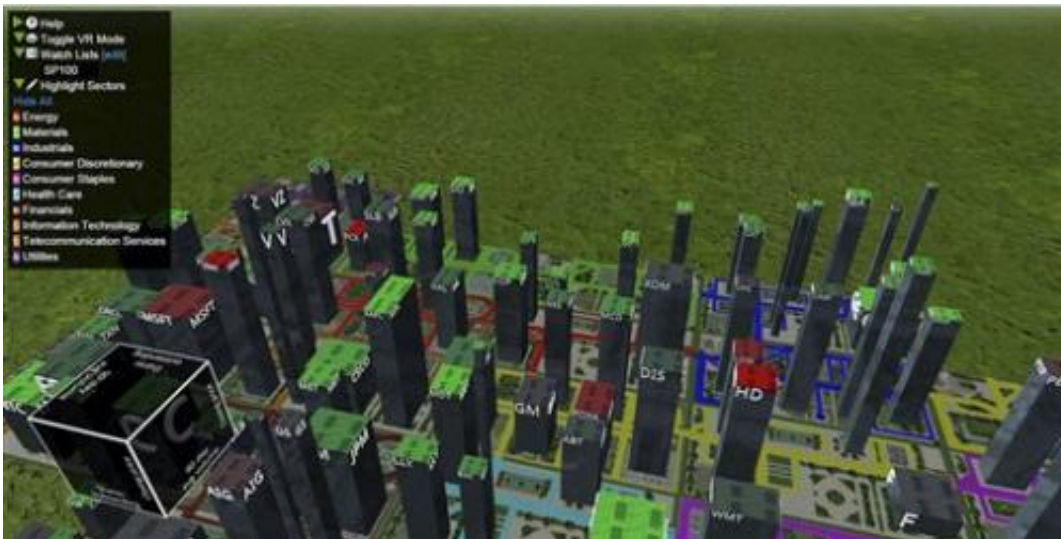


Financial planning gets a dose of virtual reality

November 19 2014, by Michael Liedtke



This undated screen shot shows a view of StockCity from Fidelity Labs, a 3-D virtual reality program for tracking and researching stocks. (AP Photo/Fidelity Labs)

Financial planning often involves lots of spreadsheets, pie charts and eyes glazing over.

Fidelity Investments aims to change that equation with an experiment in 3-D technology designed to make money management seem more like a mesmerizing video game than mundane number crunching. Welcome to "StockCity," a virtual-reality landscape dotted with skyscrapers representing the stocks in a person's [investment portfolio](#). A Web

version is being released Wednesday at www.fidelitylabs.com , but StockCity ultimately is meant to be viewed on the Oculus Rift, a virtual-reality headset that still hasn't been released on the mass market.

StockCity's architecture changes with the fluctuations on Wall Street. The heights of the buildings are determined by the prices of the stocks in an investment portfolio, while the widths are based on the number of outstanding shares. When the market is open, it's daytime in StockCity, and night falls when the market closes. Market rallies cause the sun to shine, downturns trigger downpours of rain. For now, stocks can't be bought and sold within StockCity.

As Fidelity's engineers add more features to the program, flocks of birds may hover over the buildings of stocks frequently mentioned on Twitter, and traffic may back up on the streets in front of skyscrapers that represent stocks experiencing unusually heavy trading volume. Other illuminating data about individual stocks might be seen by peering through their buildings' windows.

Or StockCity could end up being virtual reality's version of a ghost town, acknowledges Sean Belka, senior vice president and director of Fidelity Labs.

Nevertheless, Fidelity said it wants to try something different in an effort to connect with younger generations who grew up spending far more time playing video games than studying the wonders of compounded investments and reinvested dividends.



In this Nov. 17, 2014 photo, Seth Brooks, director of product management for Fidelity Labs, wears an Oculus Rift virtual reality headset while demonstrating StockCity from Fidelity Labs, a 3-D virtual reality program for tracking stocks, at the Fidelity office in San Francisco. (AP Photo/Jeff Chiu)

"If you want to deliver a great customer experience, you have to be in the same kinds of environments where they are," says Seth Brooks, Fidelity Labs' director of product management.

Other [financial services](#) companies have tried to use virtual reality and games to court younger people for more than a decade —unsuccessfully, says Gartner Inc. analyst Brian Blau. Some of those attempts, including a Wells Fargo Bank game called "Stagecoach Island," have been launched in "Second Life," an 11-year-old virtual world that hasn't lived up to its initial hype despite attracting more than 1 million users. A U.S. government fund for financial education also is helping to finance a mobile game application that is trying to help high school students

prepare to cover their college expenses.

"Reaching the 'gamer' audience has been a challenge for a lot of people," Blau said. "Just because someone at Fidelity had a cool project lying around on their desk doesn't mean it's going to turn into the future of the financial services industry."

Boston-based Fidelity Investments, one of the world's largest mutual fund companies with \$4.9 trillion under management, tries to adapt to technological upheaval through its 75-employee Fidelity Labs division. It was among the first financial services companies with a home page on the Web and an application for the iPhone. Fidelity also has apps for Google Glass and the Pebble smartwatch, two wearable computers that have yet to become big hits.

StockCity's fate will be tied to Oculus Rift, part of a company that online social networking leader Facebook Inc. bought for about \$2 billion earlier this year. Facebook CEO Mark Zuckerberg prized Oculus because he believes [virtual-reality](#) technology is poised to reshape society. For now, the Oculus Rift is only being sold to application developers for \$350 per headset. More than 100,000 units have been sold so far, according to Oculus CEO Brendan Iribe. Neither Iribe nor Zuckerberg have specified when Oculus Rift will be sold to consumers.



In this Nov. 17, 2014 photo, Sean Belka, senior vice president and director of Fidelity Labs, left, and Seth Brooks, director of product management for Fidelity Labs, talk about StockCity from Fidelity Labs, a 3-D virtual reality program for tracking stocks, at the Fidelity office in San Francisco. (AP Photo/Jeff Chiu)

"This isn't something that we expect to be in stores in time for the holiday season, but we think it's important to start working with emerging technologies to help people get a better understanding of their financial future," Belka said.



In this Nov. 17, 2014 photo, Seth Brooks, director of product management for Fidelity Labs, speaks about StockCity from Fidelity Labs, a 3-D virtual reality program for tracking stocks, at the Fidelity office in San Francisco. (AP Photo/Jeff Chiu)

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