

Extracting real business value from social media

Matt Dooley

Director, Connected Thinking Ltd

Former Head of Digital Experience, Global Commercial Banking, HSBC

The Asian Banker International Banking Convention

Manila, 20 October 2011

Agenda

1. Why social media is important.
 - The landscape
 - Changes in consumer behaviour
2. How to extract value from social medi
3. Best Practice:
 - First Direct
 - American Express



WHY SOCIAL MEDIA?



1. Be where your customers are

People are social and engaged in conversations.

- Customers, staff, prospects, investors today use social media.
- Digital conversations are going on and we are not a part of them

Some US stats:

- **60% of financial advisors use social networks for business purposes**
Source: Socialware's June 2010 Advisor Survey.
- **36% of customers preferred to do their banking over the Internet,** compared with only 25% preferred branches, and 15% using ATMs.
Source: American Bankers Association, Aug 2010

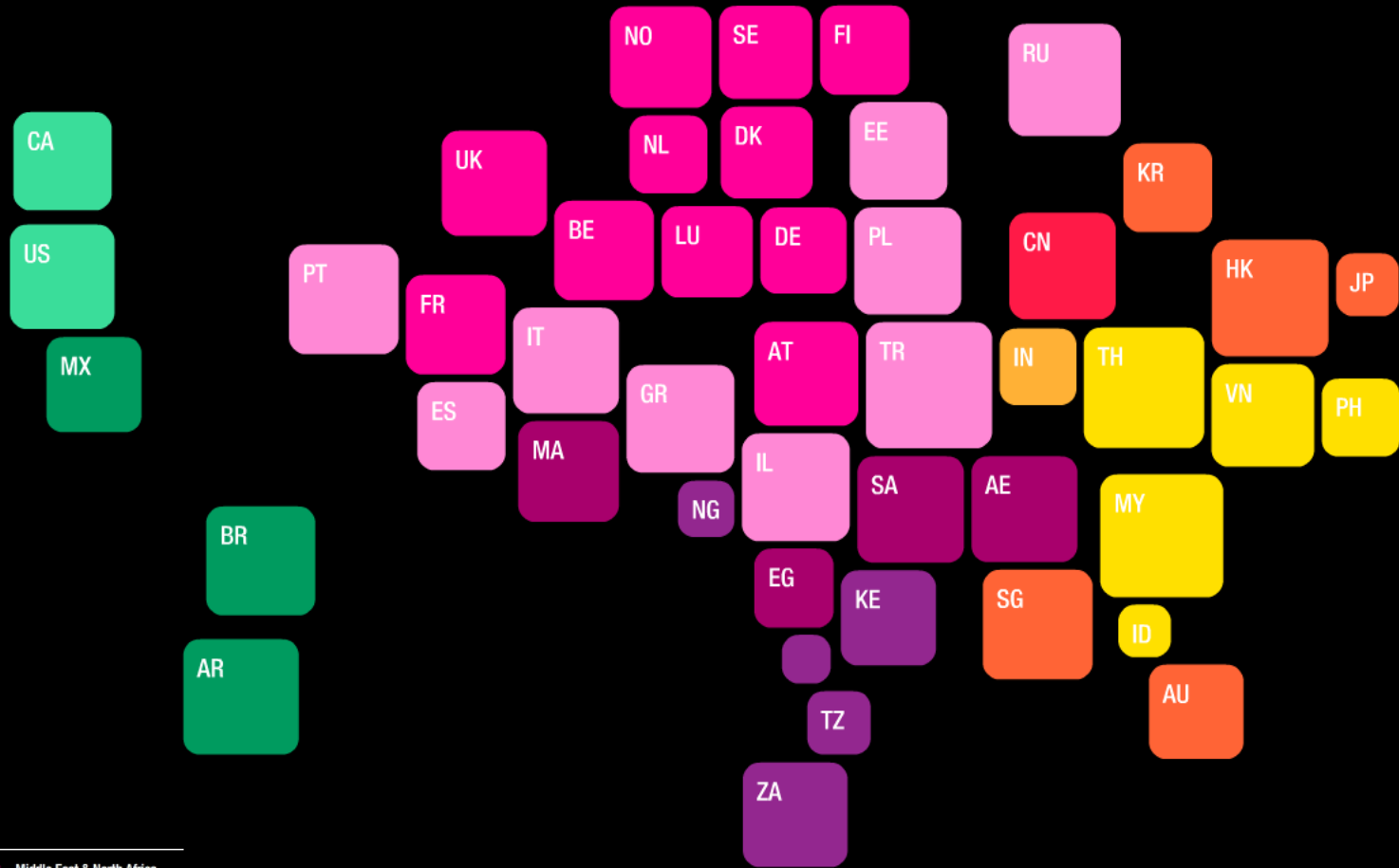
Digital Life

www.discoverdigitallife.com

TNS showcases data from largest online survey covering 46 countries and 90% of world's online population.

tns Digital Life WHO'S THE MOST DIGITAL | WHAT ARE THEY DOING | WHAT'S MOST IMPORTANT | FOR HOW LONG | HOW SOCIAL ARE THEY SHARE

