

SOCIAL ANXIETY

Financial brands are wary of social media. They blame data regulation. Social networking strategist CHARLES WELLS explains why he thinks that's a 'cop-out' – and why Facebook users have a lot in common with suicidal ants. Arthur Allan reports.

The Twitter feed of Charles Wells is a lively one. You'd expect nothing less of a social networking specialist. But in December 2011, the tweeting stopped abruptly.

Almost a year later, a new post revealed why: 'My brain exploded... It's been 1 hell of a year, but I'm back.'

Charles had suffered a brain haemorrhage classed as grade 5 – the gravest category. 'I was in a coma for a while. When I woke up, they didn't give me good odds,' he recalls.

'I would not be sitting here today if it were not for a huge number of family and friends. I have family all over the world, and they managed to keep everyone up to date through social media.

'Everyone felt they were by my bedside, even though they couldn't be there. It meant a lot to me and to them.

It was a fitting vindication of social networking for this self-declared 'big believer in the power of connecting humans'.

Charles says the experience pushed home the importance of relationships. He now strives to spend 'a third of my energy on keeping healthy, a third on doing fantastic

work for our clients, and a third on the people that I love'.

That's energy, you'll notice, not time. Today Charles is relishing the 80-hour working weeks that were the norm before his illness. Despite having to re-master sight and walking, among other basic functions, it took him just eight months to return to his office at SapientNitro, a new breed of agency redefining storytelling for an 'always-on' world.

Charles runs the strategy department as well as the agency's social media delivery team, with hubs in London, Miami, India and Singapore. His diverse client list includes Standard Chartered, Ladbrokes, McLaren Automotive and Public Health England.

Many of SapientNitro's clients are banks – the agency recently won a Gold Mobile at the Cannes Lions International Festival of Creativity for the Get Cash mobile facility, developed for RBS. This allows customers to withdraw money without using their bank cards, using the RBS and NatWest mobile banking app.

But if they are expanding their mobile offerings, financial brands are behind the curve when it comes to embracing social □

Photography by Dylan Thomas



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media (or 'social', as it's abbreviated in Charles' world).

Charles reckons few have gone beyond the simplest uses of the discipline, to grasp the potential of social media to surprise and delight customers in a way that supports their brand promise.

'Of course I think many have come quite a long way,' he concedes, 'but I wouldn't say any of the financial institutions uses social across all parts of the business.'

In part, that's down to the recent traumas suffered by the industry. Brands are returning to their core propositions to try to re-engage with customers. Charles says he's disappointed that social media is rarely put at the centre of these efforts.

Another obstacle is the sheer size of financial organisations and the fragmented way in which social media is used across different teams, such as marketing, recruitment and service support.

'Social hasn't really found its home yet,' Charles says. 'In almost every organisation we work with, the first problem is rationalising – understanding the social they're already doing and how it connects together.'

'People are doing it as an aside. Even the people doing social on a big scale are usually a small part of a bigger department. It needs the endorsement of a high-level stakeholder – somebody who's given the responsibility to own it.'

He is less receptive to another reason put forward for failing to grasp the potential of social networks: that the regulatory climate makes it simply too hard. Charles says it's an argument he hears often from people in financial services: 'I think it's a bit of a cop-out.'

If data protection really limited social media use to this degree, Charles maintains, organisations wouldn't be able to use Twitter to resolve customer issues, as is becoming common.

'The rules are quite clear. There are lots of tools and platforms and services that allow you to do social in very productive ways. You can do social service and still stay very safely within the guidelines,' he insists.

'There's no excuse for not doing brand-building with social. I spend a lot of time trying to talk people out of the mindset that it's a dangerous thing to deliver. We help our clients decide where and how to play in social. We literally write them a Social Playbook.'

Indeed, Charles believes there is lots more scope for extending the way brands use personal data. He's intrigued by the work of Cambridge researchers on psychometric data.

By studying Facebook activity, the researchers are aiming to predict the kind of behaviours users will exhibit in the real world. They've already published research suggesting that 'surprisingly accurate' estimates of users' race, age, IQ, sexuality, personality, substance use and political views can be inferred simply from automatic analysis of their 'likes' on Facebook.

'There's a lot of value here from the business point of view,' says Charles. 'Social has created massive amounts of data, and it hasn't really been used to help personalise services.' Which is just the sort of statement to set faces twitching in the compliance unit.

