



# **Social Media:** **Risk's friend or foe?**

# Hello ☺

## I'm Andrew Walker from @Tweetminster

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# Global Markets

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List of topics

🔍 Enter topic name

🌐 Bonds

**Trends** moodys rating bond assigns yield moody italian auction downgrade moody's

## Tweets

 Russian Market 俄羅斯市場 @russian\_market  
But Swiss is Neutral @GagnonMacro: If I were Draghi Id demand Swiss hold all their euros in Spanish & Italian bonds or face a counterattack.  
1 minute ago · 🔄 · ⭐

 Joseph Gagnon @GagnonMacro <sup>↪</sup> by Reinman\_MT  
If I were Mario Draghi I would demand that the Swiss hold all their euros in Spanish and Italian bonds or face a counterattack.  
3 minutes ago · 🔄 · ⭐

 Steve Collins @TradeDesk\_Steve  
Worth also looking at US yields this afternoon. Yields on the 10 year have charged up 5bp to above 1,72; with a (cont)  
<http://t.co/AaY9De4T>  
10 minutes ago · 🔄 · ⭐

 cigolo @cigolo  
Bund 140.99  
21 minutes ago · 🔄 · ⭐

 ForexNewsMole @ForexNewsMole  
Portugal to Exchange Next Year Bonds for 3 Year Notes #forex  
<http://t.co/HZgFCin>  
26 minutes ago · 🔄 · ⭐

## Top Links

Past 24 hours ↓

- ▶ All things related to the world of bonds
- ▶ Italian July 2015 BTP Yield 2.86% vs 2.75% on Sep 13 @ Forex Factory
- ▶ European Stocks Fall, Spanish Yields Rise
- ▶ Fitch Ratings - Dedicated to providing value beyond the rating
- ▶ International Investors Lap Up Indian Foreign-Currency Bonds
- ▶ Moody's Faults Ratings on J.P. Morgan Mortgage Bond
- ▶ Greek bonds double as bets on euro exit decline
- ▶ Venezuelan yields make it hard to stay away
- ▶ Mercados de bonos mundiales y primas
- ▶ Moody's criticizes S&P ratings on JPMorgan CMBS



# *The new peasants' revolt?*



**The Harlem Shake v1 (TSCS original)**

TheSunnyCoastSkate · 74 videos

23,140,121

94,507 likes · 6,712 dislikes

25,390 subscribers

Like About Share Add to

Published on 2 Feb 2013

Thanks YouTube for acknowledging TSCS's meme of the Harlem Shake kickstarted an internet explosion <http://youtube->

Buy "Harlem Shake" on Google Play iTunes

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# The old peasants' revolt



Wat Tyler  
1381



# *Had an easy fix back then*



**Wat Tyler  
Died 1381**



# Today it's not so easy



## Occupy Wall St.

414,980 likes · 27,812 talking about this



### Community

Occupy Wall Street is a people-powered movement that began on September 17, 2011 in Liberty Square in Manhattan's Financial District, and has spread to

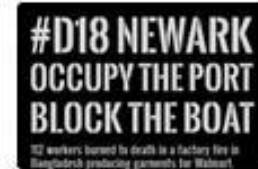
About - Suggest an Edit



Photos

414k

Likes



Events



Social Actions

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# Technology is disruptive



## الثورة 2011 السورية The Syrian Revolution 2011 السورية ضد بشار الاسد

764,399 likes · 127,162 talking about this

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Media/News/Publishing

أهلاً وسهلاً بك في صفحة الثورة السورية على الفيس بوك  
- freedomfee9@gmail.com  
<http://twitter.com/RevolutionSyria>

About - Suggest an Edit



Photos



تصويت يوم الجمعة



Likes



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## Shark Wheel - the SQUARE skateboarding wheel that shreds!

by SharkWheel.com and SharkWheelSkate.com

Home Updates **1** Backers **353** Comments **32**

Los Angeles, CA Technology



**353**  
backers  
**\$21,823**  
pledged of \$10,000 goal  
**26**  
days to go

**Back This Project**  
\$1 minimum pledge

This project will be funded on Monday  
Jul 8, 2:59am EDT.

