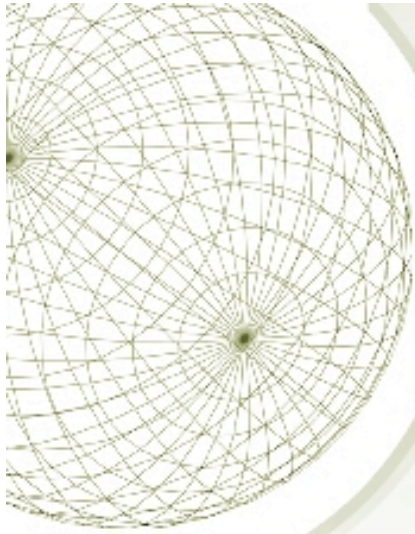


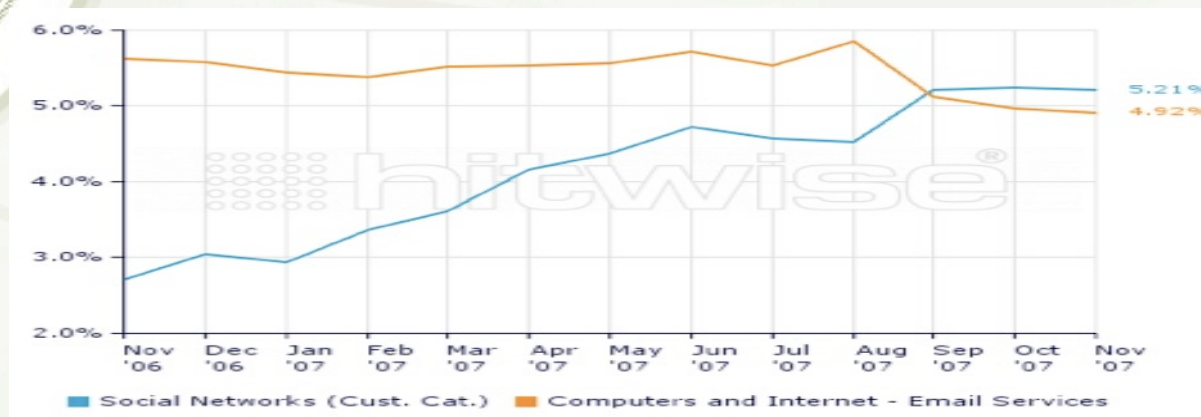
# *Agenda*

1. The case for social media
2. Building business around social media
3. Research case studies
4. Futures



# *The case for social media*

## *UK traffic to Social Networks / email Nov 2007*



If 2007 was about social networks; 2008 is about social media.



[Ads by Google](#)

[Social Marketing](#)

[The Face Book](#)

[Clinical Social Work](#)

[Business](#)

[« Previous Post](#)

[Next Post »](#)

## Are Social Networks Replacing Email Yet?

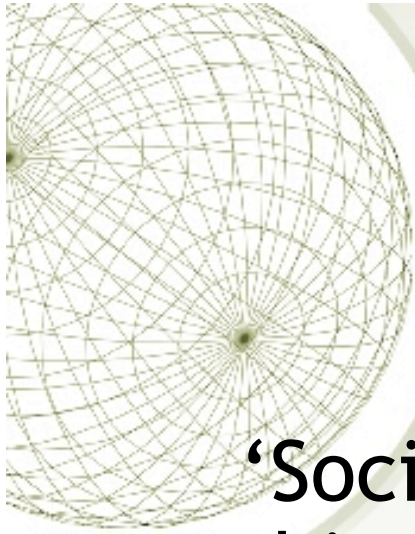
November 7, 2007 — 12:22 PM PST — by [Kristen Nicole](#) —



For the first time last month, traffic to social networks overtook traffic to web-based email services in the UK. Top networks [Facebook](#), [Bebo](#) and [MySpace](#) took 5.17% of all UK Internet visits, with only 4.98% going to email services including Hotmail, Yahoo Mail and Gmail.

So what does this mean? It emphasizes the shift in online behavior as it moves from email clients to social networks. Ten years ago, your online activity revolved around your email. It still does now, to a certain extent, but the manner in which you access your email and receive messages from others is evolving.

You can log into your MySpace account and find a slew of messages from friends and spammers, just like your email inbox. Or you can go to Facebook and get all



# *Defining Social Media*

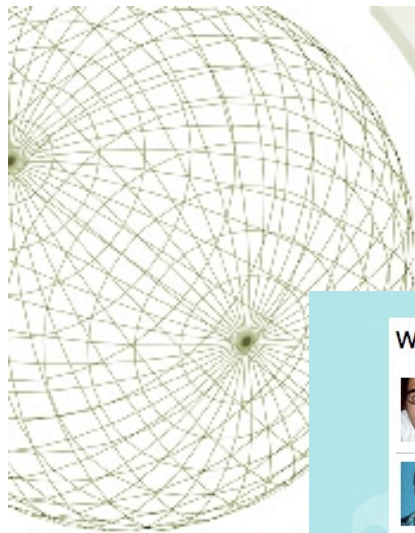
‘Social Media is a combination of things.... blogging, video blogs (vlogs), instant messaging and social networking’

[SocialDesire.com](http://SocialDesire.com)

‘Social media lets people rendezvous, connect or collaborate’

[Wikipedia.org/wiki/Social](http://Wikipedia.org/wiki/Social)





flickr

Home You Organize Contacts Groups Explore



Kumusta mazphd!

Now you know how to greet people in Tagalog!

» Upload Photos

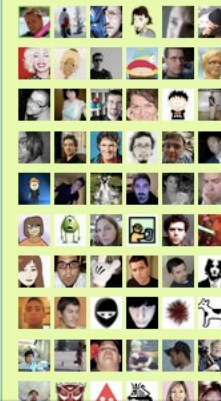
» Your Photos



### Flickr News

08 Aug 07 - Here at Flickr, we want to make sure your photos arrive safely, efficiently, and with style. That why we've dumped our dusty old web... [read more news](#)

» [Flickr Blog](#) Great photos & latest news, daily!



### What You And Your Friends Are Doing



[madpilot](#) Dear facebook developers. Here is a summary of cookies: <http://rurl.org/5rr> FREAKING LEARN TO REMEMBER MY LOGIN DET. [about 1 hour ago](#) from web ☆



[Hasselhoff](#) scheduling more plastic surgery [about 1 hour ago](#) from web ☆



[swanlike](#) realising that you don't need to eat that much beetroot to get purple wee..... [about 1 hour ago](#) from web ☆



[folletto](#) keeps wondering why sometimes there's someone socially esteemed... and he can't read them: they get on his nerves. [about 1 hour ago](#) from [twitterrific](#) ☆



in leather jacket to wear [about 1 hour ago](#) from web ☆

ing for things to wear. I hate shopping. [about 2](#)

in leather jacket to wear [about 2 hours ago](#) from web ☆

trustedplaces

Home Restaurants Bars & Pubs Cafes Culture

### Recommended Places



★★★★★  
**The Pelican**  
London, SW6



★★★★★  
**Favela Chic**  
London, EC2A



★★★★★  
**202 Cafe (NF Restaurants Ltd)**  
London, W11

edit Friends Network

Status Updates

Online Now

Recently Updated

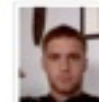
Recently Added

All Friends

Invite Friends

Find Friends

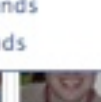
Updated:



Zak



Emma



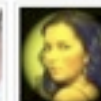
Philip



Simi



Emma



Tanya

# Top UK Websites Jan 2008

1.



