

BINDURA UNIVERSITY OF SCIENCE EDUCATION

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**ESTABLISHING A DIGITAL SAVINGS PLATFORM FOR YOUTH
INCORPORATING GAMIFICATION ELEMENTS**

BY

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR
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RELEASE FORM

Name of Student: Chikonye Godwell

Dissertation Title: Establishing a Digital Savings Platform for Youth Incorporating Gamification Elements

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Signed (Student):



Date: 27 AUGUST 2026

Permanent Address: No 232 Zimbabwe Phosphate Industries

120 AY Amby Off Mutare Road

Harare

APPROVAL FORM

The undersigned certify that they have read and recommend to the Faculty of Commerce, Bindura University of Science Education, for acceptance, a dissertation entitled:

ESTABLISHING A DIGITAL SAVINGS PLATFORM FOR YOUTH INCORPORATING GAMIFICATION ELEMENTS

submitted by Chikonye Godwell in partial fulfilment of the requirements for the Bachelor of Commerce Honours Degree in Banking and Finance.

Supervisor:



Date: 24/08/2026

Chairperson of Department:



Date: 28/08/2026

DEDICATION

To my family, whose unwavering support, sacrifices, and encouragement made this journey possible.

And to every young Zimbabwean striving to build a better financial future this work is for you.

ABSTRACT

There is a significant savings mobilisation challenge in Zimbabwe's youth. Although mobile money like EcoCash, OneMoney and InnBucks have been ICTs widely available, less than 30% of Zimbabwe's youth aged between 18 and 35 have a formal savings account at the banks (Reserve Bank of Zimbabwe, 2023). This study assessed the feasibility and design considerations of a digital savings platform that combines gamification features that resonate with the motivational, behavioural and financial requirements of youth in Zimbabwe. The study employed a quantitative cross sectional survey, which followed a positivist research oriented philosophy of the study and used a deductive research method. Structured self-administered questionnaires were administered to 200 youths from Harare and Bindura using stratified random sampling technique. Developed on the basis of the questionnaires that have been evaluated by experts and prepared with a high degree of reliability, it was adapted for the needs of this study and resulted in good to excellent internal reliability (Cronbach's alpha was between 0.74 and 0.89). Google Forms were used to collect data and IBM SPSS Statistics Version 26 was used to analyse it using descriptive statistics, Pearson correlation analysis and multiple regression analysis between March and April, 2026. Theoretical foundations in the study were the Theory of Planned Behaviour (TPB), the Self-Determination theory (SDT), and the Technology Acceptance Model (TAM/UTAUT2). Descriptive results affirmed the central problem of underdeveloped formal use of digital banking services ($M = 2.49$) while mobile money is very commonly used. This overall perception of gamification was quite high ($M = 4.03$), and the social group saving challenges had an even higher score ($M = 4.31$). There was a very high intention to adopt a gamified savings platform ($M = 4.12$); 79% indicated that they would adopt an adoption platform. The multiple regression analysis yielded an explanation of 69.9% of the variance of the adoption intention (Adjusted $R^2 = 0.699$, and $F(4, 195) = 93.14$, $p < 0.001$). The test results of the three null hypotheses were all rejected. The study findings are that social gamification features, progress visualisation and savings streaks are the most effective motivators for Zimbabwean youths; and regulatory clarity and data-light design are the most important deployment conditions. A blueprint four-layer conceptual framework is proposed in developing platforms. Financial institutions, Reserve Bank of Zimbabwe, POTRAZ and future researchers are key target groups from whom key recommendations are intended.

Keywords: gamification, digital savings platform, youth financial inclusion, technology acceptance, Zimbabwe, mobile money, adoption intention.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

Financial exclusion remains one of the most pressing structural problems in developing economies and youth financial exclusion is one form of financial exclusion. Financial exclusion is one of the most concerning structural problems in low-income countries and financial exclusion, particularly for youth is a specific form of financial exclusion. Mobile financial services (MFS) are widely available, however the financial product's motivational uses with youth is low, particularly in light of the low MFS savings rate among youth. In this study the possibilities of developing a digital saving bank will be explored, incorporating elements of gamification specifically for youth aged 18-35 years in Zimbabwe. Gamification is the utilisation of features of the game design, for example, points, badges, recognisable leaderboard, challenges, into non-gaming contexts and the attempt to heighten gaming engagement and promote users' desired actions (Deterding et al., 2023). This chapter presents the background of the study, problem, purpose of the study, research objectives, research questions, research hypotheses, significance of the study, assumptions, delimitations, and limitations as well as key terms definition.

1.2 Background to the Study

1.2.1 Global Perspective

The issue of financial exclusion of young people is a common development challenge in today's world. The World Bank's Global Findex Database (Demirguc-Kunt et al., 2023) estimates that there are about 1.4 billion adults unbanked in the world, of which youth aged 18-35 are a particularly large share and face barriers to access because of their precarious income and employment structures, limited credit histories, and the functional mismatch between traditional financial products and youth lifestyles. Financial inclusion is clearly included in the United Nations Sustainable Development Goals specifically SDG1, SDG8 and SDG10 (United Nations, 2023). Internationally, gamified savings tools like Qapital (USA) and Chip (UK) have shown that game-design elements within a savings app can and do lead to positive savings outcomes including more frequent savings, more successful goal attainment, and longer app usage among young adults (Hamari et al., 2023).

1.2.2 Regional and National Perspective

The problem of youth financial exclusion is exacerbated by the lack of infrastructure, the high cost of mobile data and low digital literacy in Sub-Saharan Africa. However, less than 40% of the youth in the region have a formal financial account, despite mobile phone penetration being above 80% in some countries (Alliance for Financial Inclusion, 2023). The hyperinflation experienced in Zimbabwe in 2007-2009, with its attendant structural damage, negatively affected institutional trust, and especially among the younger cohort, who were born into a deep suspicion of formal financial institutions (Makina, 2023). The Reserve Bank of Zimbabwe (2023) indicates Zimbabwean youth aged between 18 and 35 have less than 30% of them with a formal savings account, which is far below regional averages. For its part, EcoCash alone had registered more than 10 million users by 2023, which meant that digital financial access was there but it did not lead to disciplined savings behaviour. According to Makoni (2023), this is because existing platforms lack the features of a gamified savings platform, such as goal setting, motivational reward systems, and social accountability.

1.3 Statement of the Problem

The country, Zimbabwe, has a problem with mobilisation of savings among its youth. The mobile money access has not led to an increase in the number of youth who have formal savings accounts, as less than 30% of youth aged 18-35 have active formal saving accounts (RBZ, 2023). This is not just the capacity problem, it is a deep motivational and engagement problem in the current financial product. If left unaddressed, this issue contributes to intergenerational poverty, inhibits Zimbabwe's domestic capital formation, and adversely impacts on the government's National Development Strategy 1 financial inclusion objectives. The absence of the elements that research shows are important in creating an engaging architecture for the digital platform in order to sustain youth financial behaviour change (Mpofu and Tsikirayi, 2022), is a gap that is being identified. Although there is extensive evidence internationally on the effectiveness of gamification to change savings behaviour, no study has used a gamified digital savings platform specifically for Zimbabwean youth. This study aims to fill that gap.

1.4 Purpose of the study

The aim of this research is to explore the viability and design specifications of a digital savings platform with gamification features aimed at youth motivational, behavioural and financial needs in

Zimbabwe. The study offers concrete recommendations for financial institutions, fintech developers and policy makers on how to better mobilise youth savings with innovative digital solutions.

1.4.1 Main Objective

To establish a conceptual framework for a digital savings platform incorporating gamification elements tailored to the motivational, behavioural, and financial needs of youth in Zimbabwe.

1.4.2 Specific Objectives

1. To assess the prevailing savings behaviour and digital financial service usage patterns among youth in Zimbabwe.
2. To identify the gamification elements most likely to motivate consistent and sustained savings behaviour among Zimbabwean youth.
3. To evaluate the technological infrastructure and regulatory conditions necessary for deploying a gamified digital savings platform in Zimbabwe.

1.5 Research Questions

The following research questions guide this study:

1. What are the prevailing savings behaviours and digital financial service usage patterns among youth in Zimbabwe?
2. Which gamification elements are most effective in motivating and sustaining savings behaviour among Zimbabwean youth?
3. What technological and regulatory conditions are required for the viable deployment of a gamified digital savings platform in Zimbabwe?

1.6 Statement of Hypotheses

Based on the research objectives and the theoretical literature, this study tests the following hypotheses:

H01: Gamification elements have no significant influence on the savings behaviour of youth in Zimbabwe.

H1: Gamification elements positively and significantly influence the savings behaviour of youth in Zimbabwe.

H02: Perceived usefulness of a gamified digital savings platform has no significant association with youth adoption intentions.

H2: Perceived usefulness of a gamified digital savings platform is positively and significantly associated with youth adoption intentions.

H03: The regulatory environment does not significantly moderate the relationship between gamified platform design and youth adoption intentions.

H3: The regulatory environment positively and significantly moderates the relationship between gamified platform design and youth adoption intentions.

