

Section 1: Looking back – from junior reporter to digital leader

Paul Nixon: This is Paul Nixon from Corporate Eye playing roving reporter yet again and today I'm with Stuart Bartram. And Stuart's had a great history in the digital side having spent 20 years at Aviva and just finished there.

And we're going to talk about a whole range of things from what makes a great site, the impact of social media and launching brand programmes. So Stuart, do you want to start off by talking a bit about your background and how you've seen things evolve?

Stuart Bartram: Yes, hello everyone. It's been quite an interesting journey I guess and some of the things that I learnt when I first entered the big world of work a number of years ago still hold true today for me, I think.

And that's because I began my career as junior reporter, apprentice reporter, learnt my craft, getting fully qualified, becoming a senior reporter and then getting more into the design end of things around laying out pages, pagination around publications and stuff like that.

And that's really when I began to understand around about targeting content for specific audiences. And one of those great lessons then was, you know, where I worked I was helping to run a fleet of weekly newspapers having worked and done a lot on the dailies. And the weeklies were these ones that came out once a week in a market town somewhere, quite a sizeable population, and kind of summed up what was going on in that week.

And within it you would have your news pages, your sports pages, your arts pages, your 'What's on' going on. And thinking about building content every week on that schedule for that was one of those lessons that sticks with me today.

And also a newspaper thing is not only about reporting in those days in terms of a straight factual thing, it's often about storytelling and enabling quite complex issues to get across in quite simple ways so the greater majority of people can read and understand them.

And that is a lesson that still holds true today for content. You know, the art of simplicity is often one of the most difficult things to do.

So I spent round about ten years doing that, got itchy feet and this was really when you started to see the beginning of the digital kind of emancipation really for big companies.

So the newspaper group I was with started to do onboard editing through an Olivetti package that was in there for newspaper groups then. We were doing much more [with it], quite robust industrial sized text editing, shared baskets, sub-editors filing things in and out.

But what it lacked there at that stage was the ability to take that into digital page make-up. And I knew desktop publishing was just the next step for that and that's the thing that got me really, really excited.

And I knew that would be a big investment for the newspaper group I was with and I thought "I'd better get my act together here because I think this is really going to change things quite dramatically."

And so I started to look around and as is the way of many of these things, is sometimes when you start to look you understand the people that you know and the kind of contacts and networks you have can be quite useful.

And so I kind of ended up at the Norwich Union then who said to me “We are about to digitise our staff comms in a big way. We’re looking for someone who can help us with that who we’ll give loads of training on Adobe PageMaker.” And that’s where it started.

So I went in to do that around staff monthly newspapers, tabloids, magazines, specific publications for the IFA channel, for the General Insurance channel, for the Appointed Reps channel. We were talking about a lot of print, you know, going out the door, both for the staff base and to the business partners and customers.

And then, as normal, and we got to the late nineties, we began to understand what was a fledgling intranet within the Norwich Union Group which was called ‘Union Square’ which was really a piece of thing that collected data really, a repository for search like approved hotels where you could stay.

And the team I worked in then really started to think about how we could turn that into a news carrying, information carrying service that would unite any staff wherever they worked in the company.

And so we persuaded the management to can the monthly staff newspaper and we launched our new kind of intranet in Norwich Union called ‘The Pulse’ in about late ‘98 and it had a daily news service on it and we were producing that regularly to keep staff updated, of not only NU matters but industry news, regulatory news, anything that we felt was an interest to staff working in that.

And also we were delivering more feature based stuff once a week in a kind of digital magazine thing that we were building. I remember the nights as we approached every week, in Microsoft Front Page, building those. I’d been a Quark Express user for a long while and remember doing all that and kind of understanding

the vagaries of HTML in the beginning there, of “Why doesn’t that work when I’m doing everything I should do?”

And, I guess, what then? The newest significant thing we did was that NU then, in 2000, announced it was merging with CGU which, again, was the product of a merger that Commercial Union and General Accident had put together in ‘98, it was very new.