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Charles acknowledges concerns over recent revelations about the monitoring activities of the security services in the UK and the US. But he believes brands and consumers can get mutual benefit from an explicit exchange.

'I spend a lot of time with my clients trying to explain we need to be really clear what data we're asking people for, and what they're getting in return,' he says. 'Data is a trade. We will give you a better experience; in exchange, we need to understand you better.'

He doesn't see an imminent backlash against personal data use among the majority of social media users. 'When you ask the younger generation, they're much less worried than the older generation. But it's something we need to be extremely aware of – especially with high-net-worth individuals in the banking sector, for example.'

A direct line can be traced from these interests back to Charles' training as a scientist. At Oxford he specialised in virology, immunology and animal behaviour. These were combined in his study on how disease affects the behaviours of ants.

'Ants infected with a particular virus would be driven to crawl to the top of a piece of grass and cling on there, hoping

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- Banks slow to grasp potential

to be eaten by a sheep,' he explains.

'The disease changes the ants' behaviour – effectively, they commit suicide. To study this you needed to create models for how ants behaved when they were healthy.'

It turns out Facebook users have a lot in common with these social insects. 'If you stand far enough away, Facebook looks like a really big ants' nest,' Charles claims. 'You start seeing interesting behaviours, such as reciprocity, which you can see in a very simple version in an ants' nest.'

'Everyone talks about humans being very sophisticated and complex. But if you look at really big patterns, we can become quite predictable.'

Ants featured heavily in the logo of Charles' agency, Kinship Networking, which he set up in 2007 after a spell with advertising giant Ogilvy and Mather. Charles

had already become interested in digital marketing, spending much of his free time 'building and messing around on social networks'.

Kinship styled itself as a 'social mechanics' agency: 'People were talking a lot about the dynamics of social systems. I was very interested in the difference between mechanics and dynamics.'

'We started realising there were ingredients you could build up that would facilitate social sharing and interaction.'

'You could almost start designing behaviour change through social – not in a creepy, scary way, but in a more intelligent way than either broadcasting a message or shouting to individuals, which seemed to be the two big marketing models of the time.'

One early campaign, for DrinkAware, set out to use peer pressure in a positive way – to encourage university students to avoid binge drinking. Facebook users were asked to rate their friends' drinking habits and predict their behaviour on nights out. The brand followed up with messaging the morning after, asking users if they'd heeded their friends' advice.

Since Kinship was taken over by SapientNitro in 2011, Charles has held a dual role there. He directs strategy and analytics for communications clients,

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helping to redefine how brands connect with consumers. He also has a more hands-on job running the specialist social media unit, leading a team of social strategists, app developers, community managers, social media buyers and content creators.

SapientNitro promotes its own distinctive approach, which it terms 'storyscaping'. According to its website, this 'creates a ubiquitous presence for a brand's story or promise in this always-on world of possibilities'.

Social media is an increasingly critical ingredient in this landscape of perpetual customer experience. Charles quotes a colleague who likes to say that 'Every time you build a touch point, you need to end it with a comma, not a full-stop. Social is a perfect channel to connect these touch points.'

Working across continents, Charles is also fascinated by the ways different cultures use social media.

'A great storyscape should be built on real customer insight. For a global brand, however, that needs to be flexible enough to take into account local variations. In Brazil, it's very much about self-expression – presenting yourself and your personality quite extravagantly online. In Europe we're more reserved: it's much more about connecting with the people you know, and presenting content that complements your real-world personality. In Asia, gaming platforms are particularly powerful, and you see interesting trends like the recent "gif" revival.'