**Funding period**  
Jun 2, 2013 - Jul 8, 2013

Share 2,901 Tweet Embed

Remind me

Go faster. Slide better. Ride on wet surfaces with



*It's actually  
re-inventing  
the wheel...*

***This is a period  
of profound  
cultural change***





**Matthew  
(Age 5 ½)**

**Digital Native**





# Daddy (Age 41 ½) digital immigrant



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**unbelievable**



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***“This is a phone, daddy...”***



AK



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# ***You think...***      ***They think...***

<b>computers</b>	<b>=</b>	<i><b>smartphones</b></i>
<b>games</b>	<b>=</b>	<i><b>chat &amp; shopping</b></i>
<b>opinions</b>	<b>=</b>	<i><b>sharing data</b></i>
<b>work</b>	<b>=</b>	<i><b>networking</b></i>



# How does the digital native change the finance industry?

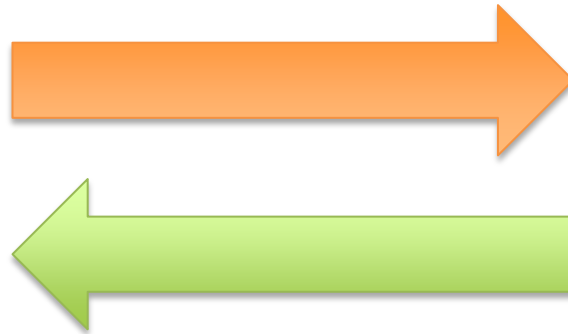


# Information parity challenges...

Know more about your customers through big data than about your own capabilities...



*You*



*Your clients*

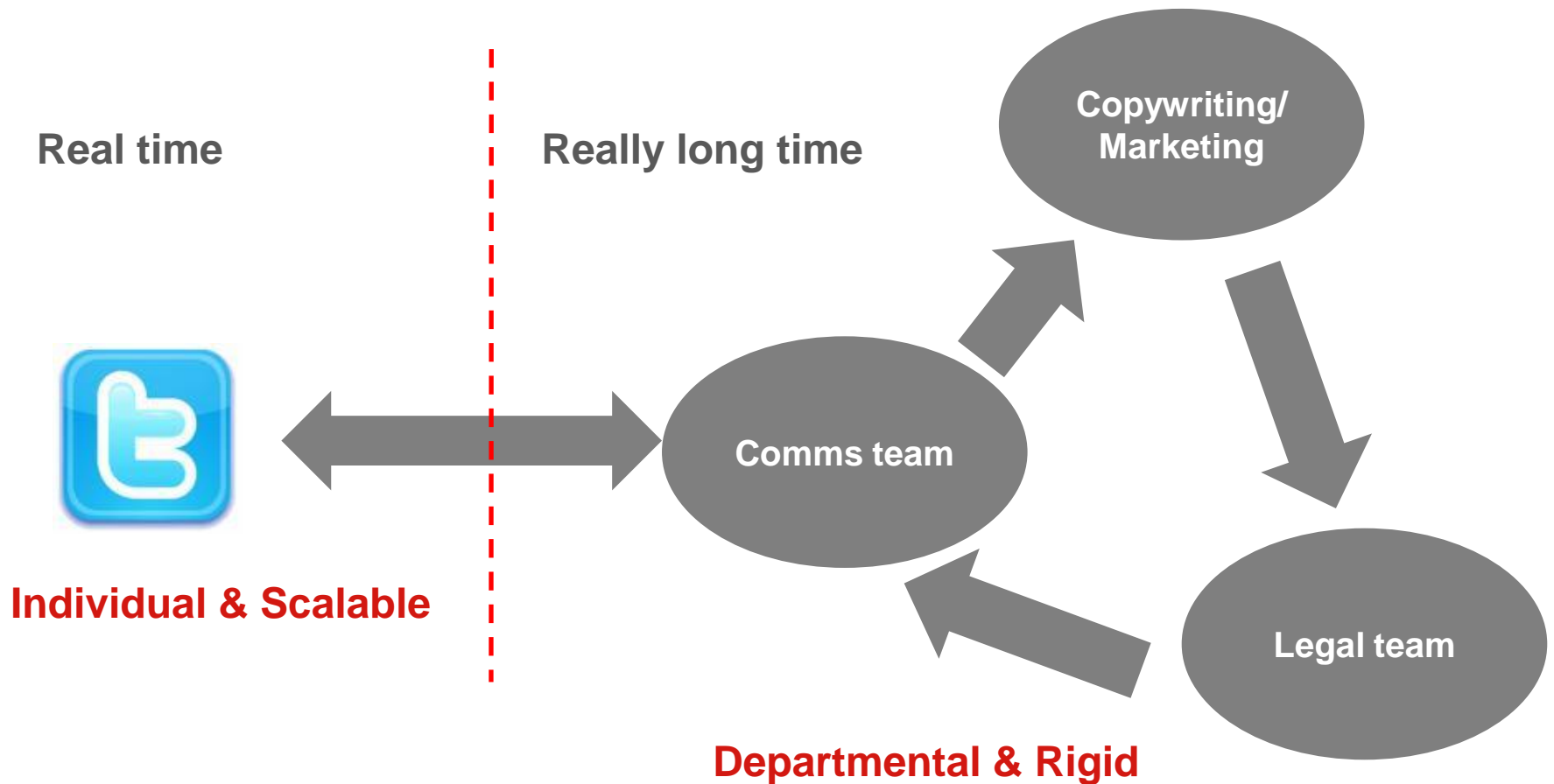
Know more about your FS products than you do through content & shared opinion...