YOU'RE LOOKING AT: % OF PEOPLE WHO: VIA



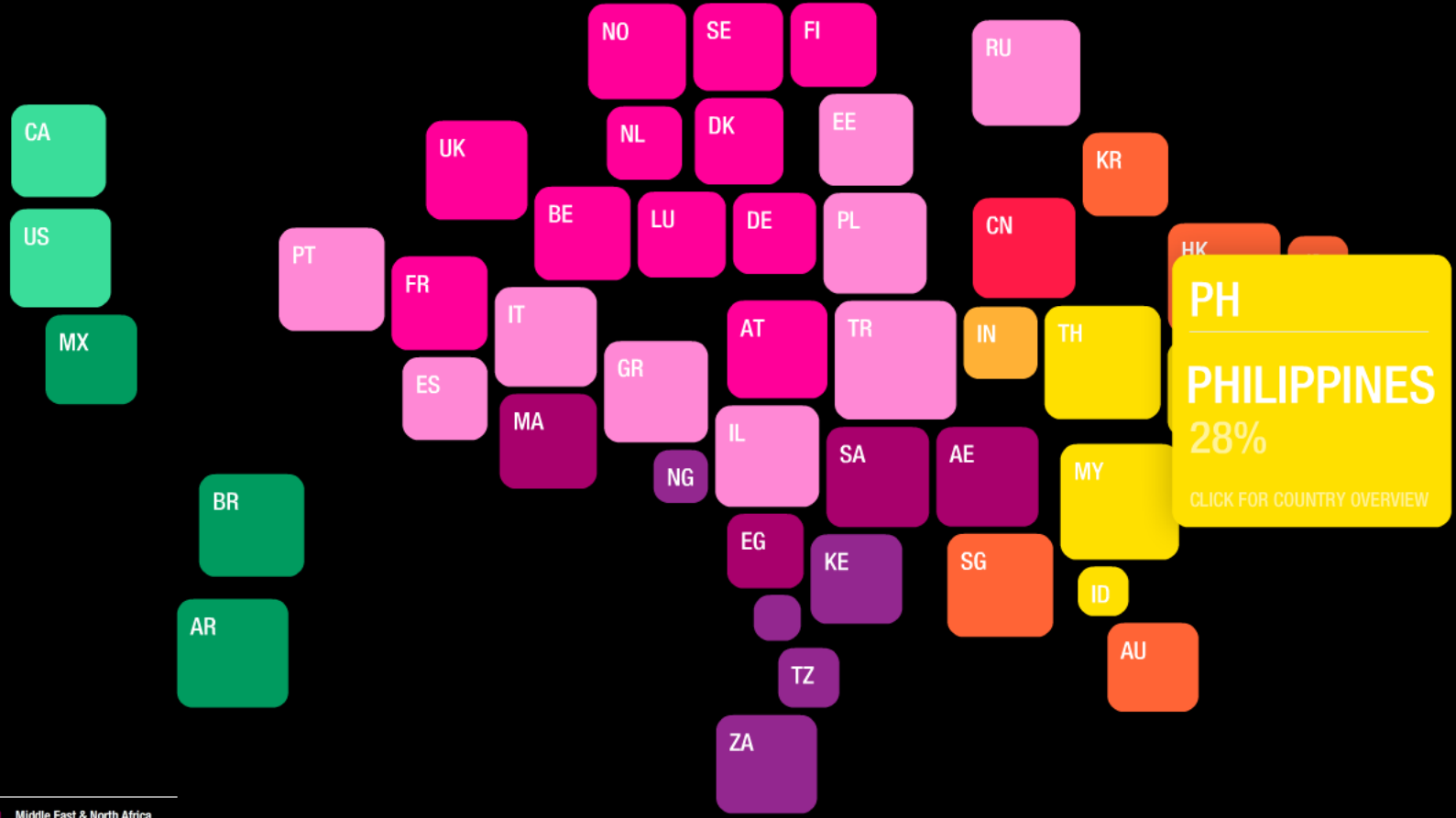
- KEY: BY REGION
- Developed Asia
 - China
 - India
 - North America
 - North & West Europe
 - Middle East & North Africa
 - Sub Saharan Africa
 - Emerging Asia
 - Latin America
 - South & East Europe

Find out more about this study

Digital Life

Mouse over country to reveal relevant data

YOU'RE LOOKING AT: % OF PEOPLE WHO: VIA FIND ME



PH
PHILIPPINES
28%
CLICK FOR COUNTRY OVERVIEW

- KEY: BY REGION
- Developed Asia
 - China
 - India
 - North America
 - North & West Europe
 - Middle East & North Africa
 - Sub-Saharan Africa
 - Emerging Asia
 - Latin America
 - South & East Europe
- Find out more about this study

Digital Life

Compare countries

◀ BACK TO GLOBAL VIEW

PHILIPPINES ▾

AUSTRALIA ▾

SHARE | X

KEY

COUNTRY

Use the key below to find out more about each country's Digital Life. Choose to compare new countries by using the navigation at the top.

WHO'S ONLINE?

Internet Penetration
*This percentage is made up of:

- In Influencers
- Co Communicators
- Kn Knowledge Seekers
- Ne Networkers
- As Aspirers
- Fu Functionals

▶ View Digital Lifestyles PDF

DAILY ACTIVITIES

- Social Networking
- Emailing
- Knowledge & Planning
- Organising
- Admin
- Shopping
- Browsing
- News, Weather & Sport
- Personal Interest
- Multimedia
- Gaming