## Yahoo!

Personalized content and search options. Chatrooms, free e-mail, clubs, and pager.  
[www.yahoo.com](http://www.yahoo.com)  
[Site Info for yahoo.com](#)

2.



## Google

Enables users to search the Web, Usenet, and images. Features include PageRank, caching and translation of results, and an option to find similar pages. The company's focus is developing search technology.  
[www.google.com](http://www.google.com)  
[Site Info for google.com](#)

3.



## YouTube

YouTube is a way to get your videos to the people who matter to you. Upload, tag and share your videos worldwide!  
[www.youtube.com](http://www.youtube.com)  
[Site Info for youtube.com](#)

4.



## Windows Live

Search engine from Microsoft.  
[www.live.com](http://www.live.com)  
[Site Info for live.com](#)

5.



## Microsoft Network (MSN)

Dialup access and content provider.  
[www.msn.com](http://www.msn.com)  
[Site Info for msn.com](#)



Interested in popular sites on the web?  
[Buy a List of 10,000 or 100,000!](#)

6.



## Myspace

Social Networking Site.  
[www.myspace.com](http://www.myspace.com)  
[Site Info for myspace.com](#)

7.



## Facebook

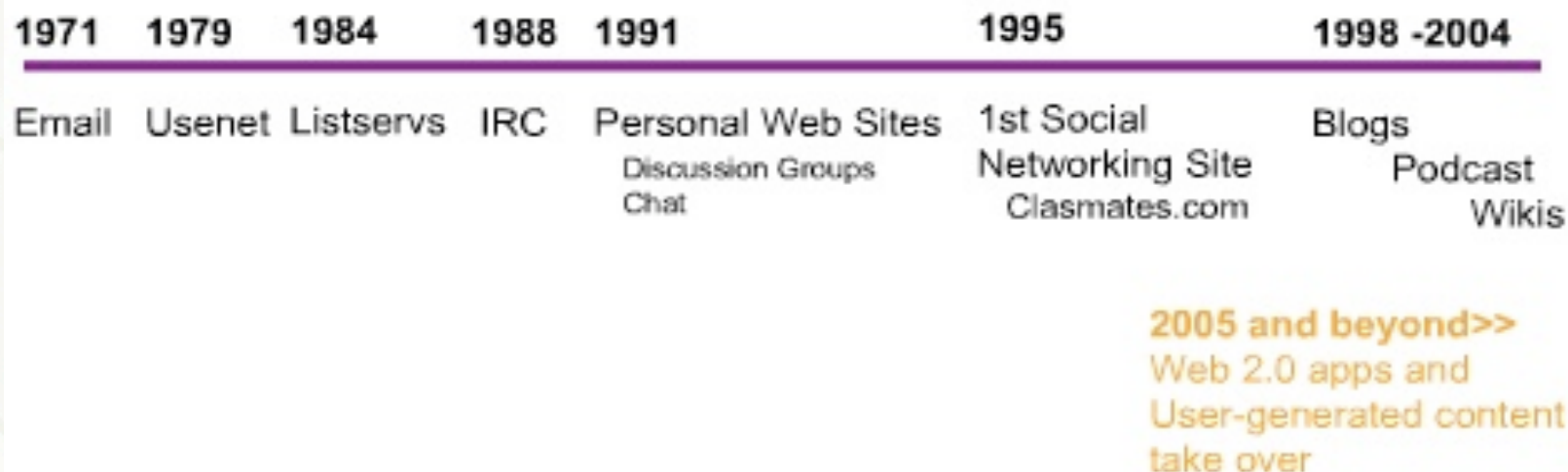
A social utility that connects people, to keep up with friends, upload photos, share links and videos.  
[www.facebook.com](http://www.facebook.com)  
[Site Info for facebook.com](#)

Apple - M

one



## Social Media's Timeline







# *People connectors*

<b>People-Connector s</b>	<b>Examples</b>	<b>Useful for Identifying &amp; Finding This Kind of People</b>	<b>Implementation in business</b>
People-Finders	Facebook, LinkedIn, Orkut,	People meeting with selected search criteria, or by having a specified affinity with you	Set up a just-in-time canvassing system, set up user groups, 'intelligent' advertising
Social Network Mappers	InFlow	People connected with others in an organisation	Set up group projects, horizontal rather than vertical work hierarchies
Proximity Locaters	DodgeBall	People you want to meet who are physically in your proximity	Enable serendipitous meetings within your company, provide new set up for work teams
Affinity Detectors	NTag (not free)	People with whom you have shared interests who are physically in your proximity	For use at conferences to enable attendees to 'get to know' and identify areas of interest



# Collaboration Tools

Collaboration and Communication Tools	Examples	Useful for This Kind of Collaboration and Communication	Implementation in business
Wikis	JotSpot	Simple, quick collaboration on document drafting and idea generation	wikis for small-group, ad hoc collaboration: BT, IBM, universities
Forums	Yahoo Groups	Threaded, subscribable conversations among communities of practice and communities of interest	Forums for communication among ad hoc communities for members both inside and outside the organisation
Commercial Collaboration Tools (not free)	Base Camp	Project management: document sharing, discussions, scheduling, resource allocation, notifications	
Mindmaps	Freemind	Real-time consensus-building in meetings and conferences; Visual representation of complicated information	Mindmaps projected on screens during meetings and conferences for instant documentation and resolution of misunderstandings
VoIP	Skype	Simple audio and video conferencing	Skype to enable <i>free</i> long-distance conferences
Virtual Presence	Vyew	Real-time videoconferencing with screen-sharing, IM, document sharing, whiteboarding, and attendance tracking	Vyew: to enable small-group videoconferencing, virtual meetings, and training when face-to-face is too expensive or impractical
Peer Production	-	Customer co-development of products/solutions (gift economy)	



# *Social Sharing/Publication*

<b>Social Publishing &amp; Info-Sharing Tools</b>	<b>Examples</b>	<b>Useful for Publishing &amp; Finding This Kind of Information</b>	<b>Implementation in business</b>
Journals	Blogs, Podcasts	Context-rich stories, reviews, and personal articles	Pilot blogs among those in the company already maintaining some sort of 'journal' <sup>6</sup>
Social Bookmarkers	Del.icio.us	Links to others' stories, reviews and articles (for those who don't have the time or interest to write their own blog)	Use del.icio.us to get standing notification of new articles on subjects of interest to your organization
Photo Journals	Flickr	Personal photos and visualizations	-
Memediggers	Digg, Reddit	Links to stories on 'hot' topics	-
Product Evaluators	Wize, ThisNext, Insider Pages	Consumers' evaluations of commercial products and services	Check what <i>potential</i> customers are saying about the competition



# *Culture*

- ★ Technology immersed
- ★ Early adopters
- ★ Sphere of consumption and production
- ★ Convergence of on/offline life
- ★ Flows of information
- ★ 'Of the moment' interaction



A decorative wireframe sphere is located in the top-left corner of the slide. It is composed of a grid of lines forming a spherical shape, with a small dark dot at its center. The sphere is partially obscured by a white curved shape that frames the top-left of the main text area.

