlocks, and virtual branch visits, which creates organic exposure and extends the institution's reach within digital communities.

Digital Asset Awareness & Value Creation

In many games (for example The Sims 5, Fortnite, Roblox), digital items have real value: skins, passes, upgrades, virtual real estate, and avatars. Financial institutions can create modules where kids learn about:

- Ownership and scarcity in digital assets.
- Value exchange: trading skins, upgrading virtual items, accumulating in-game wealth.
- How digital assets relate to real-world equivalents (savings, investments, collectibles).
- By creating structured learning around this, the credit union not only connects to kids' interests but teaches relevant financial concepts in context.

Challenges

While the opportunity is significant, financial institutions must navigate a number of challenges.

Regulatory & Compliance Considerations

Youth-focused programs must comply with child-data privacy laws (such as COPPA in the U.S.), payments regulations, anti-money-laundering, and responsible marketing standards. Institutions must ensure that virtual branches or game-linked cards adhere to the same safeguards as real-world products.

Gaming Culture & Internal Expertise

Many financial institutions lack high-level internal staff who understand gaming culture, platform economics, or the technical requirements for customizing experiences in environments like Roblox or Minecraft. There is a cultural gap between typical financial services and gaming platforms.

Measurability & ROI

Although the potential interchange income and card growth are meaningful, institutions need to tie initiatives to measurable metrics: number of youth accounts opened, card usage frequency, interchange per card, behavioral outcomes (savings rate among youth). Without well-defined KPIs the program risks being seen as a marketing novelty rather than a strategic driver.

Engagement Risk & Relevance

The gaming landscape changes quickly. Games rise and fall in popularity; engagement wanes; youth interests shift. A virtual branch or educational module built for one platform may become obsolete quickly. Financial institutions must plan for agility and continuous refresh.

Interchange Challenges

While interchange remains a revenue driver, there are pressures on interchange fees (e.g., legislative/regulatory) and average fees may decline. For example, the average interchange fee for debit transactions dropped from \$0.31 per transaction in 2011 to about \$0.27 in 2024.⁹ Institutions must therefore focus on increasing volume and usage, not just fee rates.

⁹ <https://www.csiweb.com/what-to-know/content-hub/blog/interchange-crisis/>

Solutions and Innovations of the Future

The institutions that succeed will combine strategic vision, technology adoption, and strong execution. Below are the key solutions and future innovations.

Gamified Financial Platforms Built for Youth

By 2026–2027, financial institutions could deploy fully immersive gamified banking experiences built on platforms like Roblox or mobile-first environments. These platforms will use:

- Real-time transaction data and gamification loops (e.g., earn points for saving, level up through spending wisely).
- AI-driven coaching: Personalized education modules that adapt to a child’s financial behavior, recommending lessons, nudges, rewards.
- Integration with youth banking products: The virtual branch and missions link directly to a real youth debit account or gift card.

Interchange & Non-Interest Income Growth via Digital Ecosystems

By creating payment products tailored for youth and gaming spend, institutions can increase card usage and thus interchange revenue. Given the average interchange income is 1.82% of purchase volume per Federal data,¹⁰ if an institution drives \$10 million in incremental game-linked transaction volume, that could translate to roughly \$182,000 of interchange income (before costs). These direct benefits enhance the business case for investing in gaming-connected products.

Digital Asset Literacy & Virtual Economies

As games increasingly adopt digital asset economies (skins, NFTs, or proprietary in-game currencies), financial institutions will engage youth by bridging these economies to real world financial literacy. For example, a module may show: “Your virtual skin cost \$10. If you instead put \$10 into savings at age 13, at age 18 you’d have X dollars assuming 4 % annual yield.” This contextualizes spending decisions in a familiar environment.

Brand Awareness and Member Lifetime Value

Engaging youth early means building long-term relationships. If a credit union introduces a child to its brand via a fun gaming experience, that institution becomes the default when the teen opens their first full checking account, credit card, or mortgage decades later. This long-term value proposition is especially relevant for community credit unions targeting lifetime member relationships.

Partnerships and Ecosystem Play

Credit unions can partner with game-developers, esports organizations, youth sports programs, or ed-tech firms. For example, a “Fit n Save” program (linking wearables to saving rate) could be integrated into a game where kids earn virtual currency through physical activity, made possible by a credit union’s youth account, linked debit/gift card, and in-game rewards.

Conclusion

The question for financial institutions is no longer whether gaming matters, but whether they are willing to meet the next generation where learning and spending already occur. The merging of gaming, payments, and youth financial behavior presents a unique strategic inflection point for financial institutions. The scale of

¹⁰ <https://www.pymnts.com/news/loyalty-and-rewards-news/2025/fed-data-shows-economics-of-interchange-86-percent-of-fees-fund-rewards-programs/>

gaming spending (tens of billions of dollars annually) confirms that young people are not only playing but spending, transacting, and creating digital value today. Financial institutions that meet them in those environments through virtual branches, youth account programs, game-linked payment cards, and immersive education, will unlock both education outcomes and revenue growth.

Credit unions have an especially strong fit: their member-centric mission, focus on community, and desire to engage younger households position them beautifully for this opportunity. By embracing gaming, they can teach financial literacy in the context where modern youth live, earn incremental interchange and non-interest income, and strengthen brand loyalty over the long term.

The institutions that move now will lead the next generation of banking relationships by blending fun, education, and financial empowerment in the age of play.