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Need to Spark Innovation? Start Playing Around ...

For the last 6 weeks, we have been playing games at FNBB. Not just any game, but a very specific game called Quarto. I'll share more about why Quarto is a great game for a corporate environment in a bit but first, let me address what you are already thinking - "Why on earth would a banker be playing games ... particularly during business hours?" The answer lies in the constructs of creativity and innovation. If you agree with the premise that our industry must get more innovative if we are going to thrive in the coming years as our customers and how they consume financial service radically changes, then what spurs innovation? There is no innovation without a spark of creativity. Then what promotes creativity? Playing. Being whimsical. Being encouraged to come up with crazy ideas. Having fun.

It is my opinion that we have made our workplace specifically and purposefully non-fun. It is not fun for us as employees and almost certainly not fun for our customers. And is the lack of fun really necessary to achieve our goals, to provide high-quality financial services? Do we need to be super serious about our jobs as bankers in order to be effective? Think for a moment, what subset of people are inherently more creative than any other on earth? Children! Kids have infinite creativity. Just observe them on the playground. They create whole worlds out of a jungle gym and whatever else might be lying around. And they do not care about who observes their play. Their play is genuine, spontaneous and infinitely creative. They have not yet learned that play is not "appropriate" in certain forums. As time goes by, we all "learn" that there is a "time and place" for fun and games. As we get older, it seems that the time allotted for play is incredibly short and the places where it can occur are few and far between. The mores of our offices drive play and fun out of the workplace, greatly hindering creativity and innovation. Crazy ideas are looked upon with scorn and those that look to specifically inject fun into the workplace are labeled as not serious about their jobs. What a shame.

You don't have to setup monkey bars in the bank lobby to encourage a fun environment (although, that would be really cool bank to visit, right?). I get that turning the branch into a circus is not the vibe that the bank wants to project; however, I truly believe that driving fun and play out of the workplace is counter-productive to creativity and innovation. You could initiate an effort to enable your organization to be more creative, but a good start would be just eliminating barriers to fun. People genuinely seek for their work environment to be more fun than not and removing specific barriers will allow fun to creep into the workplace. Would it be so terrible if both employees and customers enjoyed their banking experience? I don't think so.

And neither does Steven Johnson. He has authored a book called *Wonderland: How Play Made the Modern World*. His book explores the historical relevance of play and how many of the technological developments at the core of our world today evolved from the desire to "amuse and be amused". He highlights stories about historical figures such as Charles Babbage, who is considered a father of modern computers that were influenced by whimsy. As a youngster, Babbage was visiting a mechanical museum where he was enthralled by a machine that was driving a mechanical dancer. 30 years later, he writes a seminal work on industrial technology. And he begins tinkering with an idea that eventually becomes the Analytical Engine, considered to be the first programmable computer ever imagined. Why is play so powerful? Johnson expounds that as humans we learn when we have experiences that "confound our expectations". The point of play is to be "surprised". Play becomes the gateway to possibility. If you are in a "creative funk", try playing. (Want to learn more about Steven Johnson's book? Here is a great story that highlights this excellent topic and includes a link to the book on Amazon - <https://fs.blog/value-play-driver-innovation/>).

At FNBB, we have a great work environment. Senior leadership focuses on enabling a team that has the technical skill to execute at a high level to serve our bank customers. It is a family atmosphere, people genuinely enjoy working with each other. And yet, it is very much like any other bank in that our goal is to have a professional work environment. The mores and decorum that you would find in most any financial institution. Let me state that I have some "crazy" ideas about how we could make commercial banking more fun. The gamification of services charges I recently wrote isn't as crazy as some of my ideas. I really wanted to have a big wheel like on the Price is Right and once you qualified for a loan, you could go and spin the rate wheel to see what your interest rate would be. I get it, it's a crazy idea. You rarely see any FIs with a kid's play area in the lobby, but that would really make sense in two ways: it would occupy the kids while their parents do their banking, and it would also allow us to observe their play and wonder why we cannot be as creative as those kids.