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# Real time process challenges



# The end of marketing?



+200 brochures  
+2300 emails  
+12 conference PPTs  
+400 biz cards  
+240 new clients  
+480 prospects  
+free data

(1xstaff)  
+ (1xphone)  
+ (100 contacts)  
x (2 social networks)  
x (12 months)

-Travel expenses  
-Training costs  
-Marketing budget  
-Acquisition costs



# BIG DATA gold rush...

**b** Sterci Launch "GTCloud" Hosted Service - bobsguide.com

May 24 | bobsguide.com

**b** Fidelity National Financial Selects Clearwater Analytics - bobsguide.com

**a** Kandi Technologies: Customs Records Contradict U.S. Electric-Vehicle Sales Claims - Seeking Alpha

May 20 | seekingalpha.com

**b** BNY Mellon unveils new intraday liquidity analytics service - bobsguide.com

May 17 | bobsguide.com

**b** Swedbank Robur Leverages Graz's Hinc Data Warehouse to Expand Its Business Intelligence Capabilities - bo...

May 17 | bobsguide.com

**b** SIX Financial Information's Intraday Pricing Service bolsters Triangle Park Capital Markets Data... - bob...

May 8 | bobsguide.com

# What are the *risks?*





# BIG DATA risks...

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May 24 | bobsguide.com

**b** Fidelity National Financial Selects Clearwater Analytics - bobsguide.com

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May 8 | bobsguide.com

# HR risks...



-----Original Message-----

From: Kevin Colvin [mailto: [kevin.colvin@twitter.com](mailto:kevin.colvin@twitter.com)]

Sent: Wednesday, October 31, 2007 3:55 PM

To: Jill Thompson (North America)

Cc: Paul Davis (North America)

Subject:

Paul/Jill -

I just wanted to let you know that I will not be able to come into work tomorrow. Something came up at home and I had to go to New York this morning for the next couple of days. I apologize for the delayed notice.

Kind regards,

Kevin

# Reputational risks

## Banker Who Crows About Severance Package On Facebook Fired Without Compensation

In this Era of the Overshare, it's easy to forget that the internet is not actually a secret clubhouse that your boss can't find. That is, until you get fired for talking shit about your job on the internet.

When the Royal Bank of Scotland (RBS) announced in September that it was cutting thousands of jobs, bank employee Kate Furlong updated her Facebook status thusly,



# Regulatory risks...

## Ryan Holmes in Harvard Business Review ~ Fired for Insider Tweeting: Compliance in the Social Media Era



August 24, 2012 by [Sam Milbrath](#)



SHARE

### Harvard Business Review

*A post by HootSuite CEO [Ryan Holmes](#) was featured on the Harvard Business Review site yesterday. Holmes weighs in on social media compliance – the strict rules that govern social communications in industries like finance, insurance, pharmaceuticals and other sectors. You can check out the story, and find out whether your firm is social media compliant, [here](#).*

For highly regulated industries, social media can be a real legal challenge. In finance, for example, all social media activity must be recorded and archived. Firms can be held responsible for what employees tweet – even on their own phones. And even [just Liking a Facebook post](#) could spell big trouble.