PH

PHILIPPINES



CAPITAL: MANILA
NATIONAL GDP: \$324.4 BILLION
POPULATION: 99,900,177
INTERNET POPULATION: 29,700,000
AVERAGE AGE: 22.7



MEAN NO. FRIENDS 171



INTERNET PENETRATION

29.7% ACCESS

DIGITAL LIFESTYLES

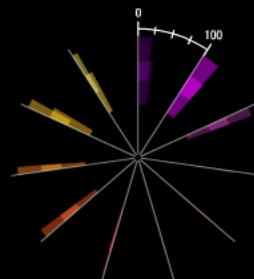
ASPIRERS 83%



IMPORTANCE

Percentage of people who ranked each activity as the most important

KNOWLEDGE & PLANNING
19%



MOBILE vs PC

Comparison of daily activities via PC vs Mobile

MOBILE 26.9%
PC 28.8%

AU

AUSTRALIA



CAPITAL: CANBERRA
NATIONAL GDP: \$851.1 BILLION
POPULATION: 21,262,641
INTERNET POPULATION: 17,033,826
AVERAGE AGE: 37.5



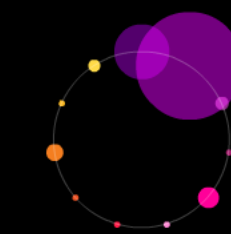
MEAN NO. FRIENDS 143



INTERNET PENETRATION

80.1% ACCESS

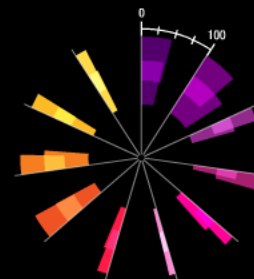
DIGITAL LIFESTYLES



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MOBILE vs PC

Comparison of daily activities via PC vs Mobile

MOBILE 29%
PC 37.8%

Digital Life

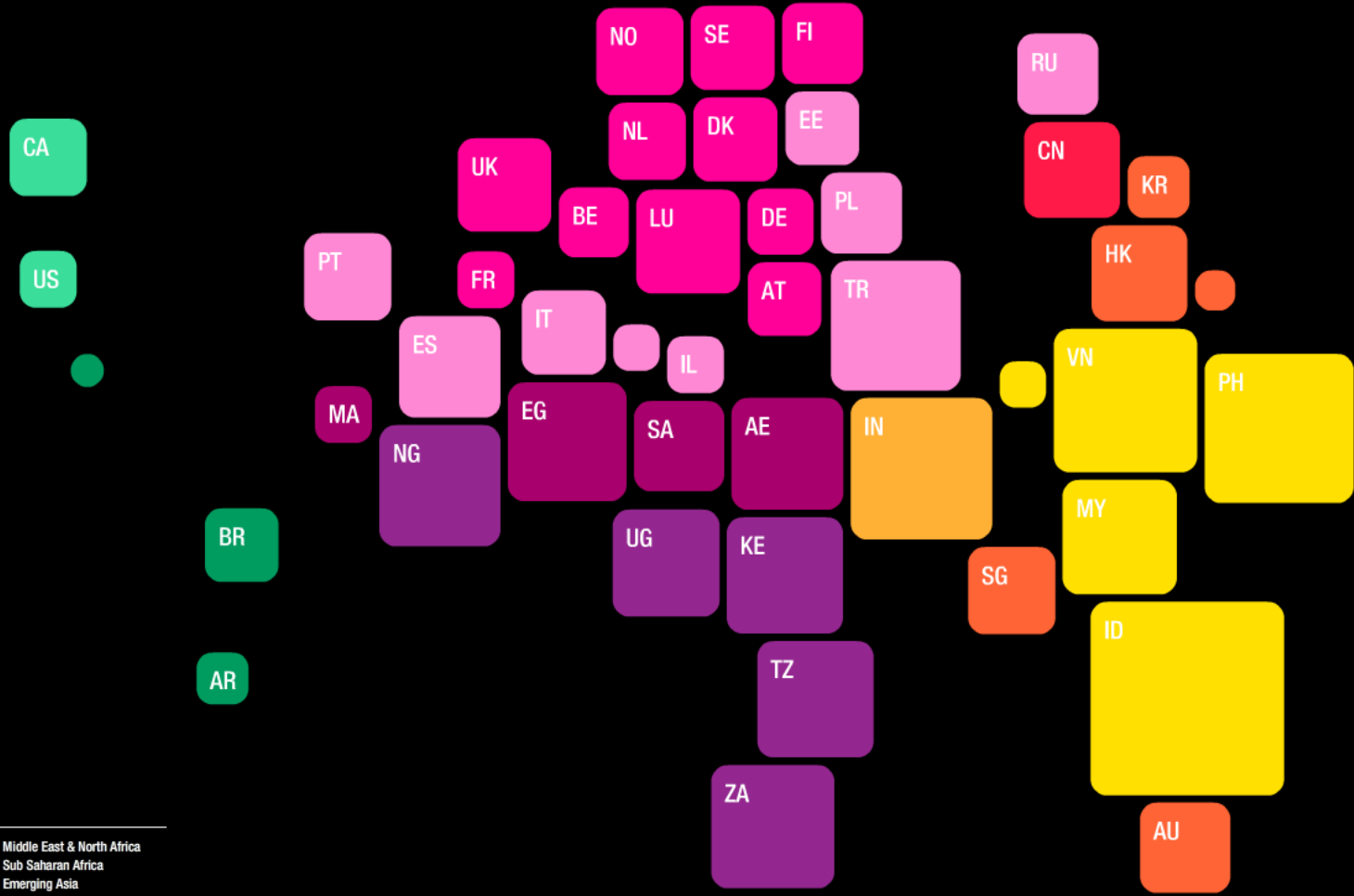
Importance of Social Media

tns Digital Life | WHO'S THE MOST DIGITAL | WHAT ARE THEY DOING | WHAT'S MOST IMPORTANT | FOR HOW LONG | HOW SOCIAL ARE THEY | [SHARE](#) | [X](#)

YOU'RE LOOKING AT: IMPORTANCE OF SOCIAL NETWORKING & CONNECTING

FILTER BY AGE: 16-20 21-24 25-34 35-44 45-60 ALL

FIND:



KEY: BY REGION

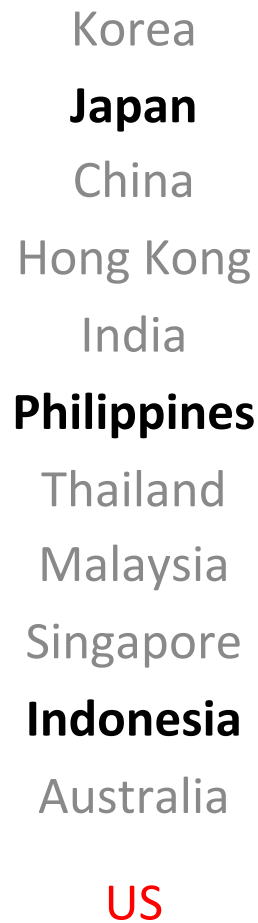
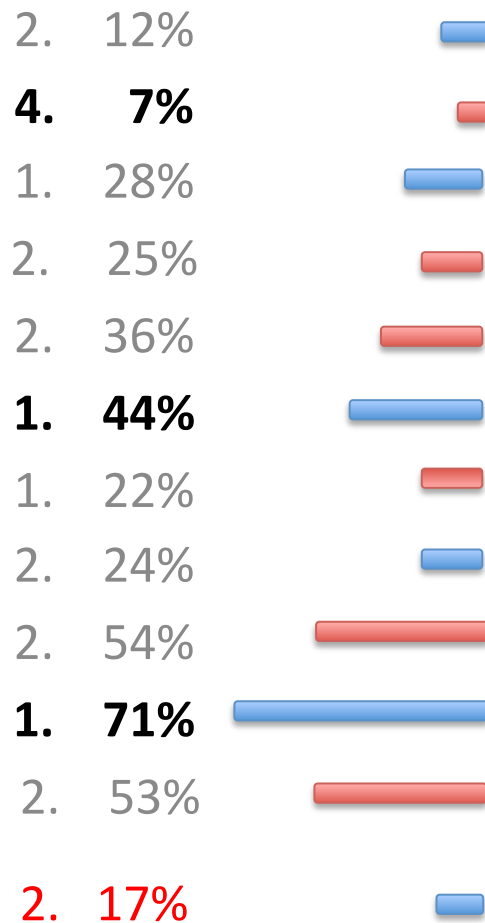
- Developed Asia
- China
- India
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- North & West Europe
- Middle East & North Africa
- Sub-Saharan Africa
- Emerging Asia
- Latin America
- South & East Europe

[Find out more about this study](#)

Digital Life

Consumers changing their behaviour

The Rank & Importance of Social Media



How many friends online



Digital Life: KEY FINDINGS

Key online attitudes and behaviour trends:

- **Online is now the media of choice.**

61% use Internet daily rather than TV 54%, radio 36% & newspapers 32%.