# *Ubiquitous Access*

Like the telephone and e-mail: Social media offer simple and intuitive tools

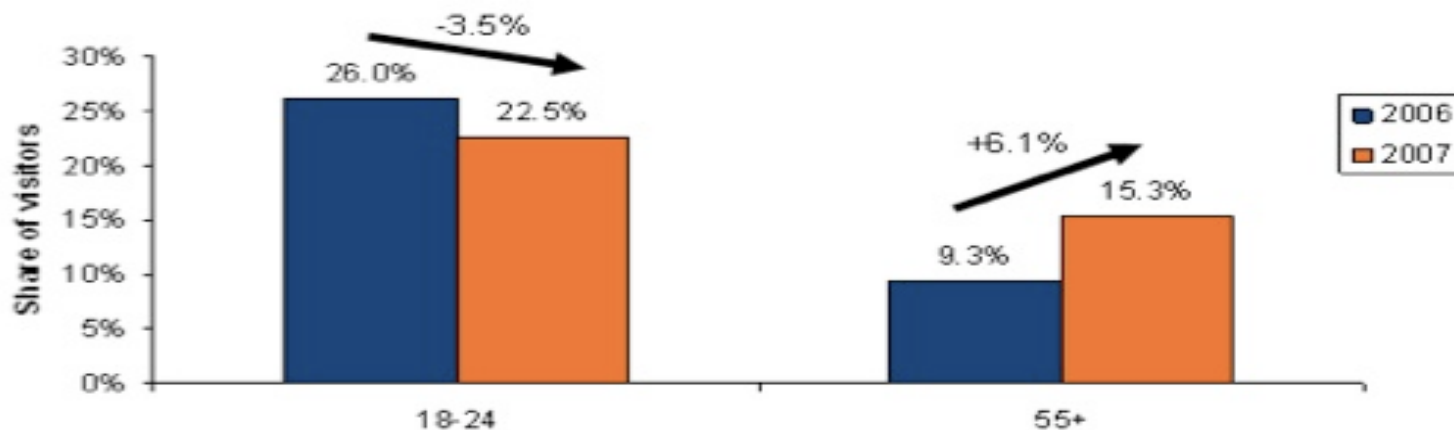
- ★ ‘Casual users’: VoIP (Skype) newsgroups, forums and blogs
- ★ ‘Power users’: Wikis and more sophisticated co-authoring and collaboration tools

Mobile phone, wifi, iPhone:user ergonomics

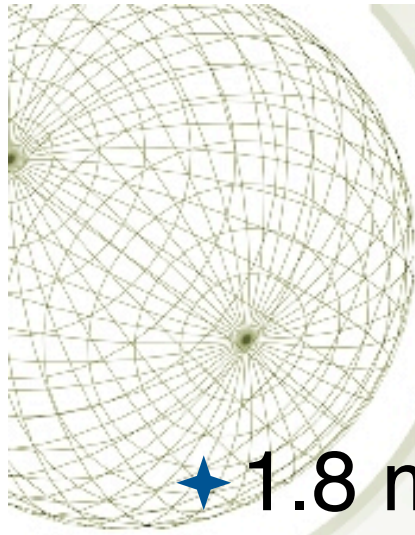
# *Not just for MySpace Teens*

Social network demographics

- ◆ Proportion *increase* of visitors aged 55+ between October 2006 and 2007

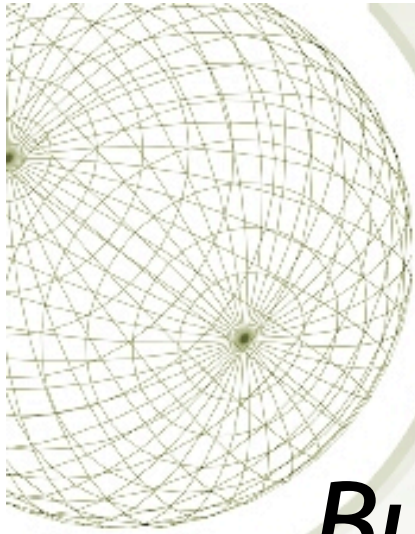




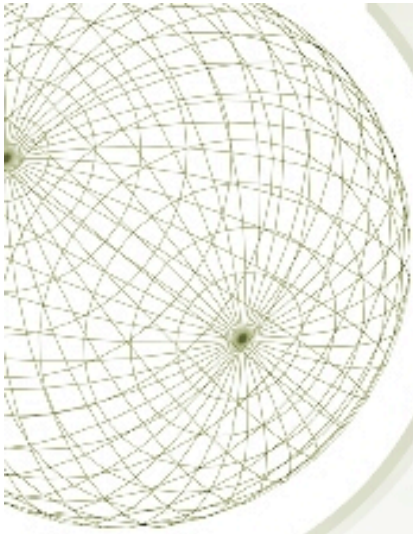


## *Growth of Networks*

- ★ 1.8 million members London Facebook network Nov 2007.
- ★ Larger than Toronto (1.0m) and New York (0.6m).
- ★ LARGEST Facebook group in the world



# *Building business around social media*

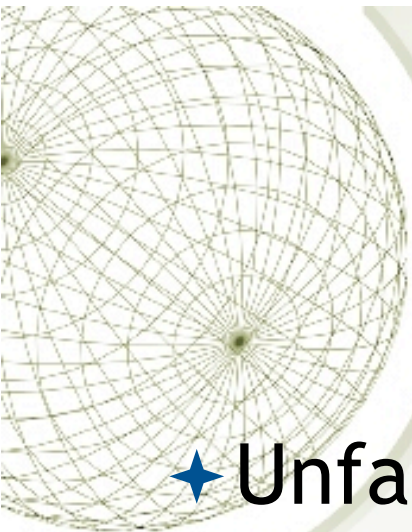


# *Productivity*

‘Thanks Google. You’ve turned me into the most efficient time-waster ever’

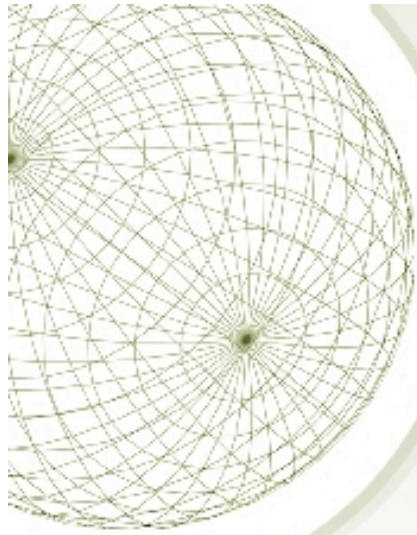
(Seth Mnookin Wired Magazine)





# *Boundaries to Access in Business*

- ★ Unfamiliarity
- ★ Social awkwardness
- ★ Complexity (extensive training)
- ★ Ineffective interpersonal tools (e.g. user response)
- ★ Knowledge and understanding about how to implement social media tools



*In Press*

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**Opinion**

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## Making the global village a reality



**More on...**

---

**Technology**

Politics and  
technology

Social networking

MySpace

Facebook

Bebo

Web 2.0

Digital video

iPod

Wi-Fi



**Victor Keegan**

The Guardian, Thursday January 24 2008

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Governments keep worrying about immigration and how they can prevent people from entering their countries. But while they are doing this a subtle form of exodus is taking place. People, especially early adopters, are spending more of their time conversing or doing things with people abroad, a kind of virtual migration. This is because of the explosion of social networks and a parallel phenomenon, the seemingly insatiable desire of people to spread details of their personal lives on the web to be devoured by a global audience.