1.7 Significance of the Study

There are four sets of stakeholder groups that are important within this study. The findings offer a solid foundation for developing financial institutions' youth-friendly digital savings products, and specific implications for financial institutions like CBZ, Steward Bank and FBC. The results of the study in the regulatory dimension provide policy guidance, which is useful to policymakers and regulators like the Reserve Bank of Zimbabwe and the Ministry of Finance with respect to the financial inclusion targets of Zimbabwe's Vision 2030. The successful rollout of such a saving platform could help to alleviate poverty vulnerability and increase capital formation among Zimbabwe's youth and society aged between 18 and 35 years. The research is useful for the academic community in that it addresses a documented empirical gap in the literature by applying the TAM, Self-Determination Theory, and the Theory of Planned Behaviour to a developing economy context, and creates a replicable research design.

1.8 Assumptions

This study assumes that informants will truthfully answer the questions in the questionnaire. It is also assumed that the sampled youth in Harare and Bindura are well acquainted with the financial services and have the capacity to give informed answers. The feasibility analysis is also assumed to be applicable to the Zimbabwean context after suitable adaptation to the local context, and the regulatory and technological landscape in Zimbabwe at the time of data collection is sufficiently stable to allow for meaningful feasibility analysis.

1.9 Delimitations to the study

The study is limited to these three questions:

The study is geographically restricted to Harare and Bindura in Zimbabwe due to their high digital financial service activity amongst the urban youth. The study is targeting youth age group of 18-35 years, which is in line with the African Union Youth Charter and the Zimbabwe National Youth Policy (2013). On the thematic level, research is limited to digital savings behaviour, preferences in gamification design, usability of platforms and willingness to adopt. The study does not cover credit products or investment instruments, and the technical development of an operational platform.

1.10 Limitations of the study

Findings are not generalizable because the sampling frame was urban and rural youth have significantly different connectivity and literacy contexts. The cross-sectional design does not allow making statements about the long-term impact of gamification on saving behaviour. Risk of social desirability bias in self-reported savings was recognized, and was managed by the behavioural framing of the questions, as well as assurances of anonymity. The regulatory analysis is situated within the policy landscape for Zimbabwe in 2026 and should not be projected to what might be expected in the future, as fintech policy is changing and evolving.

1.11 Definition of Terms

Digital Savings Platform: A digital platform, usually on the internet or on a mobile device, which allows individuals to save, manage and track their finances online (Demirguc-Kunt et al., 2023).

Gamification: It's the use of game design features like points, badges, leaderboards, and rewards in contexts beyond games to encourage positive behaviour and engagement (Deterding et al., 2023).

Youth: refers to the age group of 18 – 35 years in line with the African Union Youth Charter set in the context of Zimbabwe's National Youth Policy (Government of Zimbabwe, 2013).

Financial Inclusion: Being able to use and access responsible and sustainable, useful and affordable, financial products and services (World Bank, 2023).

Saving Behaviour: refers to the manner in which a person regularly and intentionally allocates financial resources for future consumption (Mpofu and Tsikirayi, 2022).

Adoption intention is the conscious intention to use a particular new technology or digital service platform in the near future (Venkatesh et al., 2023).

1.12 Summary

In this chapter foundation of a study was laid. The funnel approach adopted for the background covered first global financial exclusion and then focused on Sub-Saharan Africa and finally on the research gap in Zimbabwe. The problem statement highlighted key gaps in motivation and design of current digital financial products in Zimbabwe. A quantitative and positivist method of research was used, which resulted in the formulation of three specific objectives, three research questions, and three null and alternative hypotheses. Significance was explored in the financial institutions, the policy arena, among youths and within the academic community. Assumptions, delimitations and limitations were recognized. This is followed by a review of the theoretical and empirical literature that underpins gamification, youth savings behaviour, digital platform adoption and the regulatory framework of fintech in Zimbabwe, as presented in Chapter Two.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the theoretical and empirical literature relevant to the establishment of a gamified digital savings platform for youth in Zimbabwe. The chapter is organised around six thematic areas: the conceptual framework, theoretical framework, youth financial inclusion and savings behaviour, gamification in financial services, digital financial platform adoption, and the

fintech regulatory and technological environment in Zimbabwe. The chapter concludes with a synthesis of the knowledge gap that this study addresses.

2.2 Conceptual Framework

The conceptual framework shows the connections between the key variables influencing youth participation in a gamified digital savings application. The independent variables consist of six main gamification components: points and rewards systems, badges and achievement, leaderboards and social ranking, savings streaks, group savings challenges and goal-setting and progress visualisation. These elements are mediated by motivational components based on the Self-Determination Theory (SDT), specifically the psychological needs for competence, autonomy and social relatedness (Tyack and Mekler, 2022).

Perceived usefulness and perceived ease of use (the constructs from the Technology Acceptance Model [TAM]), then, act as mediators between motivational satisfaction and adoption intention and actual savings behaviour, respectively (Venkatesh et al., 2023). The regulatory environment, access to digital infrastructure, financial literacy and experience using mobile financial services are among the moderating variables. The dependent variable is youth savings outcome which is measured in terms of frequency of saving contributions, goal attainment rates and platform retention. Moreover, and importantly, behavioural finance theories based on the concepts of nudge theory (Thaler and Sunstein, 2023) also acknowledge that financial behaviour is largely influenced by the design of the environment, not only by rational discussion.

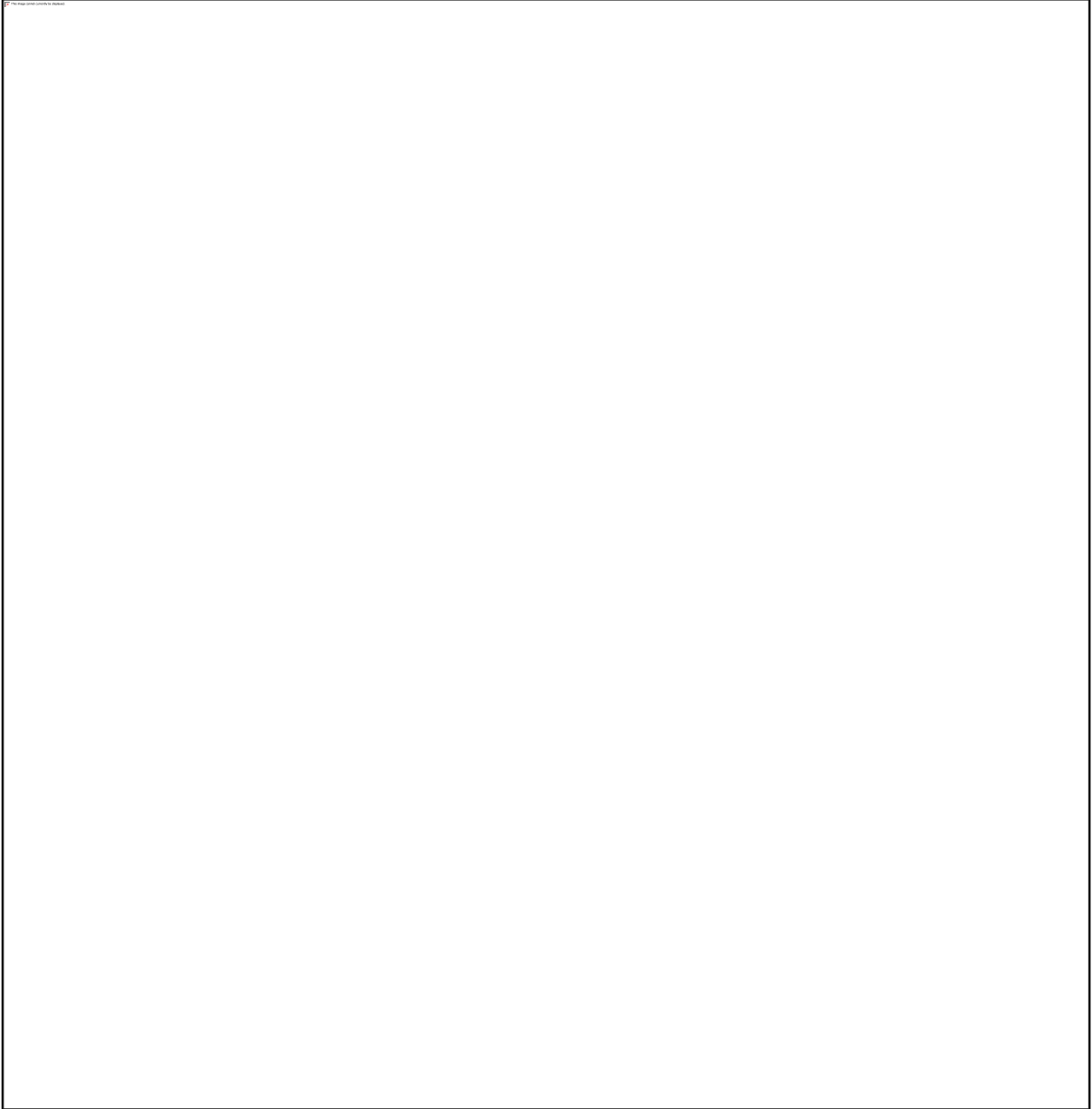


Figure 2. 1: Conceptual Framework for a Gamified Digital Savings Platform Tailored for Youth in Zimbabwe. Source: Researcher’s own conceptual model adapted from Tyack and Mekler (2022), Venkatesh et al. (2023), and Thaler and Sunstein (2023).