- **Mature markets being left behind online as emerging markets become more active.**

China (54%) has much higher digital engagement than mature markets like Japan (20%), Denmark (25%) or Finland (26%) despite their advanced Internet infrastructure.

- **Activities such as blogging and social networking have huge momentum in emerging Asian markets.**

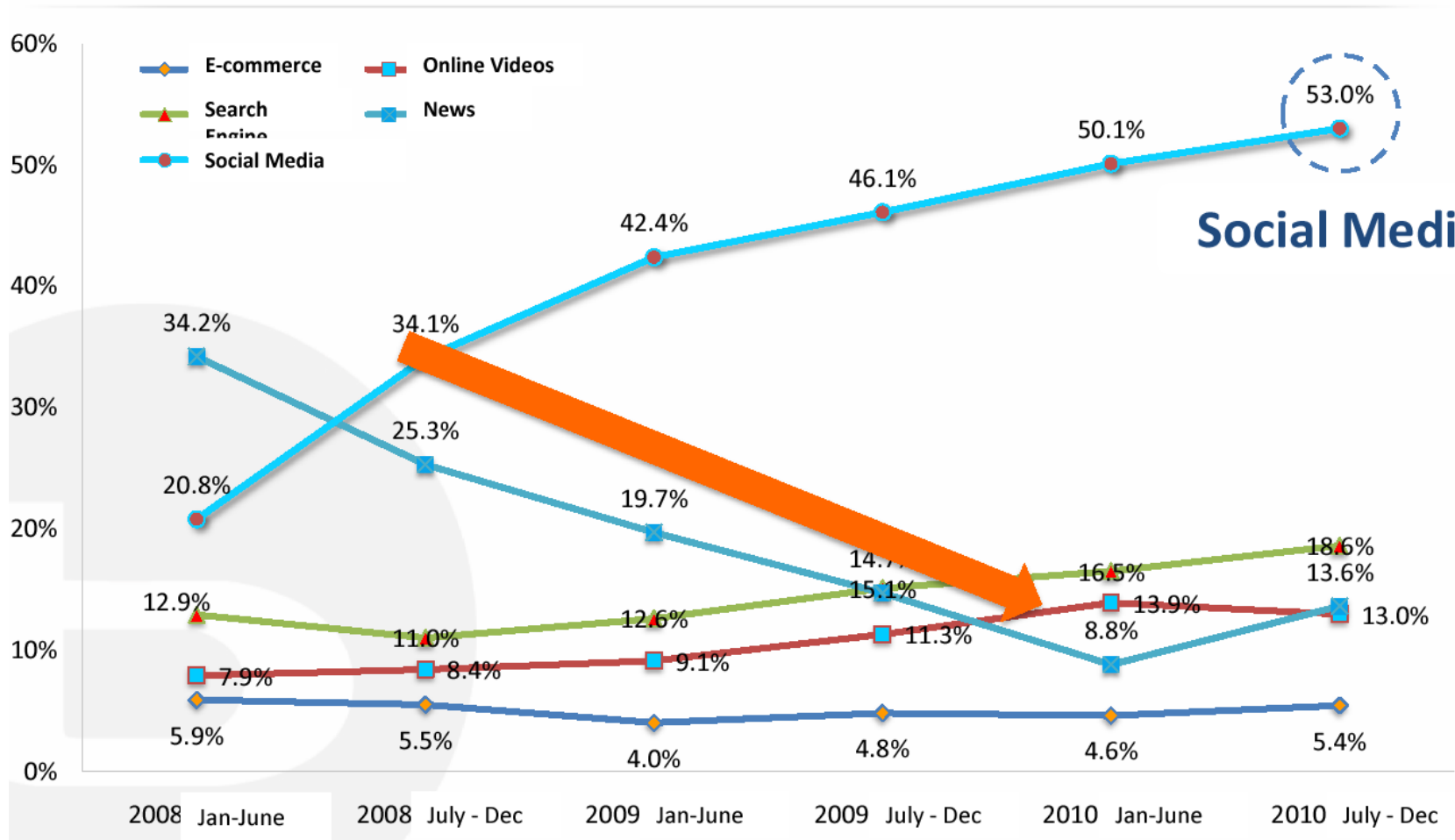
88% of Chinese online users have their own blog / forum (32% in US).

- **Increase in mobile use as consumers seek greater access to social networking on the go**

Mobile users spend on average 3.1 hours per week on social networking sites compared to just 2.2 hours on email.

The Online Growth of Social Media in China

Online Activity Trends in China (Source DCCI)



2. Reputation and people matter more

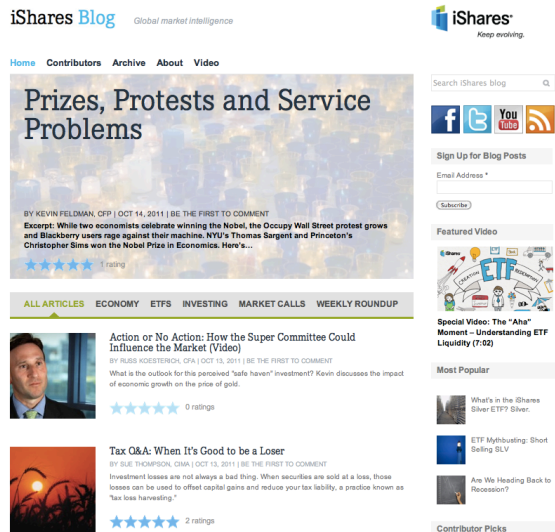
Social media is being used by financial services to effectively build relationships, communicate and inform audiences.

