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# Press Release

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**PRESS RELEASE BY THE MINISTRY FOR THE FAMILY, CHILDREN'S RIGHTS AND SOCIAL SOLIDARITY**

***Memorandum of understanding between the Ministry for the Family, Children's Rights and Social Solidarity and the University of Malta on the GEMMA Financial Capability Gamification Prototype Design***

The Ministry for the Family, Children's Rights and Social Solidarity and the University of Malta signed a memorandum on the financial capability gamification concept and prototype design.

Under this memorandum between the Department of Artificial Intelligence within the University of Malta and the GEMMA unit within the Ministry, the students participating in the 'Web Data Mining' module worked on the design and implementation of the GEMMA financial capability prototype. The Ministry, through the memorandum of understanding, sponsored the students for the completion of two phases –

- (i) Phase A – presentation of the gamification *concept* with prizes of €2,500 and €1,750 for first and second positioning respectively. This phase was completed in February 2020.
- (ii) Phase B – presentation of the gamification *prototype with prizes of €3,000 and €2,000* for successful completion. This phase is to be completed by December 2020.

The Ministry will further sponsor students of the Department of Artificial Intelligence with up to €1,500 to attend seminars and/or conferences overseas that are related to AI and financial capability.

The quality of the GEMMA financial capability design concepts was of an excellent level. Two of the teams were awarded the 1st prize, and a third team was awarded the 2nd prize. The gamification concept design was led by Drs Charlie Abela and Joe Azzopardi. The design concepts and the respective teams can be viewed at [gemma.gov.mt/gamification](http://gemma.gov.mt/gamification).

Minister for the Family, Children's Rights and Social Solidarity Michael Falzon stated that he was proud today to launch the signing of the memorandum of understanding, an event of significant importance as it allows the University of Malta, the Ministry, and students to work together to address business-related issues – in this case the first local e-gamification education for financial capability. Minister Falzon added that he was pleased that the University of Malta through the Department of AI agreed to collaborate with the Ministry – with the Web Data Mining module acting as the vehicle that unleashed the students' creativity and resourcefulness for this very first step in designing prototypes of financial capability education e-games.

Mr Mark Musu, the Permanent Secretary of the Ministry, and responsible for the GEMMA financial capability platform, stated that one of the issues faced locally in financial capability education is the absence of financial capability gamification. Mr Musu explained that in late summer 2019, his office, through GEMMA, approached the Department of AI to see whether it was interested in introducing an assignment that would lead to financial capability concept designs by students – which would be on the basis of a strategic partnership with the University of Malta and that the Ministry would finance prizes for the best concepts designed. Mr Musu stated that seven months later the results of this MoU are starting to bear fruit where students presented quality GEMMA financial capability gamification concept designs.

Alfred J. Vella, Rector of the University of Malta, expressed his gratitude to all entities which readily joined forces for the benefit of students. He went on to say that the fact that this is a first for Malta, in terms of getting an education to apply in the financial world, is something which should boost the students' team effort even more. Expanding on one's IT capabilities whilst enhancing one's understanding of the financial landscape is a unique combination of skills that will serve these students for way longer than the timeframe of this project.

Charlie Abela, AI Lecturer at the University of Malta, agreed, saying that this collaboration gives students who are interested in honing their skills in this area, the great opportunity of using the latest AI techniques and technologies while being encouraged to excel through a healthy spirit of competition.