2.3 Theoretical Framework

The study draws on three complementary theoretical perspectives that collectively explain the motivational mechanisms of gamification and the determinants of digital platform adoption among youth.

2.3.1 Technology Acceptance Model (TAM)

The TAM model was initially proposed by Davis (1989) and later extended by Venkatesh et al. (2023) as UTAUT2, which suggests that perceived usefulness and perceived ease of use are the main cognitive factors driving the adoption intention for a technology. When applied to a gamified savings platform, TAM suggests that Zimbabwe's young population will show higher signs of adopting the platform if they think it will help them save and it's easy to use. Nguyen, Pham and Nguyen (2023) tested the applicability of TAM in the context of digital savings by applying an extended TAM framework to youth savings in Vietnam, and obtained direct empirical evidence on the applicability of TAM in digital savings contexts. Furthermore, Chaouali and Souiden (2022) showed that TAM variables would interact with hedonic motivation, a key construct in gamification, which would consequently influence adoption behavior, thereby reinforcing the need for incorporating TAM into the conceptual model used in this study.

2.3.2 Self-Determination Theory (SDT)

The theory of SDT, which was originally developed by Deci and Ryan and later extended by Tyack and Mekler (2022) to the field of Human-Computer Interaction, proposes that intrinsically motivated behaviour is maintained when three universal psychological needs are met: need for competence, need for autonomy and need for social relatedness. When it is done properly, well-designed gamification will address all three needs: competence through badges; autonomy through customisable levels of savings; and relatedness through group savings challenges. In a controlled experiment, Mekler et al. (2022) found that all three SDT needs are fulfilled by the engagement effects of gamification elements to hold beyond the novelty phase. Importantly, they also found that collectivist cultural orientations enhance the motivating influence of social relatedness features, a finding that directly relates to Zimbabwe's context of Shona and Ndebele societies where social responsibility is strong.

2.3.3 Theory of Planned Behaviour (TPB)

In his TPB model (Ajzen, 1991), behavioural intention is a result of three constructs: attitude toward behaviour, subjective norms (perceived social pressure), and perceived behavioural control. On a gamified platform, TPB postulates that youth with positive attitudes towards digital savings, who feel supported by peers to engage in savings behaviour and feel they have the ability to utilise this platform will have the highest savings intentions. In the context of mobile banking adoption in Sub-

Saharan Africa, Serrao, Lobo and Barreira (2022) applied the TPB to the adoption of digital financial behaviour, concluding that subjective norms had a surprisingly large influence among young adults, thus reinforcing the role of peers as a strong influence on the adoption of digital financial behaviour in a collectivist society. All three theories are complementary to each other in this study: TAM describes the cognitive adoption pathway, SDT the motivational maintenance pathway, and TPB the social behavioural intention pathway.

2.3.4 Theoretical Factors and Their Relevance to the Study

The theoretical factors provide the link between the study variables and the expected behaviour of Zimbabwean youth. The Technology Acceptance Model contributes perceived usefulness and perceived ease of use as cognitive factors explaining whether young people consider a gamified savings platform valuable and manageable. Self-Determination Theory contributes competence, autonomy and social relatedness as motivational factors explaining how gamification features can sustain engagement. The Theory of Planned Behaviour contributes attitude, subjective norms and perceived behavioural control as social and behavioural factors shaping intention. In this study, these factors are relevant because they explain how gamification features can influence savings behaviour and adoption intention, while the regulatory and technological environment provides contextual conditions that may strengthen or weaken these relationships.

2.4 Review of Related Literature

2.4.1 Youth Financial Inclusion and Savings Behaviour: Global and Regional Dimensions

Financial exclusion of the youth is a deeply entrenched challenge to sustainable development worldwide. The World Bank Global Findex Database (Demirguc-Kunt et al., 2023) estimates that there are 1.4 billion unbanked adults in the world, meaning they have no access to a bank account, with the youth being a large proportion of this group because of income volatility, limited credit histories, and a mismatch between traditional financial products and the lifestyles of youth. A study conducted by Karpowicz, Li and Wiatr (2022) on 47 developing economies found that product relevance – the perceived fit between the design of financial products and values of youth is the strongest driver of formal account ownership, even more than income. Even with mobile phone penetration rates in many Sub Saharan countries exceeding 80%, the Alliance for Financial Inclusion (2023) estimates that under 40% of youth have formal accounts. Chinoda and Mashamba (2022) found that while the adoption of a mobile money service can lead to cash savings, it is not

enough to also cultivate saving habits; automated savings cues and progress trackers should be implemented systematically to enhance transactions for savings.

2.4.2 Zimbabwe Youth Savings Behaviour

Zimbabwe is a very unique context for youth savings mobilisation. The formal savings balances were wiped out in the devastating hyperinflation of 2007–2009 and the trust in the formal financial institutions was lost, leaving the younger generations with a lasting scepticism of formal financial institutions (Makina, 2023). According to the RBZ Financial Inclusion Report (2023), less than 30% of the youth (18-35 years) have a formal savings account. Mpofu and Tsikirayi (2022) list three causes namely: product designs that are not geared towards the youth, lack of mechanisms that motivate youths to engage in saving through existing platforms, and the social accountability provided by informal saving mechanisms like ROSCAs and burial societies that formal digital saving platforms do not provide. Gwatidzo and Dzingirai (2022) also conclude that Zimbabwean youth who are using EcoCash are five times more likely to make transactional payments than to save money, confirming the transactional trap a gamified savings platform is designed to overcome.

2.4.3 Gamification in Financial Services

Gamification is the employment of game design elements and the principles of games in non-gaming contexts to increase the engagement, motivation and desired behaviour of users (Deterding et al., 2023). Gamification is not a serious game per se, but the addition of certain motivational mechanisms to an actual functional space. The review of Hamari et al. (2023) of 24 empirical studies revealed a statistically significant positive effect of gamification in 83% of the studies, with the most consistent improvements resulting from the use of achievement-related mechanics, like badges, progress bars, and streaks, in financial behaviour.

Rodrigues, Oliveira and Costa (2022) examined the use of gamification in a retail banking context in Portugal, and the results indicated that the implementation of leaderboards, point systems or charts resulted in an average of 28% more transactions related to savings over the course of six months, whereas the use of goal-setting features has reduced early accounts closures by 19%. Barta, Gurrea-Martinez and Flavian (2023) showed that the effects of loss aversion, especially as a motivator for regular savings, are strong when using the streak mechanics. Eppstein, Bockler and Frey (2022) also demonstrated this in their empirical work, which showed on average 27% more savings accrued by group savings challenge participants than by participants using individual

savings mechanics. In the African fintech context, Mlambo and Ncube (2022) found that the motivational principles of gamification are quite universal but need to be adapted to the local context, which can involve introducing reward currencies that are relevant to the local community (such as airtime vouchers) or modifying the interfaces used for such systems to be low data consumption.

2.4.4 Digital Financial Platform Usage by Youth

At a global level, micro-savings platforms like Qapital, Chip and Plum have proven the transformative capabilities of AI-driven design in building savings habits and enhancing financial performance for young adults. Barta et al. (2023) list three design principles common to good gamified savings apps: goal setting coupled with visual progress tracking, social sharing and accountability, and milestone reward systems. Up to three times more users remain on platforms embedded with all three pillars within 12 months compared with platforms implementing only one or two pillars.

For digitally literate African youth, the perceived usefulness was more vital than ease of use as it was found to be the major TAM predictor for mobile banking adoption rather than ease of use in Africa, as shown by Chioma and Okonkwo (2022). The insights from Andrianaivo and Kpodar (2022) proves the value of design investments in gamification, as they quantitatively found the additional engagement feature attributed to a 6.3 percentage-point increase in regular savings deposits. The mobile money ecosystem in Zimbabwe, spearheaded by EcoCash that has over 10 million users, serves as the backbone for a structured gamified savings platform, but none of the key mobile money platforms in Zimbabwe had structured gamification in their savings products by 2026 (Makoni, 2023).

2.4.5 Fintech Regulatory and Technological Environment in Zimbabwe

The sector of fintech in Zimbabwe is regulated by two regulatory frameworks: the National Payment Systems Act (Chapter 24:23) which regulates payment systems and mobile money operators, and the Securities and Exchange Commission of Zimbabwe (SECZ) which regulates investment products and capital market instruments. However, even though Zimbabwe's regulatory framework has improved considerably since 2019, the absence of an operational fintech regulatory sandbox presents a structural hurdle, as it leads to longer product development cycles and fewer opportunities for iterative testing with users for new digital financial products, according to Muzungu and

Mhlanga (2022). The RBZ's Fintech Innovation Office, launched in 2022, is a positive regulatory development toward an innovative supervisory approach.