---





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# Social, work lives collide on networking websites

Updated 5d 17h ago | Comments  49 | Recommend  19

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By [Janet Kornblum](#), USA TODAY



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Letters

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Mandrake

Announcements

Arts

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## Facebook - a thoroughly modern addiction

By Sam Leith

Last Updated: 12:01am BST 16/06/2007

[Have your say](#) [Read comments](#)

'Matthew d'Ancona,' the email said, "added you as a friend on Facebook. We need you to confirm that you are, in fact, friends with Matthew." ROTFLMAO, as we say on the internet. Even the editor of The Spectator has now joined Facebook.

Like many adult crazes, Facebook is for children: a "social networking" website where you post photos, big up your fave pop stars, and, through the links to other people's pages, snoop around stalking your exes and spying on your friends.

It is, unfortunately, addictive. (Addiction is much on my mind these days, largely because having given up cigarettes and alcopops, I've got far too much time to think.) But it's an odd addiction.



## Addiction, Thy Name Is Facebook

By: Michele Herenstein

Published: Thursday, December 27, 2007

**5TOWNS** 5tjt.com  
**Jewish Times**  
HOME PAGE

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I have always thought that addiction referred to drugs, alcohol, and other vices that you couldn't help but take advantage of, even while knowing the dangers involved therein. But I never once thought that something that in my mind should just be casual/once-in-a-while/when-I-have-a-free-moment-and-the-boss-isn't-looking kind of fun could be so frustratingly addictive.

I'm always hearing about the renowned Facebook, the "coolest" thing to hit the Web since, well, since the last cool thing. I never felt the slightest desire to join, because I already use e-mail (a lot) which takes up a significant amount of my time as it is; I do admit enjoying my e-mail correspondence. Also, I have my profile listed on two dating sites, so I thought putting my profile on Facebook as well would totally overexpose me, and in the Orthodox Jewish world of New York, overexposure is the last thing I'm looking for.



# Cool \$\$\$

- ★ June 2004 5% sold valuation \$10m
- ★ May 2005 12.5% sold valuation \$100m
- ★ April 2006 5% sold valuation \$500m
- ★ Oct 2007 1.6% sold valuation \$15b

15 reasons Facebook may be worth \$15b





# *Value*

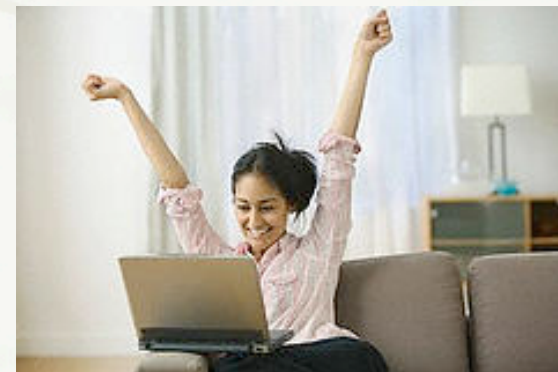
Facebook 2004 - \$10 Million

- ◆ Growth of non-college, non-US users
- ◆ Signing Microsoft ad deal
- ◆ Opening platform to 3rd party developers
- ◆ Microsoft investment

2008 - Private investor valuation \$15 billion

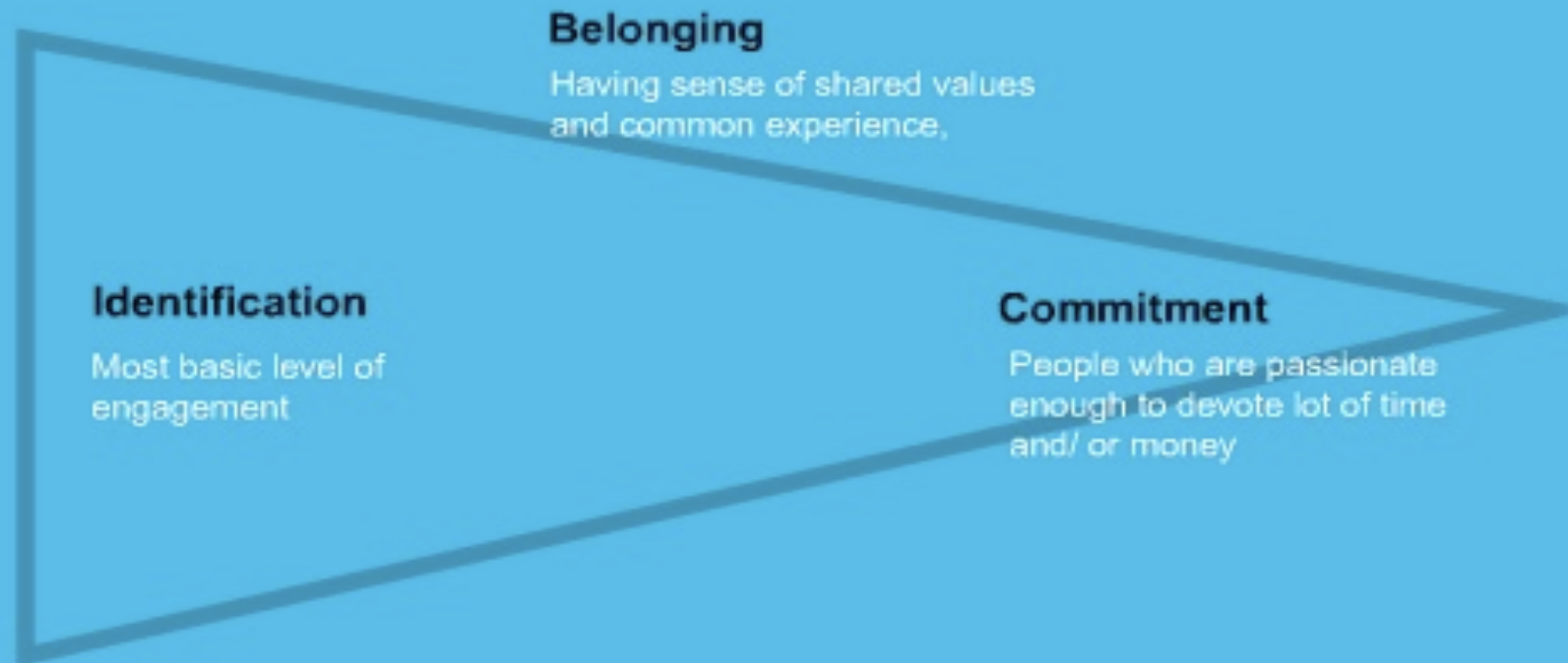
# *Benefits*

- ★ SHARED interests; connections; locations
- ★ MUTUAL assistance and support
- ★ ORGANIC interconnections, interdependence, interrelationships, linkages, feed-back and tie-in's