~~Just ask Gene Morphis, ex-CFO of Francesca's, the big American clothing chain with stores in 41 states. After a board meeting earlier this year, Morphis tweeted, "Board meeting. Good numbers=Happy Board." The problem was that this information hadn't been disclosed to~~



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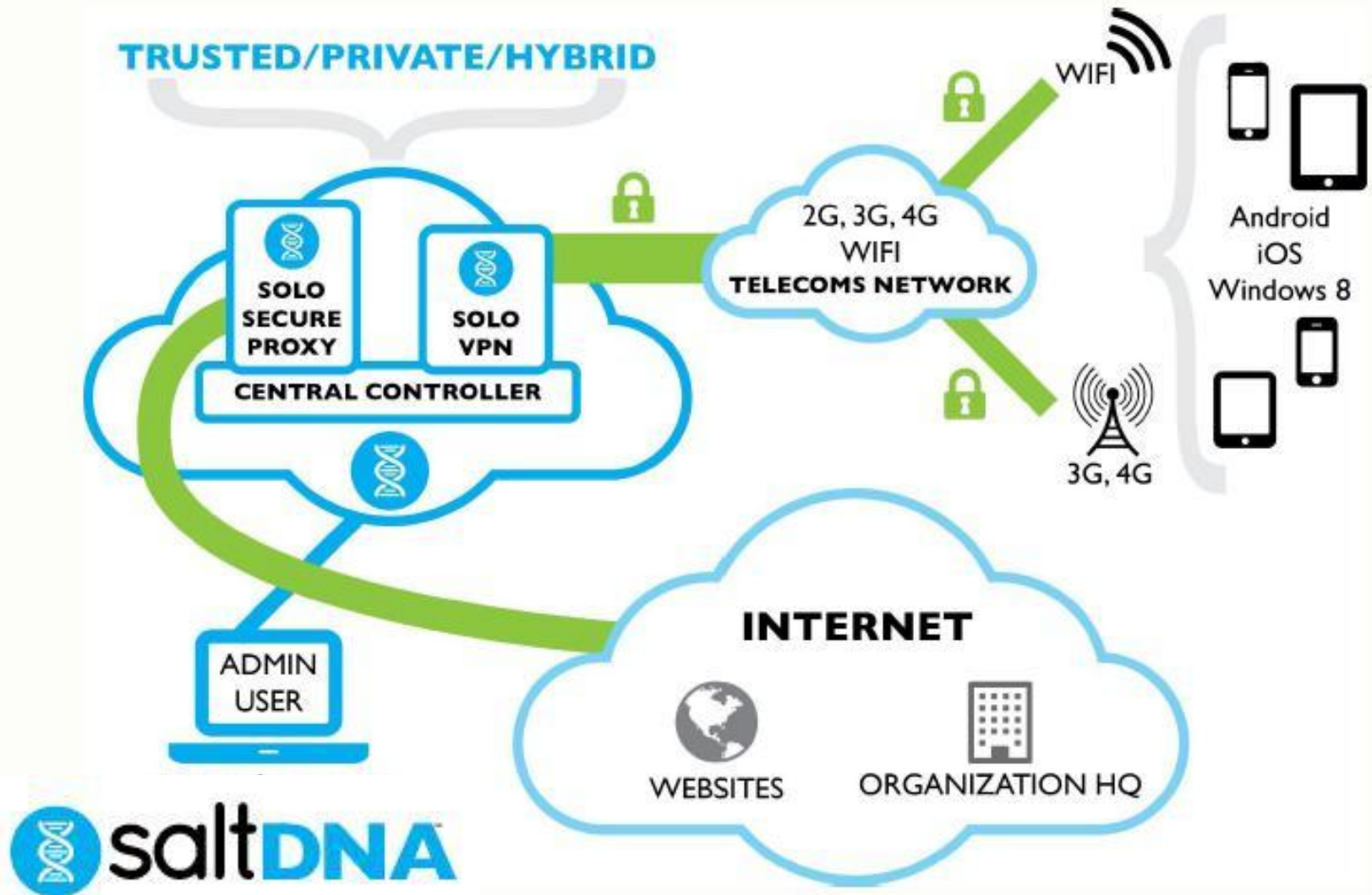


# You can't stop it, but you can adapt

- Adapt your HR policies to manage online relationships (clear guidelines & sanctions)
- Privacy settings & data security are critical work skills
- You can manage participation, you can't prohibit it
- You can build private networks
- Change management structures to facilitate communications compliance within teams, not between departments



# There's an app for that...



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**The real time world  
works differently  
because we  
*think differently***



# We used to wait patiently to be led





# Now we're bored of waiting



**Thanks 😊**

**The most important part of social media is the social bit, so if you want to chat...**

**I'm @killdozer**