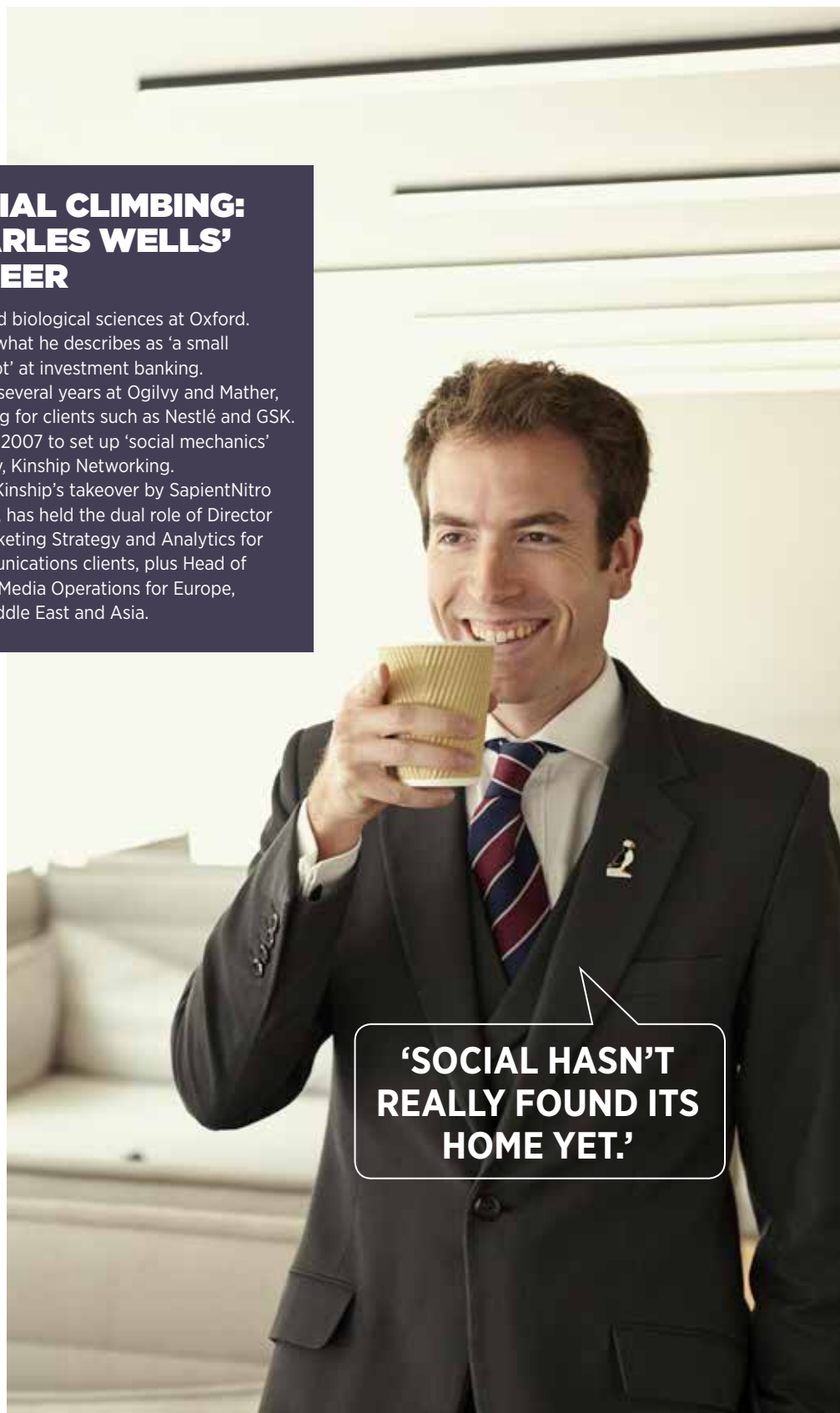
This has implications for the agency's work. Promoting Standard Chartered's sponsorship of Liverpool FC through a Facebook competition, for instance, required the creation of different content for the team's big fan base in territories such as Malaysia and Vietnam.

'There are subtle differences,' says Charles. 'But saying that, we are all human beings: most sharing behaviours are surprisingly universal.'

'How do people give messages, how do they share emotions, what excites them? What makes them share and care about a product or service or piece of content? Ultimately these are issues of the heart, rather than race or nationality.' ■

SOCIAL CLIMBING: CHARLES WELLS' CAREER

- Studied biological sciences at Oxford.
- Made what he describes as 'a small attempt' at investment banking.
- Spent several years at Ogilvy and Mather, working for clients such as Nestlé and GSK.
- Left in 2007 to set up 'social mechanics' agency, Kinship Networking.
- Since Kinship's takeover by SapientNitro in 2011, has held the dual role of Director of Marketing Strategy and Analytics for communications clients, plus Head of Social Media Operations for Europe, the Middle East and Asia.



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