# Different levels of engagement

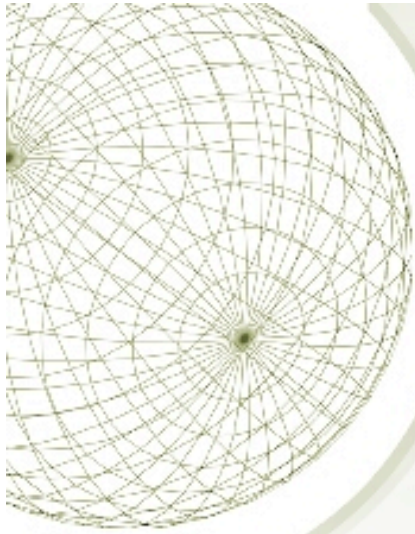


Source: The Henley Centre/ Radwood 2003



# *Stickability of Social Media*

	Web site Registration	Facebook App Install
User Actions Required to Accomplish Registration	Select Registration Button, Enter E-mail, Enter & Re-Enter Password, Enter other app related profile data	Select Add Application, Select Continue
Source of New Users	Cost Per Click Advertising (typically \$0.25 to \$1.00 to get a visitor). Cost per impression advertising, search engine optimisation, PR, offline advertising, Blogs	Friend Invites, Friend Newsfeeds and minifeeds
Cost to users	Sign-up/subscription costs	Free
Site Reminders	Bookmarking (<1%)	Profile page
Post Registration Marketing Methods	email	email, newsfeed, profile page, friends' interactions
Opt-Out Rate	50% to 75%	< 1%
Hurdles to Re-using Site/App	Remember email/password	Find appl/icon on Profile Page and Click

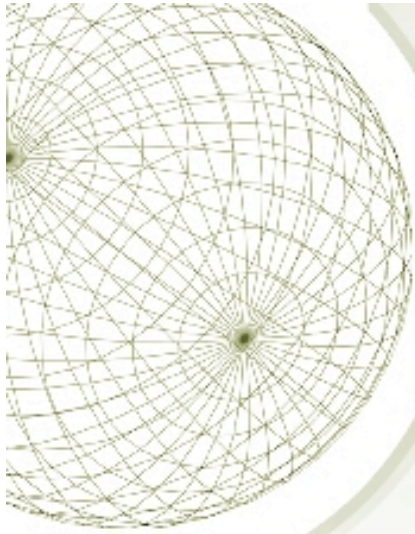


# *Research and Case Studies*



# *Cultivating a presence*





# *Case Study One*

The IBM logo, consisting of the letters "IBM" in a blue, horizontally-striped font, is centered within a white rectangular box. This box is itself centered on the slide.

A decorative wireframe sphere is located in the top-left corner of the slide. It is composed of a grid of lines forming a spherical shape, with a small dark dot at its center. The sphere is partially obscured by a white curved shape that frames the top-left of the text area.

## *Banned all SNSs*

- ★ Computer programmers wanted a ‘creative’ and ‘engaging’ environment
- ★ Convergence of work and digital spaces
- ★ Value added to corporate activities
- ★ Part of co-networking
- ★ Direct client contact



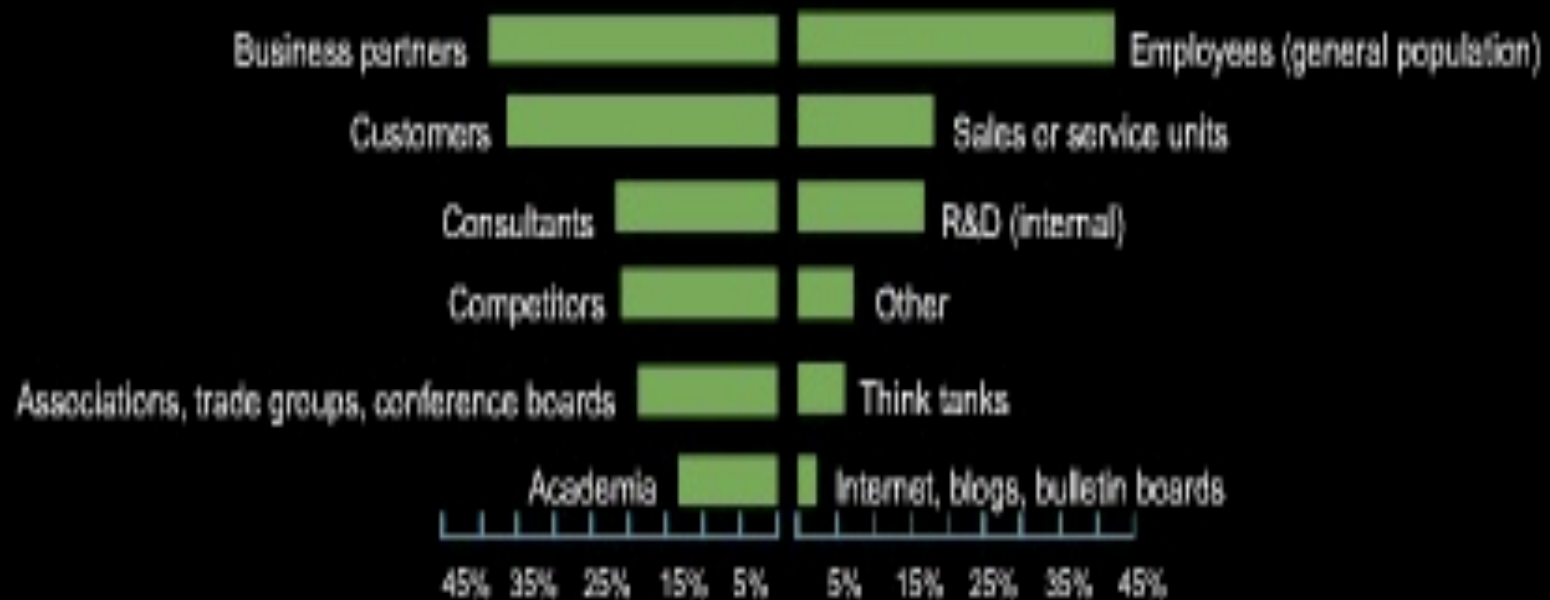


# *Valuable to valued networks*

‘Being able to reach out to the right person for expertise and knowledge - this is one of the primary values of any knowledge-based worker’

Ross Dawson IT commentator 2007

## CEOs: Sources of new ideas and innovation



IBM Institute for Business Value 2008

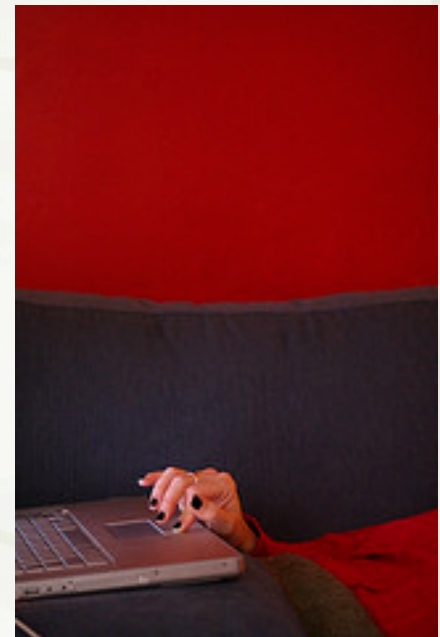
A decorative wireframe sphere is located in the top-left corner of the slide.