The screenshot shows a Facebook page for 'Chase Community Giving'. The page header includes the Facebook logo, a search bar, and the user's name 'Matt Dooley' with a 'Home' link. The page title is 'Chase Community Giving' with a 'Like' button. Below the title, it says 'Community' and '4,129 people like this. Be the first of your friends.' with 'Like' and 'Send' buttons. The main content area features a large graphic for the 'AMERICAN GIVING AWARDS' presented by Chase, with the text 'and the envelopes, please...' and a call to action 'CLICK TO SEE THE FEATURED CHARITIES'. The left sidebar contains navigation links: Wall, Info, Friend Activity, Chase Giving, American Giving Awards (highlighted), Terms of Use, Polls, Videos, and Events. Below these are 'About' details, including 'Thank you for your dedication to Chase Community Giving! The votes you cast...' and statistics: '2,992,867 like this' and '4,968 talking about this'. The right sidebar includes a 'Create a Page' button, 'You and Chase Community Giving' section with 5 friends who liked it, 'Friends' Videos' section with a video by Steve Patrizi, 'Find Friends from Hong Kong' section with 50 friends living there, 'Friends' Events' section with a 'Grand Final Party' event, and 'Event Invitations' section with a 'K20 - KELY Support Group's 20th Anniversary' event. The bottom right section is 'Help a Friend' with a suggestion for Scott Ashby.

3. Competitors are already digging in

If you aren't online and social, you're already losing share of voice to companies that are ahead of the game.

Blogs, Twitter, Facebook, LinkedIn



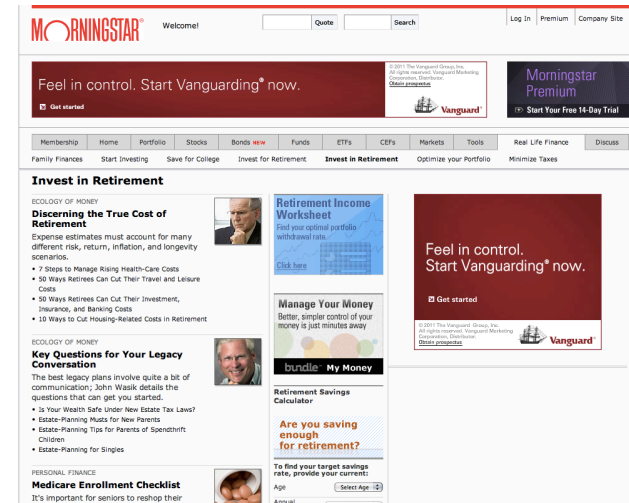
The screenshot shows the iShares Blog homepage. At the top, it says "iShares Blog Global market intelligence". Below that are navigation links: Home, Contributors, Archive, About, Video. The main article is titled "Prizes, Protests and Service Problems" by Kevin Feldman, dated Oct 14, 2011. The article excerpt mentions the Nobel Prize and Blackberry. There are social media icons for Facebook, YouTube, and RSS. Below the article are "All Articles" and "Contributor Picks" sections.

iShares' investor blog



The screenshot shows Citi's Twitter profile page. The profile name is "Citi" (@Citi New York, NY) with 2,860 tweets, 4,419 followers, and 10,591 followers. The bio states: "This is the Citi Communications account, tweeting from our global HQ. Here you'll find news, announcements and thought leadership from the world of Citi." The page displays several tweets, including one about a person being asked to close an account and another about protesters at a branch.

Citi's Twitter account



The screenshot shows the Morningstar website's retirement section. The header includes "MORNINGSTAR" and navigation links like "Home", "Portfolio", "Stocks", "Bonds", "Funds", "ETFs", "CEFs", "Markets", "Tools", "Real Life Finance", and "Discuss". The main content area is titled "Invest in Retirement" and features several articles and calculators, such as "Discerning the True Cost of Retirement", "Retirement Income Worksheet", "Manage Your Money", and "Key Questions for Your Legacy Conversation".

Morningstar's retirement blog

5. Regulators and IT are catching up

As more companies are jumping online, regulators and information technology companies are ramping up their own efforts.

Regulatory Notice

10-06

Social Media Web Sites

Guidance on Blogs and Social Networking Web Sites

Executive Summary

Americans are increasingly using social media Web sites, such as blogs and social networking sites, for business and personal communications. Firms have asked FINRA staff how the FINRA rules governing communications with the public apply to social media sites that are sponsored by a firm or its registered representatives. This Notice provides guidance to firms regarding these issues.

Questions concerning this Notice may be directed to:

- Joseph E. Price, Senior Vice President, Advertising Regulation/ Corporate Financing, at (240) 386-4623; or
- Thomas A. Pappas, Vice President and Director, Advertising Regulation, at (240) 386-4500.

Background

According to a recent report by the Pew Internet and American Life Project, 46 percent of American adults who use the Internet logged onto a social networking site in 2009, which is up from 8 percent in 2005.¹ Other studies have shown that use of social media sites by businesses to communicate with customers and the public has grown significantly in the past few years.²

FINRA has provided guidance concerning particular applications of the communications rules to interactive Web sites in the past. For example, in March 1999, FINRA stated that a registered representative's participation in an Internet chat room is subject to the same requirements as a presentation in person before a group of investors.³ This guidance was codified in 2003, when FINRA defined the term "public appearance" in NASD Rule 2210 to include participation in an interactive electronic forum.⁴

January 2010

Notice Type

- Guidance

Suggested Routing

- Advertising
- Compliance
- Legal
- Operations
- Registered Representative
- Senior Management

Key Topics

- Blogs
- Communications with the Public
- Recordkeeping
- Social Networking Web Sites
- Supervision

Referenced Rules & Notices

- ICA Section 24(b)
- NASD Rule 2210
- NASD Rule 2310
- NASD Rule 2711
- NASD Rule 3010
- NASD Rule 3070
- NASD Rule 3110
- NYSE Rule 351
- NYSE Rule 401A
- NYSE Rule 410
- NYSE Rule 472
- NTM 01-23
- NTM 03-33
- Regulatory Notice 07-59
- Regulatory Notice 09-55
- SEA Rule 17a-3
- SEA Rule 17a-4
- Securities Act Rule 482