As Chief Innovation Officer, I want to spur innovation across the entire FNBB organization. To that end, I wanted to come up with a way to do three things that could positively influence all FNBB employees: 1) I wanted to encourage strategic, innovative thinking, 2) I wanted to model the creation and operation of a cross-functional team and 3) I wanted to do something fun. I figured the best option was to find a game that any employee could play. It needed to be something that could occur in the context of a regular workday, so it couldn't take up too much time. Games like chess are very strategic but complicated to understand and can take hours to play. On the other hand, Tic-Tac-Toe is very simple and quick to play but doesn't require a high level of strategy, plus it yields an inordinately number of tie games. What I came up with was a Quarto Tournament. Quarto is an excellent game to use for achieving my goals. The rules are simple to understand, but gameplay requires a different level of strategic thinking than most any other game I know.

Quarto is a board game with 16 spaces for a game piece in a 4 by 4 square. Each of the wooden pieces has 4 characteristics: 1) Tall / Short, 2) Light / Dark, 3) Round / Square and 4) Flat top / Dimpled Top. To win at Quarto, you must get 4 pieces in a row that have at least 1 characteristic in common. Sounds simple right? Originally created by a Swiss mathematician, Quarto gameplay has an amazing twist that makes it perfect for spurring strategic thinking. When it's your turn, your opponent picks the piece you have to play. Once you play the piece you were given, you pick a piece for your opponent. Back and forth you go until all 16 spaces are filled or someone achieves 4 in a row. Since you cannot predict what piece you will be handed, you cannot play with an offensive focused strategy. You must simultaneously play both offense and defense. And since each turn has a 60 second time limit, you have to quickly evaluate the board, choose where you will play and then pick a piece to give to your opponent. Invariably, while playing, you lose track of one of the characteristics and you give your opponent a winning piece. So here is where team play comes in.

By creating a team, it's possible to allocate different responsibilities to each team member. After all, if you were playing Quarto and had three people on the team but you were all just playing as three individuals, it's possible that all three of you would lose track of the same characteristic and give away a win. So for my Quarto Tournament, I required that a 3 person cross-functional team be formed. I specifically wanted each team to not just be three people that work together every day. I wanted to choose team members that would bring in new points of view that work in a different areas of the



bank. And since a "once and done" loss would not allow people to get enough game experience, my tournament was a double-elimination bracket. We had 24 teams form representing close to half of the entire FNBB employee base. Accounting for working around availability of team members to play matches, it took about 6 weeks to play 46 Quarto games. The teams each created a team name and periodic updates were broadcast across the enterprise. Some of the teams really got into the spirit of the contest and created the equivalent of uniforms. There was good natured banter across the teams and many employees were using off hours and lunchtime to play practice Quarto games. We had teams representing most of our geographic regions and we had remote players that are not based in any office. This led us to harness technology to enable Quarto matches regardless of where the team members were physically located.

What was the result? Well, the Quarto Champions were a team based out of our Birmingham, Alabama office that had one of their team members based remotely in Georgia. They ran through the tournament, never suffered a loss and won the \$500 and the first place Quarto trophy. What was interesting was that all of the teams that represented our final 4, were teams that had a highly developed team strategy. They structured their

team by allocating each team member to have a specific task during game play. The winning team, Ginny Paul, Monica Ross and Jeff Sands, had one unique team element that they employed that I believe was the secret to their success (since the Quarto tournament will now be an annual event here at FNBB, I cannot in good conscious give away their secret). In short, the Quarto Tournament achieved all of my goals: it made people think more strategically (at work or in life, we don't always get to choose what we are handed but we are always in charge of how we conduct our moves), it modeled the value of a cross-functional team and we had fun. Now I have launched our innovation initiative and forming cross-functional teams will be a part of that initiative. Perhaps, when forming a team to work on an internal process improvement, a team member will be chosen due to them playing together on a Quarto team.

Want to spark enterprise-wide creativity and innovation in your organization? Take a look at Quarto (Quarto is distributed by Gagamic and you can find the Quarto Mini on Amazon or any local game store). If you would like to chat about setting up a tournament such as I have described in this article at your organization, contact me at dpeterson@bankers-bank.com. I would be glad to provide you with the background and processes to successfully enable this type of event. Game on!