Infrastructure-wise, the mobile internet penetration rate stood at 68% nationally in 2023 according to POTRAZ (2023), higher than 85% in urban centres. But, for Zimbabwe, the problem of affordability of mobile data use is still a significant challenge, with the 1GB of mobile data use corresponding to about 4% of the average monthly income of a youth in Zimbabwe, while it is 1.5% in the rest of the world. On the platform design side, the limitation on affordability directly affects the design of the platform: If the platform is to appeal to youth in Zimbabwe, it should be designed to minimise data usage, have offline savings capabilities and incorporate a USSD fallback mechanism for feature phone users (Mlambo and Ncube, 2022).

2.5 Empirical Evidence

2.5.1 International Empirical Evidence

International evidence reviewed in this study indicates that gamification can improve engagement and savings-related outcomes. Hamari et al. (2023) reviewed 24 empirical studies and reported statistically significant positive effects in most of the studies. Rodrigues, Oliveira and Costa (2022) reported increased savings-related transactions and lower early account closure when gamification and goal-setting features were introduced in retail banking. Eppstein, Bockler and Frey (2022) found higher savings among participants exposed to group savings challenges, while Barta, Gurrea-Martinez and Flavian (2023) highlighted the importance of streak mechanics and goal-oriented design. These findings provide empirical support for examining gamification elements in the present study.

2.5.2 African Empirical Evidence

African evidence shows that digital access alone does not necessarily create disciplined savings behaviour. Chinoda and Mashamba (2022) found that mobile money can support financial inclusion but that additional savings cues and progress trackers are useful for developing saving habits. Chioma and Okonkwo (2022) found perceived usefulness to be an important predictor of mobile banking adoption among African users. Mlambo and Ncube (2022) further argue that gamification in African fintech should be adapted to local conditions, including low-data interfaces and locally

relevant rewards. Andrianaivo and Kpodar (2022) provide quantitative evidence that additional engagement features can increase regular savings deposits.

2.5.3 Zimbabwean Empirical Evidence

Evidence specific to Zimbabwe identifies a persistent difference between digital financial access and formal savings behaviour. Mpofu and Tsikirayi (2022) identify youth-oriented product design, motivational mechanisms and social accountability as important barriers to financial inclusion. Gwatidzo and Dzingirai (2022) report that young users of mobile money are more strongly oriented towards transactions than saving. Makoni (2023) similarly highlights the growth of digital financial services while identifying challenges in converting digital access into meaningful youth financial inclusion. These Zimbabwean studies establish the local context but do not provide direct empirical evidence on a gamified digital savings platform designed specifically for youth, which supports the research gap addressed by this dissertation.

2.6 Research Gap and Critical Synthesis

The reviewed literature all supports the conclusion that gamification is an effective method to increase financial engagement, saving behaviour and platform retention among youth in a variety of geographic and cultural settings. The three models (TAM, SDT, TPB) offer complementary explanations for why gamification elements can influence behaviour by satisfying motivations (motivational pathways) and because of their perceived utility and social influence (pathways). There are examples of positive impacts of gamification on youth saving behaviour in Europe (Rodrigues et al., 2022; Eppstein et al., 2022), Asia (Nguyen et al., 2023) and Africa (Mlambo and Ncube, 2022; Chinoda and Mashamba, 2022).

However, there is a clear lack of knowledge. There has been no empirical study that has investigated the motivational profile of Zimbabwean youth, the regulatory and technological environment in which a gamified savings platform can be successfully introduced in Zimbabwe, and intentions of Zimbabwean youth to adopt a gamified savings platform. The gap has real-world implications for fintech developers, financial institutions and policy makers who need to draw inferences from other African or global contexts, but do not do so without locally validating it. The current study is a quantitative survey design combining TAM, SDT and TPB to provide actionable, context-specific evidence to fill this gap.

2.7 Summary

The theoretical and empirical literature reviewed in this chapter was the basis for this study. Theoretical constructs of TAM, SDT and TPB were integrated and presented within a unified theoretical framework that explains the cognitive, motivational, and social processes that underlie the relationship between gamification and youth savings behavior. The efficacy of gamification is supported by empirical studies in international and African settings, and has been found to be effective in both. Several contextual factors were identified as being critical in modelling the design requirements of the platforms in the context of Zimbabwe, namely its regulatory context, infrastructure constraints and tradition of informal savings. A documented knowledge gap, which is the lack of any empirical research on saving platforms for youth in Zimbabwe, was set up to provide the empirical basis for this study. The quantitative research methodology used to respond to the study's three research questions and test its three hypotheses is discussed in Chapter Three.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology adopted in investigating the feasibility and design requirements of a gamified digital savings platform for youth in Zimbabwe. The chapter covers the research philosophy, research design, research approach, population and sampling, research instrument, data collection procedures, data analysis procedures, ethical considerations, and methodology limitations. Each methodological decision is justified in relation to the study's three research questions and three hypotheses.

3.2 Research Philosophy

The philosophy of the study is positivist. In the positivist form of research, there is a focus on searching for truth that is out there in the real world, and that will be demonstrable through observational, empirical examination and systematic gathering of data (Saunders, Lewis and Thornhill, 2023). The knowledge is acquired by testing hypothesis based on a theory and with quantitative data and statistics analysis. For the purposes of this study, the positivist approach is suitable because of the following: The positivist approach is suitable for this study for the following

reasons: The research aims are positivist in nature as the independent and dependent variables are clearly defined – gamification design features and youth savings behaviour and intentions to adopt, respectively (Bryman, 2022). Second, the study is based on the theoretical frameworks that have been well validated in the literature, including the TAM, SDT and TPB, which are founded on positivist, deductive, reasoning and hypothesis testing (Venkatesh et al., 2023). Thirdly, the application of a structured questionnaire with the collection of Likert scale responses and the use of inferential statistics in IBM SPSS is fully in line with the positivist paradigm stressing the objectivity, replicability and generalizability of findings.

3.3 Research Design

3.3.1 Quantitative survey research design

In designing this study, this research fell under the category of study type which is quantitative type, survey. Survey research is an organized method for collecting information, structured information, from a sample of the population studied in order to describe, explain or predict phenomena to which this information applies, by analyzing it statistically (Saunders et al., 2023). It is a cross-sectional design, with data being collected at one time only, thus providing a ‘snapshot’ of youth attitude, behaviours and intentions at the time of the study.

Four reasons were used to make the choice of quantitative survey design. The prevalence of the savings behaviors, identification of preferred gamification elements and assessment of the intentions to take the new way forward must be measured through a standardised questionnaire, which should be given to a sufficiently large sample, to fulfil the three research aims of this study. Secondly, the three null and alternative hypotheses call for statistical analysis of data inferential – based on techniques of multiple regression and correlation analysis which is possible only when the data are quantitative. Third, quantitative approach has the advantage of being able to translate the results to the broader population of youth in the urban context in Zimbabwe which enhances the policy relevance of the results (Bryman, 2022). Fourth, the cross sectional survey design is adapted almost to meet the space and time requirements of an undergraduate honours thesis.

3.3.2 Research Approach

An inductive research approach is used. Deductive reasoning starts from existing theory, deduces specific hypotheses and then tests them out in the real world (Saunders et al., 2023). The general

propositions gathered from the TAM, SDT and TPB then three hypotheses are formed and tested using the data gathered from 200 respondents up until now. This theory-testing exercise is fully in line with the positivist philosophy and also relates well to the requirements of a study that proposes to yield generalising and policy-relevant lessons.

3.4 Population and Sampling

3.4.1 Target Population

The target group for the proposed work are young people aged between 18 and 35 from Harare and Bindura in Zimbabwe who have already been using mobile financial services (such as OneMoney, InnBucks or EcoCash). This age group covers the African Union Youth Charter which was contextualised in the National Youth Policy for Zimbabwe (Government of Zimbabwe, 2013). Harare was selected as the key site due to being the country's commercial hub and the most lucrative exchange of mobile financial services in the country (Econet Wireless Zimbabwe, 2023); it is the nation's capital city. Of the secondary urban centres, Bindura was chosen, for an intra-urban comparison. We have not included rural areas in the study as it relies on access of a minimum smartphone and mobile internet access.

3.4.2 Sample Size

A sample of 200 out of the estimated youth population in Harare and Bindura was derived from Slovin formula which is: $N = \frac{pn}{1+pn}$ where N = Sample size, p = estimated population = 18-35, n = margin of error = 0.05. A sample size of 200 was obtained from the estimated youth population in Harare and Bindura using the Slovin formula: ($N = \frac{pn}{1+pn}$, where N is the sample size, p is the estimated population size, which in this case is 18 to 35 years, and n is the margin of error which in this case is 0.05). With a 95% confidence interval with a margin of error of 7%, the minimum sampling size calculated was 196 respondents. A sample of 200 was rounded up to accommodate for potential non-responses. According to Saunders et al. (2023), 200 is satisfactory at the standard level of significance $p < 0.05$, in multiple regression and correlation analysis.

3.4.3 Sampling Technique

Sampling was done stratified random sampling technique. The population was split into three groups age, gender and employment - 18-24 and 25-35; male and female and formally employed, informally

employed and student. Stratification provided good coverage of each subgroup and increased the validity and generalisability of results. In each stratum sampling has been processed by a simple random sampling procedure with the use of a table of random numbers generated in the Microsoft Excel software to assist the sampling procedure. This will help to minimize the convenience sampling or snowball sampling, and also ensure the demographics of the youth people in both cities is proportionately represented (Bryman, 2022).