6. People are influenced by social media

People are today influence more by their friends than by advertising

People trust their banks less today, especially after the Global Financial Crisis

Digital conversations are going on and we are not a part of them

HOW TO **EXTRACT REAL BUSINESS** **VALUE** FROM SOCIAL MEDIA

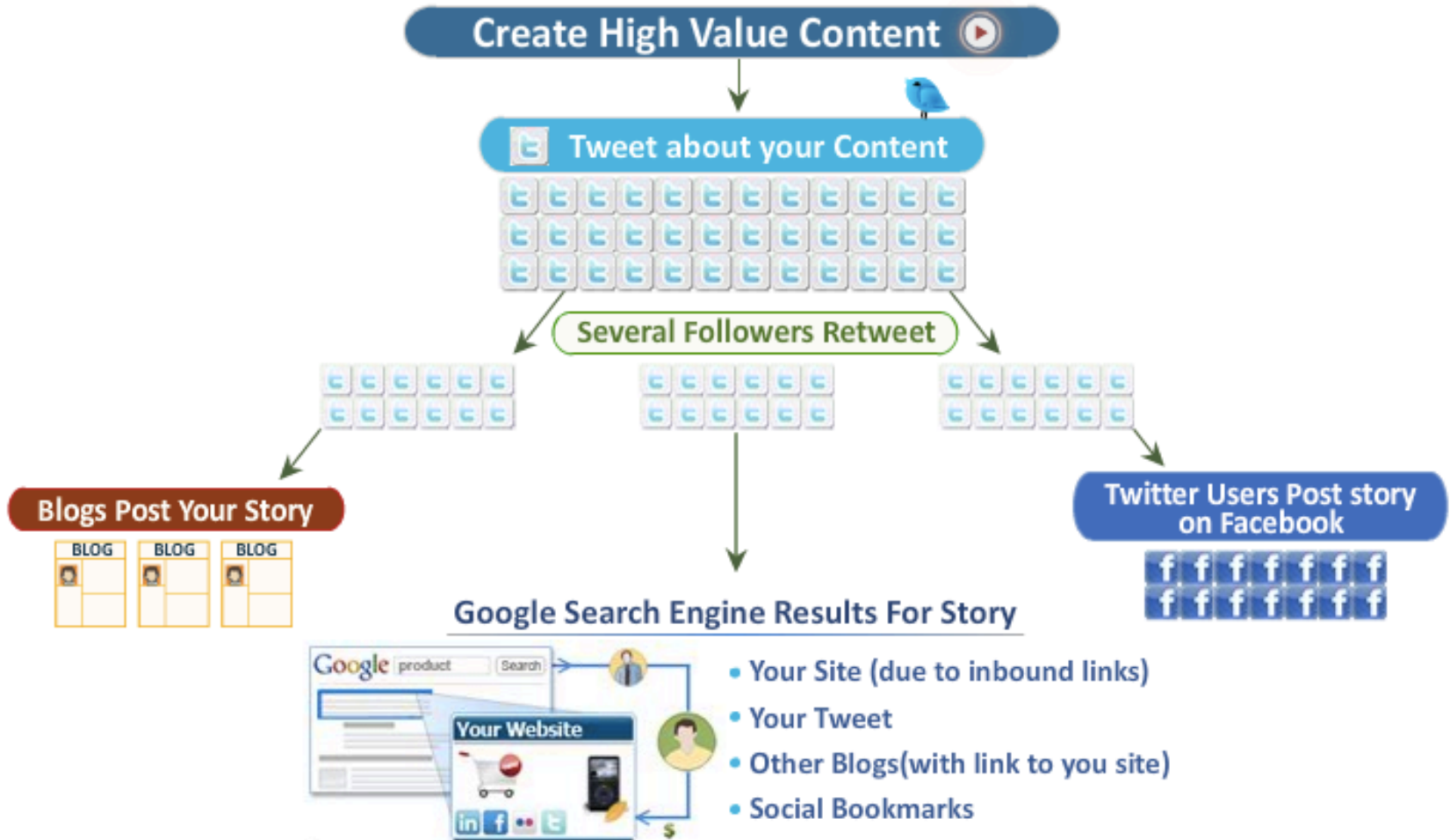


Step 1. WHY you want to use social media

What are your goals, what are you trying to accomplish by using social media?

- Brand awareness?
- Increased sales?
- Customer or client leads?
- Customer and product insights?
- Customer service?
- Deliver specific news and information?

Twitter for marketing



The viral nature of social communication.

Step 2. WHO are your trying to reach.

- Current customers
- Potential customers
- Shareholders
- Journalists
- People who follow the industry
- Company CEOs
- Expats



Reach & engage them with great content.

Because once you've figured out who you are trying to reach, then you can get a sense of :

- where they spend their time online
- what social media tools they use
- what information, content, tools and offers they want



Step 3. MEASURE metrics that tie back to your Social Media goals

This is critical and where many companies don't invest enough effort.

- I. Measure the 'right' metrics.
 - Don't simply measure traffic or 'Likes' or Twitter followers – think actions that you want people to take (email newsletter signups, calls/emails about products, or actual sales from the blog or product referrals from your Facebook page).
 - If you want sales, traffic isn't necessarily the best indicator of success
- II. Make sure that you baseline - before and after

Create a sales funnel through social media



Connect and build relationships right through to sales

3 Ways to measure social media ROI

- i. **Conversions.**
- ii. **Ranked pages** - Top 10 (brand and non-branded) – Twitter and Facebook pages get crawled and ranked just like any other pages on the Internet. Top 10 ranks on Google are equivalent to having “high street” branches on the Internet.
- iii. **Links** – social media and SEO are inseparable.

When people visit your fan pages or see your tweets – you acquire links. Each link gets you one step closer to a #1 ranking.

BEST PRACTICE:

First Direct: A leading social bank

First Direct

- **First Direct**, a UK Bank built on phone banking, today it's a truly digital with no branches.
- Part of HSBC and 21 years old
- Targets the UK middle market
- Positioned as innovative and customer service orientated

Today,

- 84% active digital banking users
- 89% of customer contact is digital
- 53% of sales are now online
- UK's most loved brand!