And so the new company was going to be launched on the London Stock Exchange and I worked in a team where we looked at what would be the needs of what that company had as a dot-com. So we had a Norwich Union dot-com and CGU had a dot-com but they were very much product consumer focused with a bit of company stuff in it.

And we thought that obviously the merger had been sold on a number of things in terms of a lot of cost savings and merger benefits that needed to be communicated to the City, not only in terms of winning shareholder approval but absolutely executing the strategy to ensure...

Paul Nixon: And then it’s showing that you were delivering it.

Stuart Bartram: Absolutely, to make sure of the cost savings. And we understood that this was a thing that would probably be an editorial management process rather than a customer or a marketing led thing. So we made a bid to take over the running of the dot-com.

And at that stage the company had rather handily christened itself CGNU, which Richard Harvey and Bob Scott, joint CEOs, said took them less than 20 minutes to agree. And you understand why two years later, because there was always a longer strategy to rebrand the PLC company and some of the overseas territories which has culminated in recent years with Norwich Union in the UK, Hibernian

in Ireland and CU in Poland coming over to the full Aviva single branding name.

So 2002 Aviva launched. So within that time we launched CGNUgroup.com and within about a year, a year and a half, we launched, in July 2002, the first Aviva.com.

And subsequently over the last eight to nine years we've had a number of relaunches; one of those I remember very well, on September 30th 2004, the day before the obligations under the Disability Discrimination Act came in for many companies. And we wanted to, as a company, take that very seriously.

CSR at that stage was becoming a very important thing in Aviva, in our DNA and the way we do things around here, and it seemed absolutely right that our corporate web presence should pay attention to accessibility issues for visually impaired and physically impaired users.

And that was an absolute salutary experience for me because at that time there was a lot of hyperbole about actually what this would do. But actually what that fundamentally did was made you look at the way you communicated and what was effectively simpler. And I'm absolutely convinced to this day you ended up with better websites by going through that process, for everyone, not just those pockets of users.

And then we relaunched the site again in 2007 and it's always been considered that, you know, part of our thing is actually to keep this digital pace and agenda moving within the company and helping them understand.

And part of those things that we started in 2004 was start to bring those Aviva branded businesses under a uniform kind of online

identity. So we issued our first set of guidelines in 2004, refreshed them when we did them in 2007 and then when NU moved over to Aviva in June 2009 we had another refresh and a relaunch of the site there with a fresh set of guidelines which are now being adopted by many of major public customer facing websites in the 28 countries around the world.

So that's where we were. Along the way we had lots of highs, you know, one or two lows, but generally a pretty aggressive, progressive agenda really to take us from a site that at the start had 40,000 visits a month to, you know, in the months just before I left at the end of March, we were well over a quarter of a million a month.

And I think the most significant change in that, Paul, for me is we started with a site – and I guess we're going to go on to talk about this – which was a niche product for PLC stakeholders and what we have now is the company's biggest storytelling machine that they have.

We don't have corporate brochures, we have a report and accounts which, you know, fulfils a purpose but the biggest place for people to find out about us and increasingly to interact and engage with us is through our dot-com on a global basis and its equivalent, as a customer facing thing, in each country.

So the majority of the audience now, which is quickly growing, is not your shareholders or your analysts or your fund managers or your city journalists, it's everyday customers who come into contact with Aviva and want to know more about us.

Section 2. What characterises the best sites today (transparency, usage of social media, content strategy, user guidance, story-telling, use of video)

Paul Nixon: And, you know, if you look around all the different corporate sites now, and there has been obviously a huge evolution from 2000 all the way up to now, what do you think characterises the best sites? What are the things that, when you look at, you think “Yes, they’ve really got it right.”?

Stuart Bartram: I often make these judgements with a professional eye but without forgetting the way that I simply react when I engage with them – whether I’m trying to buy something online or I’m trying to take part in a community or I’m trying to find out information. Whether it’s a purchasing decision or an investment decision, these kind of things that I just do, forget what job I do, how do I react as a human?