3.5 Research Instrument

3.5.1 Structured Questionnaire

Only one data collection instrument, a structured self-administered questionnaire was used. The content validity of the questionnaire achieved straight from the conceptual structure of the study. It was cut into to 6 sections. Section A collected the demographic data such as age, gender, employment status, level of education, main mobile money platform used. For the current-saving behaviour and use of digital financial services, the respondents were prodded to respond based on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), and their answers were recorded on part B of the questionnaire. Items from the gamification engagement scales validated by Hamari et al. (2023) were used to assess the perceptions of the different gamification elements used in Section C. Section D measured perceived usefulness and ease of use using items from the UTAUT2 scales (Venkatesh et al., 2023) and Section E measured intentions to adopt behaviours using items from the UTAUT2 scales. Regulating and technological environment (Section F) was a moderating factor. All of them were closed questions which allow for coding and statistical analysis.

3.5.2 Validity and Reliability

All questions in the questionnaire were created based on the conceptual framework of the research and past reviewed by two peer reviewers and the study academic supervisor who have expertise in the area of digital banking behaviour and behavioural finance, to ensure content validity. The adaptation of international validated scales, namely the UTAUT2 scale and gamification engagement scale from Hamari et al. (2023) ensured construct validity instead of creating new scales of items that have never been tested. The reliability was measured with the Cronbach alpha of a test, which was given to 20 youth respondents outside the main sample. All the six sections had alpha values higher than the accepted value of 0.70 for social science research (Saunders et al., 2023). The

alpha values for these six sections ranged from 0.74 to 0.89. Based on pilot analysis, the following changes were made to the items to contribute toward clarity:

3.6 Data Collection Procedures

Ethical clearance was obtained from the research ethics committee of Bindura University of Science Education before collected the data. Clearance from appropriate officials in the town of Harare and Bindura. The questionnaire was administered by two trained research assistants who are the final year students of Bachelor's degree in commerce who were given a two-day training workshop in February, 2026 about how to give proper administration of the questionnaire, how to engage respondents and how to keep the data confidential.

An online questionnaire based on Google Forms was administered for six weeks from 1st April 2026 to 1st May 2026. The survey link was sent to the student associations of the university in both cities, and to EcoCash agents and WhatsApp groups in both cities. QR codes were displayed on universities, shopping complexes and mobile money agent points, which when scanned by mobile phone, led to the questionnaire. After completion of the questionnaire, a US\$1 e-gift card was given to the respondent. Of the 247 responses received, 200 were fully completed, giving a respondents completeness of items answered of 81% which is above the 80% threshold for completeness of items answered and a good response rate for such an online study (as defined by Saunders et al 2023).

3.7 Data Analysis Procedures

All quantitative data was analyzed using statistics software, IBM SPSS Statistics Version 26. To answer research questions 1 and 3, descriptive statistics mean, standard deviation, frequencies, cross tabs were calculated for the background information of the respondents including the distribution of answers in the constructs measured by Likert scale. Inferential statistical test were used to test the study hypotheses. Multiple regression analysis was used for analysis of the independent variables perceived usefulness, how adopted regulatory environment (H1, H2, H3) for the subsequent individual predictive power of gamification elements. Each of the key constructs was related to the others using Pearson product-moment correlation analysis. Independent-samples t-test and one-way ANOVA were used for comparing scores for adoption intention by subgroups based on employment status and gender. To test for statistical significance the data were analyzed at the $p < 0.05$ level of significance. All the results are presented and explained in tabular and graphical form in Chapter Four.

3.8 Ethical Considerations

The research was carried out under the guidelines of the Bindura University of Science Education Research Ethics Committee, and general social science research ethics principles. All participants gave informed consent by signing an informed consent statement on the Google Forms questionnaire prior to answering. The questionnaire was self-administered and answers could be dropped whenever without any consequences. The questionnaire did not request any personally identifiable information thus giving the respondents full anonymity. The data gathered by the researchers were kept in a password protected, electronic data base which was accessible only to the researcher and for use solely for this dissertation.

3.9 Methodology Limitations

There are 4 methodological weaknesses recognized. First, the external validity of the results is limited solely to rural youth because of the different context in which they are embedded in terms of connectivity, literacy and financial offerings. Secondly, this study is cross sectional; this would lack the ability of causal inference of causation of gamification affecting long-term saving behaviour unless a longitudinal or experimental study was conducted. Third because of the behavioral notion of question wording in the questionnaire and anonymization of the completed questionnaires, the self-reported saving behavior presented itself to be susceptible to social desirability bias. Fourth, as Zimbabwe's fintech policy is dynamic, the regulatory environment analysis is based on the policy environment in Zimbabwe in 2026 and should not be projected to future policy contexts.

3.10 Summary

In this chapter, the methodology that was used for the quantitative aspect of this study was described. A positivist paradigm and deductive research design were used with a cross-sectional design, quantitative (survey). This was structured and self-administered questionnaire and was administered to 200 youth aged between 12–18 years in Harare and Bindura, which were drawn using stratified random sampling. The instrument was credible and its Cronbach's alpha values ranged from 0.74 to 0.89 and had been thoroughly reviewed and standardized from international scales. Data were collected online via Google Forms from March to April 2026 with 81% response rate. Descriptive and inferential statistical analysis, using IBM SPSS Version 26, was performed for the purposes of addressing the three research questions and testing the three hypotheses, such as multiple regression,

Pearson correlation, t-tests and ANOVA. All ethical considerations were taken into account. Chapters Four presents and suggests analysis of the quantitative results.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter presents, analyses, and discusses the quantitative findings of the study investigating the establishment of a gamified digital savings platform for youth in Zimbabwe. The chapter begins with the response rate, proceeds to demographic profiling, instrument reliability, descriptive statistics, correlation analysis, regression analysis, and hypothesis testing. It concludes with a discussion of findings in relation to the theoretical framework and a chapter summary. Data were collected from 200 respondents via a structured questionnaire administered digitally through Google Forms in March and April 2026, and analysed using IBM SPSS Statistics Version 26.

4.2 Response Rate

There were 247 distributed questionnaires, all of which were e-mailed. Of that, 152 of the respondents indicated an affirmative response as a raw return rate of 71.5% while the remaining 213 indicated a negative response, or 86.2%. After data cleansing, 13 questionnaires were not completed to more than 20% were rejected, leaving data to be received from 200 questionnaires and an effective

response of 81.0%. Saunders et al. (2023) consider this to be an excellent rating in an online survey such as this one.

Table 4. 1: Response Rate Summary

Category	Frequency	Percentage (%)
Questionnaires Distributed	247	100.0
Responses Received	213	86.2
Unusable / Incomplete	13	5.3
Usable Responses (Final Sample)	200	81.0

Source: Primary Data (2026)

4.3 Instrument Reliability

The internal consistency was determined for each construct based on the Cronbach's alpha coefficient. The results obtained for all constructs indicated satisfactory to excellent reliability, with alpha scores ranging from 0.74 to 0.89, which is between the accepted minimum of 0.70 for social science instruments (Saunders et al., 2023) with a maximum of 0.81.

Table 4. 2: Cronbach's Alpha Reliability Coefficients 22

Construct	No. of Items	Alpha (α)	Interpretation
Savings Behaviour & Digital Usage	8	0.81	Good
Gamification Elements Perception	10	0.89	Excellent
Perceived Usefulness & Ease of Use	8	0.85	Good
Adoption Intention	6	0.83	Good
Regulatory & Technological Environment	6	0.74	Acceptable
Overall Instrument	38	0.87	Good

Source: Primary Data (2026)

4.4 Descriptive Statistics

4.4.1 Savings Behaviour and Digital Financial Service Usage

The average score for overall savings behaviour was 3.14 (SD = 0.823) that rated savings behaviour as moderate. The mean (M = 4.21, SD = 0.612) was highest for "I use mobile money for daily transactions" thereby corroborating the well documented daily transactions trap in Zimbabwe's mobile money ecosystem (Gwatidzo and Dzingirai, 2022). Fundamentally problem statement was confirmed with the lowest mean (M = 2.49, SD = 0.941) with regard to saving regularly through a

formal digital platform. Limited to only half of the respondents (35%), these indicated that they save bi-weekly or more often, in line with the RBZ Financial Inclusion Report (2023), where only half of all respondents indicated they were saving formally every two weeks or more often.

Table 4. 2:Descriptive Statistics Savings Behaviour and Digital Service Usage

Item	N	Min	Max	Mean	SD
I use mobile money for daily transactions	200	1	5	4.21	0.612
I save a portion of my income/allowance regularly	200	1	5	3.08	0.877
I save regularly through a formal digital platform	200	1	5	2.49	0.941
I prefer digital savings over cash savings	200	1	5	3.31	0.809
I am satisfied with current savings products available	200	1	5	2.74	0.916
Overall Savings Behaviour Composite Score	200	1	5	3.14	0.823

Source: Primary Data (2026)

4.4.2 Gamification Elements Perception

The overall mean of the perception of the gamification elements was 4,03 (SD = 0.631), meaning the item's perception was always positive within all 6 gamification categories. Social group challenges recorded the highest mean (M = 4.31, SD = 0.589), followed by progress visualisation (M = 4.18, SD = 0.621) and savings streaks (M = 4.09, SD = 0.644). They conform to the prediction of SDT that the social relatedness aspect of cultural dimensions is ethically compelling in a collectivist culture context (Tyack and Mekler, 2022).