Social the rule, not the exception.

Social is changing behaviour

“75% say friends influence brand decisions versus 16% for advertising”

Source: BMRB 2009

The Social State that we're in.

“66% of people trust banks less that they did 5 years ago”

Source: ICM poll of 752 UK Adults, January 2010

Social: the rule, not the exception

first direct

call us 08 456 100 100

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Stay

with your current bank
even if you get nothing for it.

Switch

to first direct, get **£100**
and the service you deserve.

[find out more](#)

Firstdirect.com

Digital and Socially Active Bank

Building brand, reputation, and customers
through honest dialogue on social sites

[Ways to bank with us](#)

We're here 24/7/365, on the phone,
online and by text.

What's new

RSS 

- ▶ Current offers
- ▶ We've won even more awards
- ▶ first direct live

Products and Services

- ▶ first direct current account
- ▶ Savings accounts
- ▶ Mortgages
- ▶ Product A-Z

About us

- ▶ Why bank with first direct?
- ▶ Our world and how we live in it
- ▶ Responsible Lending
- ▶ Ways to bank with us

Forget banking

- ▶ Little Black Book
- ▶ Interactive
- ▶ Social Media Newsroom
- ▶ Talking Point

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Social to listen

Interactive

▶ Home

▶ firstdirect.com

first direct



Talking Point

Tell us what you're thinking

Got something to say? You're in the right place. Talking Point is part of our first direct live campaign - bringing first direct to you in the real words of people on the web. We want to hear from you whether you're a customer or not, so join the conversation today. After all, no-one can tell us how we're doing better than you.

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Social for insight and conversation

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Responsible Lending

Latest News

Want to separate right from wrong?

Creative Learning

Want a smaller carbon shoe size?

Edinburgh Zoo Poo

Want to kick the CO2 habit?

Do we need climate control?

Who do you look up to?

Do we have any volunteers?

How much funny money did we raise?

Are kids getting bigger these days?

Where is Pudsey anyway?

Who wants a concrete jungle?

How resourceful are we?

An award winning performance

Kicking our carbon

What do you do for wild animals?



all [environment](#) [community](#) [fundraising](#)

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Social to amplify news



The latest press releases, news, videos and photos from first direct



Search term

Search

Home

Press area

All articles

How to use this site

first direct

Breaking news

30 Mar 2011



Over half of women go Dutch on a first date, but men still want to pay ▶

Women will need to be financially prepared to pay their half as they break from first date tradition. New research from online bank **first direct** has found sharply differing financial attitudes to first dates between the sexes. While women have a progressive attitude to dating, expecting to split the bill on a first date...

Read more

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23 Mar 2011




Richard Tolchard comments on new shared equity scheme for first time buyers ▶

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23 Mar 2011







NSPCC Childline White Rose ball - members of the Child's Voice Appeal Board (North) pose with Lesley ▶

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23 Mar 2011







NSPCC Childline White Rose ball Lesley Garrett and Darren Stanley pose for a picture ▶

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23 Mar 2011

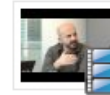
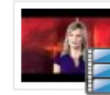


NSPCC Childline White Rose ball - Lesley Garrett and Janet Jay ▶

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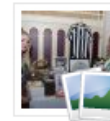
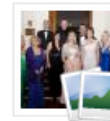
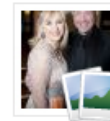
first direct videos

Powered by YouTube



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first direct photos



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twitter

first direct: Press release: Over half of women go Dutch on a first date, but men still want to pay <http://bit.ly/hEgcRk>

14:53 PM Mar 30th, 2011 from web

Tag cloud

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Social to inspire advocates

Interactive [Home](#) [firstdirect.com](#)

first direct



Enthuse

Loud and clear

Banking that everyone can understand

We could tell you just how life changing our service is and how rewarding our products are. But why should we when we've oodles of customers itching to tell you? No script. Just genuine unprompted thoughts and insights.

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Social for more engaging ads

first direct

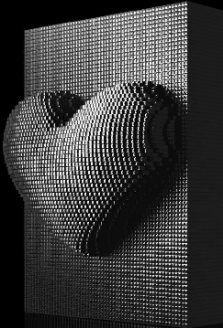


Sam

“best bank in the world :) love it!”
firstdirect.com/talkingpoint 30 Sep 2009

banking's better in black and white
Member HSBC Group

first direct




77% of what's said about us online is positive
Updated 12 Jan 2010*

Why not see the impression we've made on our customers at
firstdirect.com/live
0800 24 24 24

banking's better in black and white
Member HSBC Group

first direct




Bubbles

“the best bank ever”
firstdirect.com/talkingpoint 2 Oct 2009

banking's better in black and white
Member HSBC Group

first direct



Before you join us, why not see the impression we've made on our customers at
firstdirect.com/live

banking's better in black and white
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ACT17175

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ACT17175

Social for brand engagement



firstdirectbuddy site:youtube.com

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Official Buddy Launch

Firstdirectuk 41 videos [Subscribe](#)



[Like](#) [Add to](#) [Share](#) [Embed](#)

244,431

[Sign In or Sign Up now!](#)

Uploaded by [Firstdirectuk](#) on 13 Oct 2010

Official Buddy Launch. Introducing the first direct Buddy; the pinnacle of customer service. There to help with any problem, 24 7 365. Watch how the Buddies, who are highly trained in everything, come to the rescue time and time again and inject some much needed human interaction into people's everyday lives.

Category:
[Science & Technology](#)

Suggestions

- Matt Cardle sings Just The Way You Are - The X ...**
by TheXFactorUK
4,725,705 views Featured Video
- Buddy Training**
by Firstdirectuk
4,221 views
- Meet Buddy Darren**
by Firstdirectuk
2,511 views
- first direct meets Affordable Art Fair founder ...**
by Firstdirectuk
20,220 views
- Forgotten anniversary**
by Firstdirectuk
47,200 views
- Nelly - Just A Dream**
by Nelly/VEVO
75,178,679 views
- Buddy in London first direct Gives Man Piggy Ba...**
by stevenserrao
729 views
-

172 likes, 29 dislikes
As seen on: [videos.diffusion-tracker.com](#)

Social for trust, respect, and results



floco: impressive. **first direct** bank obviously wants to start a real conversation with this microsite #interactivemonday

<http://icio.us/g5ddzv>

about 2 hours ago from API



lefreddie: **First Direct** publishes good + bad feedback - respect! #interactivemonday <http://j.mp/Xy96L> (via @ifonlyblog)

about 3 hours ago from Tweetie



Phil_Adams: Link: <http://tumblr.com/xti3c1ube> This isn't "brave". It's right. **First Direct** Live.