# *Working Networks*

More than just Facebook ‘friends’?

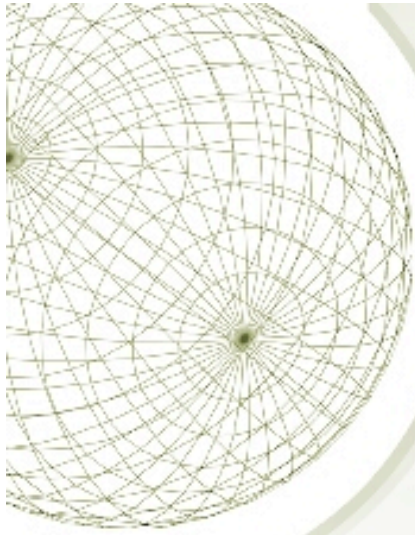
*‘working those networks can mean the difference between making it and not making it.’*

Wired Magazine January 2008

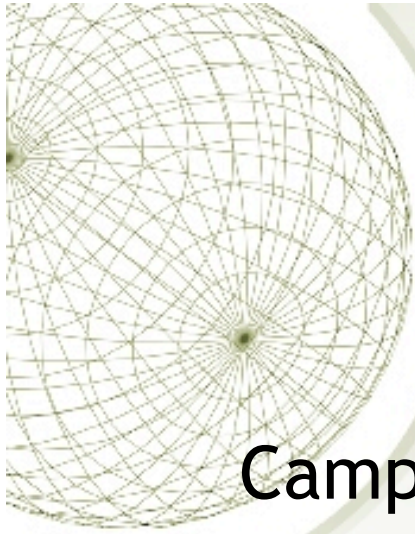


Facebook Groups: IBM, Saatchi & Saatchi, BT, Google, PayPal, Government, e-petitions





## *Case Study Two: Campari*



## Campaign headed by ReadWrite.com

- ◆ Branded Website
- ◆ Flickr
- ◆ MySpace
- ◆ YouTube
- ◆ Deli.cio.us

# Campari Brand Website





# Flickr

**flickr** Signed in as rionac (2 new) Help Sign Out

Home You - Organize - Contacts - Groups - Explore - Search Red Passion's photos Search -

 **Red Passion's photos** [pro](#)

[Sets](#) [Tags](#) [Archives](#) [Favorites](#) [Profile](#)

**Party**




This photo belongs to [...](#)

 © All rights reserved.  
Uploaded on Nov 27, 2008  
[9 comments](#)

**Party**



This photo belongs to [...](#)

 © All rights reserved.  
Uploaded on Nov 27, 2008  
[2 comments](#)



**Campari Party in Milan**  
[4 photos](#)



**black mask**  
[5 photos](#)

# YouTube

You Tube™

Home

Videos

Channels

Community

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Search

Upload

## CAMPARI - RED PASSION - HOTEL CAMPARI (OFFICIAL SPOT)



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Rate: ★★★★★  
2 ratings

Views: 844

Comments: 2    Favorited: 4 times    Honors: 0    Links: 5



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Joined: 11 months ago  
Videos: 26

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### About This Video

VERY NICE!!! ([more](#))

Added: November 30, 2007

Embed

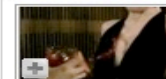
[customize](#)

<object width="425" height="355"><param name="movie" value="h

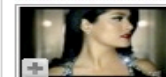
### More From: LightBlv

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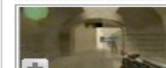
[Campari - red passion](#)  
01:01 From: [BadAddiction](#)  
Views: 4,741



[Salma Hayek spot Campari...](#)  
00:30 From: [r1z4rd](#)  
Views: 1,018



[Campari Soda](#)  
00:15 From: [roberto22pignoni](#)  
Views: 2,922



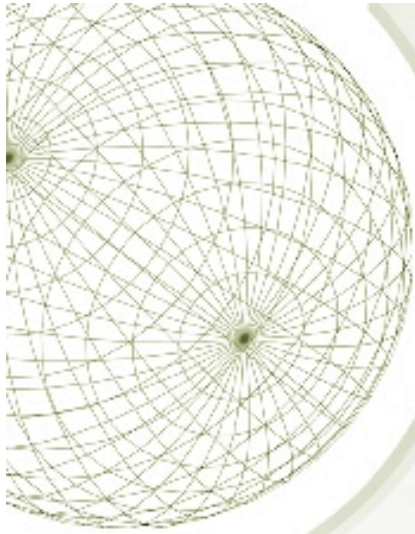
[CSS Pro Cheating](#)  
06:21 From: [asder00](#)  
Views: 168,225



## *Top Line Results*

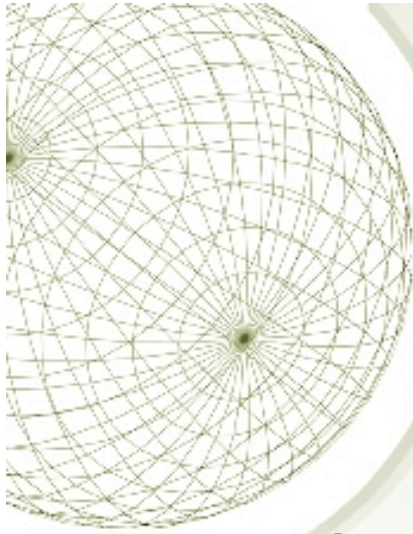
- ★ 170,000 Page Views
  - ★ 13.5% from social media sites
- ★ 3,000 'Friends'
- ★ 2,500 Comments
- ★ 92,000 Click-through's on brand image





# *A New Set of Organising Principles*

- ★ Possibilities of new social objectives for customers; clients and employees
- ★ Provision of new services and practices that are 'unfamiliar' in a business context



# *Future Business Format*

- ★ Online routines will become standard practice.
- ★ Structured, hierarchised, and complex strategies will need to evolve to take advantage of new social media
- ★ Represent rich mines of data - build user profiling
- ★ New 'social marketplace'; what people do, what they like, how they respond and communicate

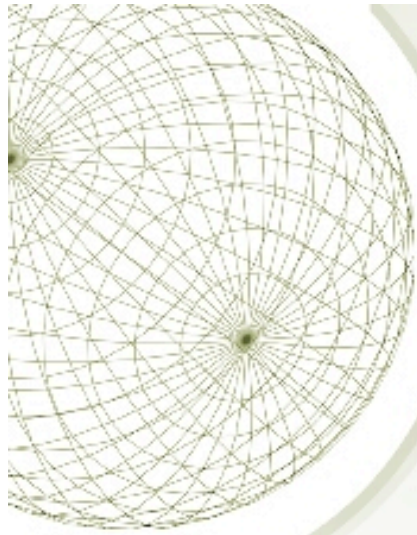


# *CPR*

- ★ Communication
- ★ Participation
- ★ Reciprocation

Success is dependent on the structure of social media and points of access with clients