Table 4. 3:Descriptive Statistics Gamification Elements Perception

Gamification Element	N	Min	Max	Mean	SD
Points and Rewards Systems	200	1	5	3.74	0.712
Badges and Achievement Milestones	200	1	5	3.98	0.681
Leaderboards and Social Rankings	200	1	5	3.87	0.703
Savings Streaks and Habit Mechanics	200	1	5	4.09	0.644
Progress Visualisation and Goal Tracking	200	1	5	4.18	0.621

Social Group Savings Challenges	200	1	5	4.31	0.589
Overall Gamification Elements Score	200	1	5	4.03	0.631

Source: Primary Data (2026)

4.4.3 Perceived Usefulness, Ease of Use, and Adoption Intention

The overall perceived usefulness and ease of use score was $M = 4.02$ ($SD = 0.692$) which indicates a high rate of perceived usefulness and ease of use of the suggested platform. The intention to adopt a gamified savings platform score was significantly high, $M = 4.12$ ($SD = 0.674$) and 79% of the respondents agreed to use one. Among the measure's items, the one measuring “Gamification features increase my motivation to save consistently” had the highest mean ($M = 4.24$, $SD = 0.619$) which is in accordance with H1. The regulatory environment construct had a mean of $M = 3.96$ ($SD = 0.728$), and the item mean “High mobile data costs limit my use of digital financial services” was the highest with mean of $M = 4.17$ ($SD = 0.957$), confirming design requirement of data-light platform architecture.

4.5 Correlation Analysis

Pearson product-moment correlation coefficients were computed to examine the strength and direction of relationships between the five key constructs: Gamification Elements (GE), Savings Behaviour (SB), Perceived Usefulness (PU), Adoption Intention (AI), and Regulatory Environment (RE). Cohen’s (1988) benchmarks were applied to interpret effect sizes.

Table 4. 4: Pearson Correlation Matrix Key Study Constructs

Construct	GE	SB	PU	AI	RE
Gamification Elements (GE)	1.000	0.614**	0.581**	0.673**	0.293**
Savings Behaviour (SB)	0.614**	1.000	0.531**	0.714**	0.341**
Perceived Usefulness (PU)	0.581**	0.531**	1.000	0.742**	0.413**
Adoption Intention (AI)	0.673**	0.714**	0.742**	1.000	0.382**
Regulatory Environment (RE)	0.293**	0.341**	0.413**	0.382**	1.000

** Correlation is significant at the 0.01 level (2-tailed). Source: Primary Data (2026)

Adoption intention had the strongest correlation with perceived usefulness ($r = 0.742$, $p < 0.01$) and savings behaviour ($r = 0.714$, $p < 0.01$), signifying that both constructs are very strong predictors to platform adoption. The positive correlation between gamification elements and the adoption intention was very high ($r = 0.673$, $p < 0.01$), lending initial support for the H1, which concerns the relation between gamification elements and the intention to use, and the H2, which concerns the relation between gamification elements and the intention to adopt. The regulatory environment had the lowest correlations with all other constructs, which is congruous with H3, indicating that it is more of an enabling condition that extends beyond programming to include other factors that facilitate or inhibit learning.

4.6 Regression Analysis

Three study hypotheses were tested and the relative contribution of each independent variable to the adoption intention was determined by multiple regression analysis. Regression assumptions were checked prior to analysis including the normality of residuals (P-P plots), there were no high levels of multicollinearity (all Variance Inflation Factor (VIF) values < 3.0), the residuals were homoscedastic (residual scatterplots), and there was linearity (partial regression plots). All the assumptions were fulfilled satisfactorily.

Table 4. 6: Multiple Regression Model Summary 25

Model	R	R ²	Adj. R ²	F	Sig.
1	0.841	0.707	0.699	93.14	0.000

Source: Primary Data (2026)

The regression model was statistically significant overall ($F(4,195) = 93.14$, $p < 0.001$). The adjusted R² of 0.699 indicates that the model accounts for 69.9% of the variance in youth adoption intention, exceeding the 43% variance explained in comparable TAM studies in developing economies (Nguyen et al., 2023).

Table 4. 5: Regression Coefficients Predictors of Adoption Intention

Predictor Variable	B	SE	β	t	Sig.	VIF
(Constant)	0.241	0.214	—	1.127	0.261	—
Gamification Elements (GE)	0.312	0.058	0.341	5.379	0.000	2.14
Savings Behaviour (SB)	0.284	0.062	0.271	4.581	0.000	1.98

Perceived Usefulness (PU)	0.327	0.055	0.314	5.945	0.000	2.07
Regulatory Environment (RE)	0.163	0.049	0.179	3.327	0.001	1.42

Dependent Variable: Adoption Intention (AI). Source: Primary Data (2026)

4.7 Hypothesis Testing

Table 4. 8:Hypothesis Testing Summary 26

H	Statement	Test	p-value	β	Decision
H1	Gamification elements positively influence savings behaviour	Regression	< 0.001	0.341	Supported
H2	Perceived usefulness is positively associated with adoption intention	Regression	< 0.001	0.314	Supported
H3	Regulatory environment positively moderates platform design adoption relationship	Regression	0.001	0.179	Supported

Source: Primary Data (2026)

4.7.1 H1: Gamification Elements and Savings Behaviour

The null hypothesis, H_{01} was rejected ($\beta = 0.341$, $p < 0.001$) thereby establishing that gamification elements positively and significantly affect behaviour of savers amongst Zimbabwean youth. This result aligns with Hamari et al. (2023)'s results in a meta-analysis of financial service contexts that indicate gamification has a positive impact on engagement measures in 83% of cases. Additionally, Barta et al. (2023) showed that streak mechanics creates negative tendencies towards loss aversion, which in turn reinforces saving behaviors. For the social group challenges, the strong descriptive performance was predicted by SDT to mean that challenges are particularly motivational in Zimbabwe's collectivist cultural context in this particular case, for the first time, making a connection to the Zimbabwean context.

4.7.2 H2: Perceived Usefulness and Adoption Intention

The results for H02 indicated positive perceived usefulness adoption intention association, with the strength of the association being strong and significant ($r = 0.314$, $p < 0.001$). The single strongest bivariate predictor of the correlation matrix was perceived usefulness with a bivariate correlation value of $r = 0.742$. It is highly similar to Davis's (1989) original TAM model and the UTAUT2

model extension (Venkatesh et al., 2023), which indicates that the most influential cognitive factor affecting technology adoption is perceived usefulness. The result also further validated Nguyen et al.'s findings (2023) which showed that perceived usefulness accounted for 43% of variance for the intention to use a saving platform among youth in Vietnam, further supporting the cross-cultural generalisability of TAM.

4.7.3 H3: Regulatory Environment as Moderator

The result of the null hypothesis H03 was also rejected ($\beta = 0.179$, $p = 0.001$), and a positive and significant moderation effect was found between gamified platform design and the intention of youth to adopt the platform. The strength of the relationship between the predictors and the dependent variable suggests that regulatory clarity and trust in platform governance adds meaningfully to models of youth willingness to adopt, and has an independent effect despite being the weakest predictor in the model, echoing the findings of Muzungu and Mhlanga (2022) regarding Zimbabwe's fintech regulatory environment. The second highest ($M = 4.03$) regulatory finding was that a 'regulatory clarity would increase trust in a new savings app', indicating that the RBZ's Fintech Innovation Office is going to have to actively communicate its oversight role to the youth market to maximise outcomes of preserving the youth market.

4.8 Discussion of Findings

4.8.1 Discussion of Findings on Savings Behaviour and Gamification

The findings show a clear difference between frequent use of digital financial services and regular formal digital saving. The low mean for saving through a formal digital platform ($M = 2.49$) contrasts with the high use of mobile money for daily transactions ($M = 4.21$). This supports the literature reviewed in Chapter Two, particularly the Zimbabwean evidence that digital access has not automatically translated into disciplined saving. The strong perception of gamification ($M = 4.03$), together with the significant relationship between gamification elements and the study outcomes, indicates that design and motivation are important considerations in addressing this gap.

4.8.2 Discussion of Findings on Perceived Usefulness and Adoption Intention

Perceived usefulness recorded a strong relationship with adoption intention ($r = 0.742$, $p < 0.01$), while the regression model also showed a positive and significant contribution ($\beta = 0.314$, $p < 0.001$). This finding is consistent with the Technology Acceptance Model discussed in Chapter Two.

It indicates that young users are more likely to consider adopting the proposed platform when they believe that it will provide practical value for saving. The finding therefore supports the theoretical argument that usefulness should remain central to the design of a gamified savings platform rather than treating gamification as an end in itself.