And I think there are definitely stages of the way that people go through that. So there would be a school of thought that says almost like thoroughness, everything’s there that you could want. But then you go “Well that’s great and very worthy but is it easily findable, searchable, updatable, accurate and useful?”

So then I think there’s this big pull through the recent years which is we’ve seen a global economy shaken to its core in many respects by the trust issue around big companies and pretty dominated by trust issues around financial services in terms of the American crisis and the UK here, and pretty much mirrored everywhere in the world. And, you know, within that, what’s the role of insurance companies?

So I think there’s been a huge drive as people began to understand that – and a long way to go if you read the Edelman Trust Barometer, published a couple of months ago - about how ordinary

people still view banks and insurance companies compared to Governments and all other kinds of organisations or institutions that they trust.

But I think big financial services companies have understood that transparency is probably one of those things that can help them in this.

So when I was talking about release of content into the wild, content that companies know they have but don't publish externally but will share internally and actually having the courage and reassurance to actually say "We can publish it and make it findable and talk about it."

So one of the simple things that we did years ago was actually make all Companies House regulatory returns available on the web in PDF because Companies House would give them to anyone who wanted them if they could make that, and it was just about saying to people "No, they're here, and we will provide them and every year they'll be published at this date. If you want to read a 128 page thing on this, here it is."

And obviously there is a certain amount of cost saving because the other way of doing that was to have very heavily managed printed, bound copies that would then be posted out to analysts everywhere like this.

And so that began to trigger things and, you know, at Aviva we were on a journey to do some of that. We relaunched our Investor Centre in 2008 and one of the things we did like that was to take that transparency message further about why we felt people should invest with Aviva. And the other side of it is why they should stay

investors with Aviva, you know, when there would be all these kind of contributing factors that might make them worry.

And I think that was trying to, in some respects, from a very corporate financial reporting dimension, lift the bonnet on the company and try and make people understand what it is operationally we do and why we believe we're successful and how that then translates into a financial return for investors and ensures a bright future for everyone involved.

So we did that and I think the biggest shift undoubtedly, as we do all this – and trust is a very big thing and I think it is connected with the growth of community based, you know, social media, collectives, whatever you want to call it, where technology has enabled so much so easily very quickly.

You know, the last great big recession was the birth of invention, I guess. If you could say at that time that Aviva and CGNU was coming together and this big thing about the first dot-com bust and then this kind of growth of these amazing kind of businesses that we still see around today, EBay, Amazon, Google.

And people are beginning to look at them and thinking how technology had enabled a different kind of business model there. You know, very different and that perhaps people could do their own version of it for different things.

And I think in the last two years there was that excuse where you saw it with MySpace and Bebo particularly, that people almost were waiting and then because MySpace, the great acquisition by News International. What was it? 350 million dollars or pounds, lots of money whatever way you look at it. Bebo, similarly, by AOL. And

then, of course, they did kind of begin to wane and people were going “Oh social media, it’s this new of kind of fad. So yesterday.”

So what’s the next big thing? What’s Web 2.0, Web 3.0, and all that? But then people I think really began to understand that out of that there came these beasts that we now know, Facebook, YouTube.

Paul Nixon: But I think people can get very het-up with next generation, Web 2, Web 3 and so on. And yet I still think that of the fundamental things that they need to still sort out are still at the storytelling level.

I think there is a huge gulf between what most people currently do and where they could be in terms of, as you say, explaining what the company does, pulling together the strategy in a coherent place, in a coherent way so that instead of just having little pockets, if indeed they do have the different parts of content around the site, actually bringing it together and telling that story.

Stuart Bartram: I think you’re absolutely right because, at the end of the day, the technology is just the enabler. And you can make it easier but actually it’s like what’s the story you want to tell and is it interesting enough? And I think in parallel this is why the growth of corporate blogging is really connected with this because it’s easy, the technology is relatively easy.