# *Futures*

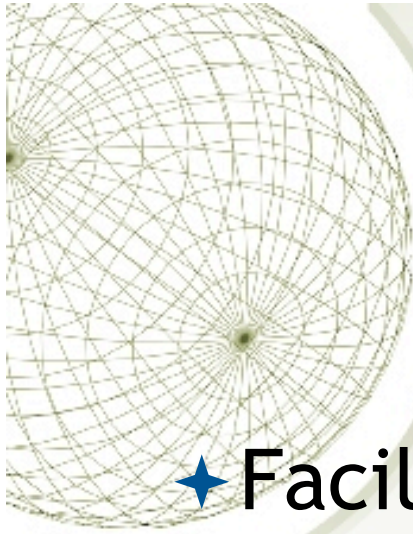
A decorative wireframe sphere is positioned in the upper left corner of the slide. It is composed of a grid of lines forming a spherical shape, with a small dark dot at its center. The sphere is partially obscured by a white curved shape that frames the text area.

# *For the Clients*

‘When people get to a site they want not only to see something. They want to do something’

(Lash and Wittel (2002) Shifting New Media)

- ★ Create user experience as part of brand experience
- ★ Emphasise interactive engagement
- ★ Cultivate long-term relationships



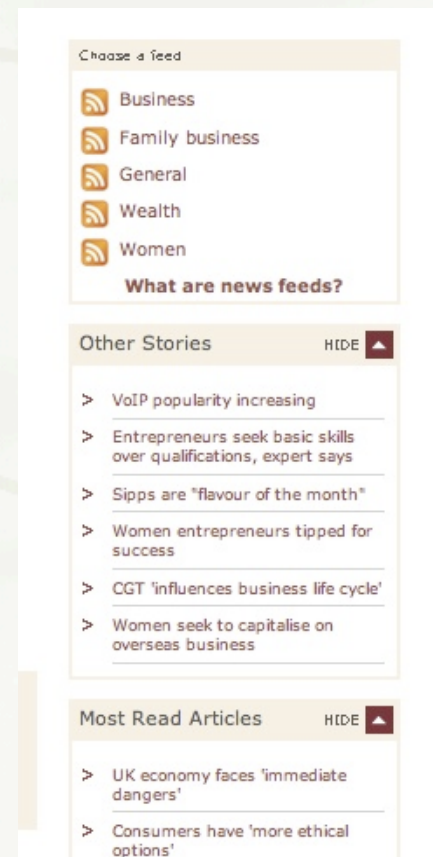
- ★ Facilitate new networks
- ★ Capture/promote company brand, identity, product, and service
- ★ Ensure loyalty
- ★ Sustain attention
- ★ Client and employee participation





# *New Site Features*

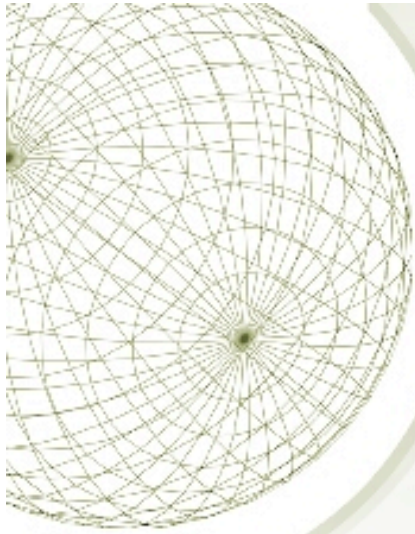
- ★ Blogs
- ★ Comments
- ★ Reviews
- ★ Ratings and votes
- ★ Tagging
- ★ Questions/answers
- ★ Recommendations
- ★ Favourites
- ★ Media presence tools
- ★ Mobile presenting
- ★ Social apps...





# *Strategy*

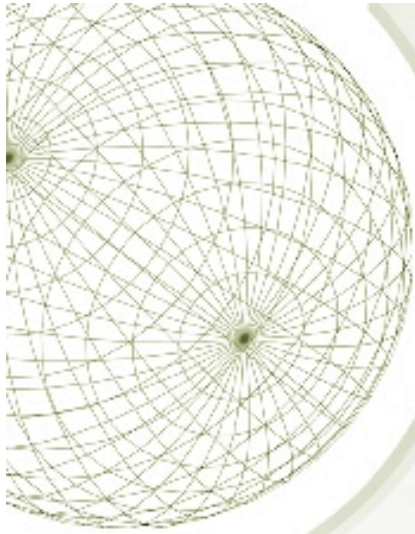
- ★ Bridge potential connections between clients
- ★ Align organisational context to invigorate and support networks
- ★ Eliminate communication restrictions
- ★ Access to information
- ★ Nurture key ‘connectors’
- ★ Create visible networks of links
- ★ Encourage both clients and employees to create own networks



# *Control and Regulation*

- ★ Follow a social interaction design approach - anticipate and influence client needs
- ★ Responsive to variations in social practices - essential to client integration and organisation





What might this look like for  
banking?



# *Business synergy*

- ★ Individuals like to engage with services and give opinions e.g. Amazon, eBay, TrustedPlaces
- ★ Opening up, value added service
- ★ Provide client led insights and opportunities
- ★ Ultimately bringing business closer to clients



## Online, in touch, up to speed: UK's social network obsessives are European leaders

- Ofcom study shows only Canadians do it more
- Research reveals rise in advertising on the web

### + More on...

#### Technology

[Social networking](#)  
[Facebook](#)  
[MySpace](#)  
[Internet](#)

**Katie Allen**, media business correspondent

The Guardian, Wednesday December 12 2007

One in four UK adults do it 23 times a month. And Britons do it more often than anyone else in world, except for Canadians. The obsession is with social networking, which according to a report published today is categorically no longer





## **'Meetups' give entrepreneurs a new way to network**

Vancouver group has 900-plus members: similar people with similar problems

**Fiona Anderson**

Vancouver Sun

*Wednesday, January 23, 2008*

While most people think of British Columbia as the land of outdoor enthusiasts, one look at local "meetup" groups shows it's also the land of entrepreneurs.

Meetup.com is an online social network that lets anyone pick their favourite topic and ask others to join in and meet up. Groups are as diverse as the Richmond lefties local politics meetup, the Vancouver Dr. Who group and stay-at-home moms.

Not surprisingly, the hiking meetup group is Vancouver's largest, not necessarily welcome news to people who like solitary walks in the mountains. But the Vancouver Entrepreneur Meetup Group, with more than 900 members, is right on the hikers' heels, and with networking, the more the merrier.



CREDIT: Glenn Baglo, Vancouver Sun  
Entrepreneur meetup group organizers, from front to back, Minna Van, Robert Park, John Van, Jay Catalan.