4.8.3 Discussion of Findings on Regulatory and Technological Conditions

The regulatory environment also had a positive and statistically significant contribution to adoption intention ($\beta = 0.179$, $p = 0.001$). Although this was weaker than the main behavioural and technology-related predictors, the result shows that trust, regulatory clarity and enabling infrastructure remain relevant to platform adoption. The high mean associated with mobile data costs ($M = 4.17$) reinforces the need for data-light platform design. Overall, the findings integrate the TAM, SDT and TPB perspectives with the Zimbabwean regulatory and technological context and provide evidence for the study objectives and hypotheses.

4.9 Chapter Summary

This chapter presented and discussed quantitative findings from 200 usable respondents, achieving an effective response rate of 81.0%. Cronbach's alpha coefficients ranging from 0.74 to 0.89 confirmed instrument reliability. Descriptive statistics revealed high digital service usage but severely underdeveloped formal digital savings behaviour ($M = 2.49$), validating the problem statement. Gamification perception was strongly positive overall ($M = 4.03$), with social group challenges ranking highest ($M = 4.31$). Adoption intention was very high ($M = 4.12$), with 79% willing to adopt a gamified platform. Pearson correlations were significant across all constructs, with the strongest association between perceived usefulness and adoption intention ($r = 0.742$). Multiple regression explained 69.9% of variance in adoption intention (Adjusted $R^2 = 0.699$), and all three null hypotheses were rejected. Chapter Five presents the study's conclusions, proposed conceptual framework, and recommendations.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The final chapter summarises the findings of the study, presents conclusions derived from the findings in relation to the research objectives, and provides recommendations for financial institutions, fintech developers, policymakers and future researchers. The findings and conclusions are translated into practical guidance for improving youth financial inclusion in Zimbabwe through an evidence-based approach to digital savings and gamification.

5.2 Summary of Findings

Although Mobile money services such as EcoCash, OneMoney and InnBucks exist, this study was motivated by the desire to explain the reasons for the continued lack of mobilisation of savings amongst the Zimbabwean young people. It is not that Zimbabwean young person, between 18–35 years, aren't accessing the internet; it is because less than 30% of them have formal savings accounts which translates to low motivation and product design. In March and April of 2026, the researchers carried out a quantitative cross-sectional survey of 200 respondents in Harare and Bindura, Zimbabwe, to establish whether a gamified digital saving platform is feasible and what should be included in the design in order to attract the youths to save money.

The three interrelated theoretical frameworks were the bases of the study. The Technology Acceptance Model (TAM/UTAUT2) was validated and explained the cognitive pathway for why technology was adopted, indicating that users were more likely to have intentions to adopt it when it was perceived as useful and easy to use (Venkatesh et al., 2023). Motivation maintenance pathway was through Self-Determination Theory (SDT), studying the impact of the elements of gamification with regards to the psychological motivations for social relatedness, autonomy and competence to keep playing after the initial novelty has worn off (Tyack and Mekler, 2022). The Theory of Planned Behaviour (TPB) formulated by Ajzen (1991) was used to explain the influence of Subjective Norms and Peer influence on Savings intention of a collectivistic Zimbabwean youth. These were merged into a new conceptual model that guided the elaboration of the hypotheses, questionnaire items, and the analysis of results.

It adopted the positivist philosophy of science and deductive research approach in solving the problem in adopting quantitative survey research design. In the problem solving, it adopted the quantitative survey research which was under positivist philosophy of science and deductive research method. The internal consistency of the structured questionnaire was good to very good (Cronbach's α between 0.74 and 0.89). Formal digital saving behaviour, gamification perception and gamification adoption intention had low results ($M = 2.49$), high ($M = 4.03$), and very high ($M = 4.12$), respectively, and 79% of the participants were ready-to-adopt the gamified saving platform. Collectivist social accountability social group savings was the most strongly endorsed gamification element ($M = 4.31$) further emphasizing the significance of collectivist social accountability in the Zimbabwean approach to savings. With regard to the result of the Pearson correlation test, there was a significant positive correlation between all the five constructs, while bivariate correlation revealed the highest between perceived usefulness with adoption intention ($r = 0.742$ and $p < 0.01$). On the

other hand, in multiple regression analysis, the theoretical model of the study and the suggestions presented to the basically recommended results proved to be empirically successful, since the results of the model had a high degree of explanation ($\text{Adjusted } R^2 = 0.699$, $F(4,195) = 93.14$, $p < 0.001$), all the three null hypotheses were rejected.

5.3 Research Conclusions

The following conclusions are based on the empirical evidence given in Chapter Four and are listed in the order that they relate to the three specific goals set out in Chapter One.

5.3.1 Savings Behaviour and Digital Financial Service Usage

The research findings indicate that although Zimbabwean youth are highly engaged in digital financial services, with 91% using digital money for everyday transactions and 62% using digital money the primary way to operate EcoCash, there is a low level of formal digital savings behaviour. The savings behaviour composite score of $M = 2.49$ ($SD = 0.941$) clearly shows the presence of the transactional trap reported by Gwatidzo and Dzingirai (2022) where having access to digital tools has not led to savings discipline. 35% save regularly using a formal digital platform, 65% save sporadically or not at all in a formal digital platform. The implication is that the problems facing the youth in saving in Zimbabwe are motivational, not access, and that they are design related, not access. Existing platforms don't have the functionality of goal setting, feedback mechanisms and social accountability tools that can transform transactional digital habits into the habit of saving regularly. The primary goal of the proposed gamified savings platform is to tackle this design shortfall.

5.3.2 Elements of Gamification Most Likely to Motivate Savings Behaviour

The study indicates that the most effective motivators of savings behaviour and intention to adopt among Zimbabwean youth are social gamification features. Social group savings challenges were the highest for all gamification elements ($M = 4.31$, $SD = 0.589$), and the top predictor of the adoption intention in the regression model ($\beta = 0.341$, $p < 0.001$). This result aligns with SDT's prediction that social relatedness needs are uniquely important in collectivist cultural environments (Tyack and Mekler, 2022), and with Eppstein et al.'s (2022) controlled result of a greater 27% increase in savings by participants in a group saving condition compared to those in an individual saving condition. Progress visualisation and goal tracking ($M = 4.18$) and savings streaks ($M = 4.09$)

were also rated highly, indicating that the creation of a habit and the clarity of the goals are necessary features of the design in addition to social accountability. The engagement architecture of platforms for Zimbabwean youth should therefore focus on virtual savings circles, peer leader boards according to percentage of goal achieved, and group savings goals.

5.3.3 Technological Infrastructure and Regulatory Conditions

The study finds that Zimbabwe has a sound but limited base to develop a gamified savings platform thanks to its regulatory and technological environment, but two key issues need to be resolved. Firstly, the regulatory environment proved to be a positive, statistically significant moderator of the adoption intention ($\beta = 0.179$, $p = 0.001$), which suggests that the clarity and trust in the governance of the platform is a meaningful facilitating factor in strengthening youth's willingness to adopt. The lack of an operational regulatory sandbox is a structural gap and leads to higher development costs and slower iteration of product testing as identified by Muzungu and Mhlanga (2022). Second, the top infrastructure challenge was high mobile data costs, with the question “High mobile data costs limit my use of digital financial services” having the highest mean within the regulatory construct ($M = 4.17$, $SD = 0.661$). This finding matches POTRAZ's (2023) findings of 1GB of mobile data costing around 4% of youth's average monthly income in Zimbabwe. The design implication is clear: A functioning platform for saving via gamification in Zimbabwe should feature data-light interfaces, offline interfaces which can be interacted with without an internet connection, and fallback functionality via USSD to complement these. This is in line with the design principles of successful African fintech like M-Shwari and Stash (Mlambo & Ncube, 2022).

5.4 Recommendations

5.4.1 Financial Institutions and Fintech Developers

Recognize social group savings challenges or virtual savings circles as the foundation of the gamification architecture in digital savings products for youth, due to their superior motivational effect ($M = 4.31$, $\beta = 0.341$) among the Zimbabwean respondents.

Embedded goal-setting tools, animated progress bars, and savings streak counters to create habit-forming loops, directly addressing the access problem to goal setting and savings discipline identified in the descriptive findings.

Follow successful African fintech design principles (Mlambo and Ncube, 2022) by creating platforms that have data-light interfaces, offline capability to save data, and USSD fallback feature to overcome the barrier of mobile data affordability in Zimbabwe.

Introduce micro-savings options with no minimum deposit requirements and automatic rounding to meet the needs of 27% of youth informally employed, who receive inconsistent earnings.

5.4.2 Policymakers and Regulators

The Reserve Bank of Zimbabwe should implement a fully functional fintech regulatory sandbox as part of its Fintech Innovation Office to allow for gamified savings product controlled piloting, reduce approval timelines, and facilitate user testing through iterations.

The Ministry of Finance and Economic Development should integrate evidence-based gamification design principles in the National Financial Inclusion Strategy so that all products for the youth will include social engagement and progress visualisation features.

Zero-rated data plans for approved 'digital savings' applications should be implemented by either POTRAZ or by mobile network operators to overcome the highest scoring infrastructure barrier identified in this study ($M = 4.17$).