6 days ago from Tumblr



kingofreviews: I am enjoying the fact that my review of **First Direct** is being used in their latest ad campaign

3 days ago from web

Social for product feedback, suggestions and test ideas

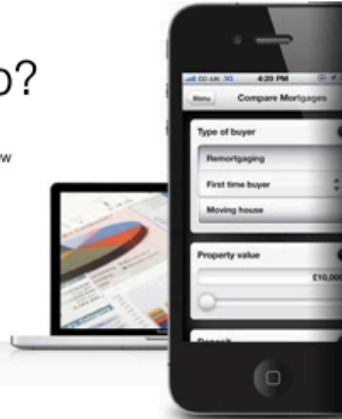
first direct

What is the first direct Lab?

The first direct Lab is all about getting you involved. It's a place where you can view new ideas and test-drive brand new first direct innovations before we release them, so you can tell us exactly what you think and have your say right from the start. After all, who better to test new ideas than the people they're aimed at... you?

SHARE

live tests



Live tests



first direct QR codes

Do you see QR codes as useful and innovative? Do you think they would be relevant to future pieces of first direct communication?

★★★★☆ (685 ratings)

514 people have commented on this

read more

Quick question

Tell us what you think!

87% of Lab users think that offsetting is a smart way of managing your money. If you have a mortgage, is yours an offset?

Yes

No

We love

This month we're loving



This month we're loving CoolBrands, a list of all the coolest brands in Britain, selected by independent experts and 1000s of members of the public. Find out more [here](#).

firstdirect.com redesign concepts

We're currently redesigning our website, and we'd love to hear your feedback on two potential homepages we've created: one tailored specifically for existing first direct customers, and one that's been designed with non-customers in mind.

★★★★☆ (400 ratings)

202 people have commented on this

read more

Make a suggestion

Do you have a great idea? Tell us what you think should be in the Lab.

make a suggestion

BEST PRACTICE:

American Express: Driving community and business

Amex OPEN Forum: A community for US small businesses

- Over 7 Million registered businesses
- Provides knowledge, tools, expertise and networking resources to grow
- Hungry to talk to their peers about shared needs, topics, solutions and business opportunities
- Celebrity experts provide advice and discussion.

The screenshot shows the Amex OPEN Forum website. At the top, there are navigation links for 'MY ACCOUNT', 'CARDS', 'TRAVEL', and 'REWARDS', along with a search bar and a 'Need help?' link. Below this is a blue header with 'Account BUSINESS' and 'Powering small business success'. The main content area features several articles and sections:

- Top Story:** 'Brian Keyser On Opening A Restaurant' by Brian Keyser, owner of the Manhattan restaurant Elsewhere.
- From The Community:** A list of links for 'Featured MSNBC Video', 'Featured Event', and 'Advice From Innovators'.
- What's new:** A section with three articles:
 - 'Tips For Navigating The Wholesale Market' by Katie Morell, Open Forum Editors, 37 minutes ago.
 - 'Viral Marketing: Strategy Or Serendipity?' by Rick Jensen, Constant Contact, 4 hours ago.
 - 'Small Business Snapshot: Funds Drying Up For Startups' by Katie Morell, Open Forum Editors, 8 hours ago.
- Message from OPEN:** 'Making Business Education Fun' by Stacey Gutman, discussing Crash Courses.
- Bottom Article:** 'Brian Keyser Shares Advice On Opening A Restaurant' by Erin Zimmer, Serious Eats, 10 hours ago.

On the right side, there is a 'Most popular' section with a dropdown menu showing 'MOST COMMENTED', 'MOST VIEWED', and 'MOST SHARED'. Below this is a 'What's hot' section with a numbered list of trending topics: 1. facebook, 2. communication, 3. financial management, 4. social media, 5. twitter, 6. MSNBC's Your Business, 7. katie morell, 8. Guy Kawasaki, 9. small business.

Small Business Saturday

- An innovative campaign to promote US small businesses
- Held on the Saturday between thanksgiving and Cyber Monday
- 41 officials from 27 states declared it a holiday.
- 28% boost in sales in stores accepting Amex
- Built the largest small business community on Facebook, ever.

[Small Business Saturday Video](#)

Created a grassroots movement.

The screenshot shows the Facebook page for 'Small Business Saturday'. The page header includes the Facebook logo, a search bar, and the user's name 'Matt Dooley'. The main content area features a large blue banner with the text "LIKE SMALL BUSINESS SATURDAY NOV 26". Below the banner, there are sections for "PROMOTE YOUR BUSINESS", "CREATE AN OFFER", and "RALLY YOUR CUSTOMERS". The page also shows a sidebar with navigation options like "Wall", "Info", "Friend Activity", "Get Involved", "For Your Biz", "Supporters", "Photos", "Events", "Polls", and "MORE-". The page has 1,501,917 likes and 4,805 people talking about it. The sidebar also shows a list of likes from various organizations like American Express and Members Project from American Express.

American Express ties up with Foursquare: “Check in and save”

- Offer foursquare users "coupon less, hassle-free savings within the foursquare app."
- AmEx card holders simply link their credit cards to foursquare and deals and discounts are automatically applied.
- Initial offers @ popular stores (H&M) and some restaurants in NYC



One final thought

ABS has launched a Facebook branch

The image shows the top section of a Facebook page for ABS. The header is yellow and contains the ABS logo on the left, the text "Virtual Branch" below it, and "Opening Hours 7 days from 8am - 9pm" on the right. Below the header is a large video player showing a virtual branch interior with a blonde woman in a light blue shirt. The video has a "Welcome" sign and a "Personal Service" sign in the background. A yellow "Get started" button is in the bottom left, and a "click to watch intro" button is overlaid on the video.

ABS

Virtual Branch

Opening Hours
7 days from 8am - 9pm

Welcome

Personal Service

click to watch intro ▶

Get started ▶

Thank you

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