## UnLtd World - Social Entrepreneur Network?

Posted by [Phil Butler](#) on January 16th, 2008



[UnLtd World](#) is a new beta that I was invited to test today. This charity based social network has a vision to be a platform for social entrepreneurs and a base for socially minded people to interact. My first impression of the site (outside the slick design) was skeptical I must say. My vision of the next social network, if we ever need another, has been something possessing unprecedented flexibility and function. While UnLtd does not possess Web 3.0 technology or massive function, it does have a great potential as a niche service if the people come.

### Basics Plus

On the face of it this service has all the "bells and whistles" of any decent social network: rich profiles, an easy dashboard, sharing, groups, a photo gallery, and a variety of other social tools at hand. UnLtd is comparable to any of the larger such sites at this stage of development and a hint of a little bit more. Where the site really diverges into something out of the ordinary is in the audience it is designed to attract - social entrepreneurs. I am not entirely sure I know what a social entrepreneur is, but I assume it means social people desiring monetization.

### The Site

UnLtd World is a very pretty site, site designer [Pete Harris](#) has done an a great job of creating a platform that is useable and aesthetically appealing. Between the resources and services sections this approach to niche utility and user advertising of their services and interests could appeal to many people in search of a new social network, but at present the services and content are thin. This is to be expected in any beta of course, but I am not all together sure that what UnLtd has to offer is unique or usable enough. By usable I simply mean that all the services are textually presented (not very Web 2.0) and there appears to be nothing more than a search aspect for finding relevance. This is not such a bad thing, but without some advanced indexing and relevance tool the site has little that cannot be found elsewhere.



[Groups](#)

[Services](#)

[Resources](#)

[Events](#)

[Q&A](#)

[Home](#) | [Profile](#) | [Invite](#) | [Account](#) | [Log Out](#) |



## Recent Shouts



January 25, 2008, 9:47 am

Bill Gates on the future of capitalism: [view link](#) - very inspiring.



January 25, 2008, 9:20 am

Feeling fit or want a challenge? Join one of the Sport Relief miles([view link](#))...



January 24, 2008, 9:37 am

£7K for a dessert in Sri Lanka tastes bad: [view link](#)



January 23, 2008, 5:15 pm

an interesting article from the Economist on the future of CSR:

## Friends' Activity

### Friday

Ulrika is attending an event.

Ulrika is following an event.

Alberto Nardelli wrote a shout.

Nic Jones wrote a shout.

SENSE Magazine is following an event.

Nic Jones is attending an event.

Nic Jones created an event.

Kevin is following an event.

hjuk commented on Alberto Nardelli's comment wall.

### Thursday

Rick Riehle commented on Alberto Nardelli's comment wall.

Alberto Nardelli commented on hjuk's comment wall.

Alberto Nardelli commented on Alberto Nardelli's comment wall.

hjuk commented on Alberto Nardelli's comment wall.

Nic Jones updated his/her let's meet up status

## My World:

### My Profile

View & Edit profile  
Change profile picture  
View your messages  
View your favourites

### My Resources

### My Products & Services

### My Q&A

### My Groups

### My Events

### My Photos

## Shoutbox

January 18, 2008, 1:12 pm

Great more social media



## Services and products

Page 1 of 12. [Next](#)

## Art, Creative and Media

[Web Development and Design](#)  
[Photographer](#)  
[Marketing](#)  
[Music and Film Production](#)  
[Printing](#)  
[Visual Arts and Performance](#)

## Financial, Legal and Business Support

[Business Consulting](#)  
[IT Consulting](#)  
[Intellectual Property](#)  
[Financial Services](#)

## Popular products and services

### Curverider

Curverider develop simple, practical tools to connect and share information.

We believe people come first – technology should always fit your requirements. We provide expert advice and practical experience to give you ideas, get you started and ensure your tools are supporting you – not the other way around.

Curverider are also the company behind the development of UnLtdWorld

<http://www.curverider.co.uk>

Tags: [web development](#), [design](#), [web](#), [social software](#)

Categories: [Web Development and Design](#), [IT Consulting](#)

[Ratings and comments](#)

### Pete Harris

A freelance web & multimedia designer and programmer.

<http://peteharris.co.uk/>

Tags: [web design](#), [design](#), [graphics](#)

Categories: [Web Development and Design](#)

[Ratings and comments](#)

## My World:

[My Profile](#)

[My Resources](#)

[My Products & Services](#)

View your services & products

Add a service or product

[My Q&A](#)

[My Groups](#)

[My Events](#)

[My Photos](#)

## Tag cloud

[software](#), [design](#),  
[London](#), [networking](#),  
[website](#), [web](#), [web design](#),  
[social media](#), [email](#), [hosting](#),



## **Financial, Legal and Business Support**

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[Business Consulting](#)

[IT Consulting](#)

[Intellectual Property](#)

[Financial Services](#)

[Accountant](#)

[Lawyer](#)

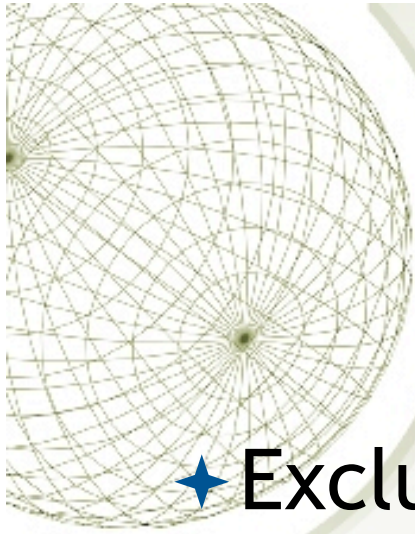
[Research](#)

[Event Management](#)

## **Tag cloud**

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[software](#), [design](#),  
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[website](#), [web](#), [web design](#),  
[social media](#), [email](#), [hosting](#),  
[marketing](#),  
[Training](#), [Research](#),  
[Consultancy](#), [web](#)  
[design](#), [Project](#)  
[management](#),  
[writing](#), [web](#)  
[development](#),  
[Fundraising](#), [Ideas](#)



# *The Personalised Banking Experience*

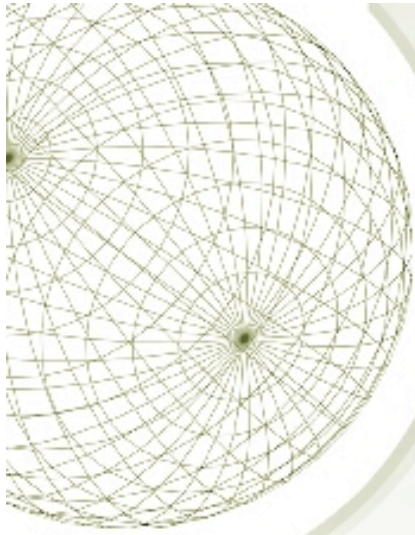
- ★ Exclusivity: You add and subtract your services
- ★ Connect to our business resources
- ★ Create your own business media centre





## *To Sum Up*

- ★ New forms connectivity
- ★ Role of user-led networks
- ★ Personalised information
- ★ Anywhere, anytime accessibility across devices



*Any Questions?*