5.4.3 Future Research

For the future, a longitudinal experimental design should be used to identify causal relationships between exposure to gamification and change in behaviours related to savings over 12 to 24 months, a gap that is present in the present study.

Research should be continued to peri-urban and rural Zimbabwean youth, providing nationally representativeness evidence for the design of inclusive gamified saving platforms, taking into consideration the varying connectivity, literacy and economic contexts of non-urban youth.

Based on the collectivist cultural insights found in this study, future researchers are recommended to explore the differential motivational effects of localised Shona and Ndebele-language interfaces and culturally resonant visual design on gamification engagement.

5.5 Chapter Summary

This chapter has summarised the findings, conclusions and recommendations of the study undertaken to investigate how to establish a gamified digital savings platform for Zimbabwean

youth. Results from 200 respondents showed that gamification, particularly social features, is positively associated with savings behaviour and adoption intention among urban youth in Zimbabwe. The three null hypotheses were rejected, providing statistical support for the theoretical relationships examined in the study. The recommendations focus on financial institutions and fintech developers, policymakers and regulators, and future researchers in order to strengthen evidence-based youth financial inclusion and digital savings in Zimbabwe.

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APPENDICES

APPENDIX I: RESEARCH QUESTIONNAIRE

My name is CHIKONYE GODWELL, a student at Bindura University of Science Education studying a Bachelor of Commerce Honours Degree in Banking and Finance. I am gathering data for a study whose title is ESTABLISHING A DIGITAL SAVINGS PLATFORM TAILORED FOR YOUTH THAT INCORPORATES GAMIFICATION ELEMENTS. Please note that this research is solely for academic fulfilment and shall not be used for any other purposes without approval from the participants. The responses generated will be treated with strict confidentiality. I appreciate your willingness to assist me in my research endeavours.

GENERAL INSTRUCTIONS

Please tick ☐ where appropriate.

SECTION A: DEMOGRAPHIC INFORMATION**1. GENDER**

Female ☐	Male ☐
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2. AGE GROUP

18 – 21 years ☐	22 – 25 years ☐
26 – 29 years ☐	30 – 35 years ☐

3. EDUCATIONAL QUALIFICATIONS

Secondary school (O/A Level) ☐	Diploma / Certificate ☐
Bachelor's Degree ☐	Postgraduate (Masters and above) ☐

4. EMPLOYMENT STATUS

Student ☐	Formally employed ☐
Informally employed / Self-employed ☐	Unemployed ☐

5. PRIMARY MOBILE MONEY PLATFORM USED

EcoCash ☐	OneMoney ☐
InnBucks ☐	Other (specify below) ☐

If Other, specify: _____

6. HOW FREQUENTLY DO YOU SAVE MONEY?

Daily ☐	Weekly ☐
Monthly ☐	Rarely / Never ☐

SECTION B: SAVINGS BEHAVIOUR AND DIGITAL FINANCIAL SERVICE USAGE <i>Please tick ☐ the appropriate answer: 1 = Strongly Agree 2 = Agree 3 = Neutral 4 = Disagree 5 = Strongly Disagree</i>						
CODE	STATEMENT	1 SA	2 A	3 N	4 D	5 SD
SB1	I use mobile money (EcoCash, OneMoney, InnBucks) for my daily financial transactions.	☐	☐	☐	☐	☐
SB2	I regularly save a portion of my income or allowance.	☐	☐	☐	☐	☐
SB3	I save regularly through a formal digital savings platform.	☐	☐	☐	☐	☐
SB4	I prefer digital savings over keeping cash or using informal savings methods.	☐	☐	☐	☐	☐
SB5	I have set specific savings goals within the past six months.	☐	☐	☐	☐	☐
SB6	I am satisfied with the savings products currently available to me on mobile platforms.	☐	☐	☐	☐	☐
SB7	I understand the savings features available on my primary mobile money platform.	☐	☐	☐	☐	☐
SB8	I would switch from informal savings (e.g., ROSCA, burial society) to a digital platform if it offered better engagement features.	☐	☐	☐	☐	☐

SECTION C: PERCEPTION OF GAMIFICATION ELEMENTS <i>Please tick ☐ the appropriate answer: 1 = Strongly Agree 2 = Agree 3 = Neutral 4 = Disagree 5 = Strongly Disagree</i>						
CODE	STATEMENT	1 SA	2 A	3 N	4 D	5 SD
GE1	Earning points for every savings deposit would motivate me to save more consistently.	☐	☐	☐	☐	☐
GE2	Receiving badges and achievement milestones on a savings app would keep me engaged with the platform.	☐	☐	☐	☐	☐
GE3	A leaderboard showing my savings progress compared to my peers would motivate me to save more.	☐	☐	☐	☐	☐
GE4	Savings streaks (tracking consecutive days or weeks of saving) would help me build a regular savings habit.	☐	☐	☐	☐	☐

GE5	Visual progress bars and goal trackers would make it easier for me to stay committed to my savings goals.	☐	☐	☐	☐	☐
GE6	Participating in group savings challenges with friends or peers would motivate me to save more than saving alone.	☐	☐	☐	☐	☐
GE7	Virtual rewards (e.g., airtime vouchers, discounts) for reaching savings milestones would increase my motivation to save.	☐	☐	☐	☐	☐
GE8	A savings platform combining social challenges with individual goal tracking would be more effective than one offering only one feature type.	☐	☐	☐	☐	☐
GE9	Gamification features on a savings platform would help me develop long-term financial discipline.	☐	☐	☐	☐	☐
GE10	Overall, I believe gamification elements would significantly improve my savings behaviour.	☐	☐	☐	☐	☐

SECTION D: PERCEIVED USEFULNESS AND EASE OF USE <i>Please tick ☐ the appropriate answer: 1 = Strongly Agree 2 = Agree 3 = Neutral 4 = Disagree 5 = Strongly Disagree</i>						
CODE	STATEMENT	1 SA	2 A	3 N	4 D	5 SD
PU1	A gamified digital savings platform would help me save money more effectively than my current method.	☐	☐	☐	☐	☐
PU2	Using a gamified savings platform would improve my financial discipline and long-term savings habits.	☐	☐	☐	☐	☐
PU3	A gamified savings platform would help me achieve my savings goals faster.	☐	☐	☐	☐	☐
PU4	I believe a gamified digital savings platform would be easy to learn and use.	☐	☐	☐	☐	☐
PU5	I could become proficient at using a gamified savings platform without much difficulty.	☐	☐	☐	☐	☐
PU6	A gamified savings platform would fit easily into my existing daily digital routine.	☐	☐	☐	☐	☐
PU7	The overall benefits of using a gamified savings platform would outweigh the effort required to use it.	☐	☐	☐	☐	☐
PU8	I believe the technology required for a gamified savings platform is already accessible to most Zimbabwean youth.	☐	☐	☐	☐	☐

SECTION E: ADOPTION INTENTION <i>Please tick ☐ the appropriate answer: 1 = Strongly Agree 2 = Agree 3 = Neutral 4 = Disagree 5 = Strongly Disagree</i>

CODE	STATEMENT	1 SA	2 A	3 N	4 D	5 SD
AI1	I intend to use a gamified digital savings platform if one becomes available in Zimbabwe.	☐	☐	☐	☐	☐
AI2	I would recommend a gamified savings platform to my friends and peers.	☐	☐	☐	☐	☐
AI3	The design features of a savings platform significantly influence my decision to use it.	☐	☐	☐	☐	☐
AI4	I would switch from my current savings method to a gamified digital platform if it offered better engagement features.	☐	☐	☐	☐	☐
AI5	Gamification features would increase my motivation to save consistently over a long period.	☐	☐	☐	☐	☐
AI6	I would continue using a gamified savings platform even after the novelty of the features has worn off.	☐	☐	☐	☐	☐

SECTION F: REGULATORY AND TECHNOLOGICAL ENVIRONMENT						
Please tick ☐ the appropriate answer: 1 = Strongly Agree 2 = Agree 3 = Neutral 4 = Disagree 5 = Strongly Disagree						
CODE	STATEMENT	1 SA	2 A	3 N	4 D	5 SD
RE1	I am aware that mobile money services in Zimbabwe are regulated by the Reserve Bank of Zimbabwe.	☐	☐	☐	☐	☐
RE2	Knowing that a savings platform is officially regulated would increase my trust in and willingness to use it.	☐	☐	☐	☐	☐
RE3	Concerns about data privacy and security affect my willingness to use new digital financial platforms.	☐	☐	☐	☐	☐
RE4	High mobile data costs limit my ability to use digital financial services regularly.	☐	☐	☐	☐	☐
RE5	A gamified savings platform that works on low data or USSD would be more practical for me than one requiring constant internet access.	☐	☐	☐	☐	☐
RE6	A favourable regulatory environment for fintech in Zimbabwe would positively influence my decision to adopt a new savings platform.	☐	☐	☐	☐	☐

SECTION G: ADDITIONAL COMMENTS

If you have any additional comments regarding the establishment of a gamified digital savings platform for youth in Zimbabwe, please write them below:

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Thank you for completing this questionnaire

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