But are you just going to replicate what people can find elsewhere? So we’re going to put the news releases through it, you know, and we’ve all been guilty of that. Our Twitter feed on Aviva, which we set up in January last year, just went through its 1,000th subscriber and a lot of that is driven by just making accessible information that we carry on from news release or RSS elsewhere.

And, you know, this year we began that thing exploring about how we can turn it from broadcast to dialogue, you know, traditional social media thing.

But I think this is really about corporate blogging because it's actually what would you put in it that people would find interesting that they couldn't get elsewhere and is worth reading?

Paul Nixon: Yes, it's got to be worth reading.

Stuart Bartram: And so then when you're in a company it's about, let's not forget this – even though the tools make it easy it's still resource time, thinking time and it's got to be done regularly and the fact that you've got to build an audience and it might take a little time. It's not going to be a success overnight.

But fundamentally I think why big companies struggle with this, is that they struggle to think what they would say that's not outside their normal communication channels through news releases or statements and stuff like that, or who they would trust to talk about that.

So, you know, if you have a CEO who just says "I really want to do it," And we've seen a number of these and you kind of go "Great," and then you kind of go "But what's the..." – it's a traditional communication thing, it's back to that newspaper planning. What issue have we got this week that's going to make people want to buy this? And then what are we going to have next week that's going to make them want to buy it again? And I think that kind of content strategy is one of the big things that's now coming out from corporate websites, both in terms of destination, your dot-com, but also how you distribute the content.

And actually I think one of the things that I would have been tackling at Aviva this year with Aviva.com, even though we're got to a nice space and I would have thought there's pieces that we could still do where we were weak, but fundamentally we've got a big site and I think that this is the thing that's falling on a lot of people now, is actually a content strategy that helps elevate.

Not so much that you have to lose a lot of content because in some respects, corporate websites, that's their job, an archival resource, the ability in an industry like insurance where these analysts love writing ten year trend reports. They like to go and be able to find what we said in 2002 and all that business, and we can serve a great purpose and gain kudos and reputation for that by making it easily findable and easily extractable from the site.

But I think it's hoping a lot for some of these regular users to kind of alert them to "Oh this is new over here." You could argue it's like looking for a needle in a haystack so I think...

Paul Nixon: And also what's most popular or most downloaded or...

Stuart Bartram: Absolutely. So that social media device that, you know, you see on many things is, you know, most popular, most shared, most emailed, that kind of thing, I think you'll see more of that in terms of helping users to try to find stuff that people like them are also finding interesting.

And we ran with some of this, on the availability to customise and personalise certain pages. So if you were in the Investor Centre and you were a retail shareholder and you really didn't want the hard core institutional stuff you could make the page work for you.

I guess the jury would still be out on how useful that is, I have to say honestly...

Paul Nixon: I was going to say, did you get much reaction to that?

Stuart Bartram: Yes, we got enough but it didn't take off in massive numbers. But I've always thought about this and saying, you know, corporate websites, we're not like a million visits a month, you know, some might be or whatever. But within those audience groups if people are using it, it's not so much the numbers but actually who's in that group. You know, the influencers in that who kind of go "No, don't take that away. I really find this useful and I talk positively about this when I talk to other people and that's why I like you as a company because I think you do this really well."

And so you kind of think about those powerful influences in terms of, you know, perhaps low thousands of users rather than tens of thousands of users and you think "Well actually we've met their need which is important," you know, in kind of trying to be everything for everyone there are key people that we still need to think about regularly.

Paul Nixon: But I think there's another point which people forget which is that it's being seen to be doing something which then has an influence on people's perceptions. So that if you are seen to provide, as you were saying before, every possible answer that someone might want to ask then even though I don't read every single answer I'm grateful that you've done it and I'm getting a perception that you are open and transparent and helpful and customer oriented and wanting to answer my questions.

And therefore, even though I might not count in that number of people who go to and use the customer service, I certainly will take a positive message from it.

Stuart Bartram: I think that's true and I think this is where, I think the content strategy and storytelling becomes really, really important. Because elevating content, trying to help people understand, you know, what you think is important to you to tell them about.

I also think we've seen this shift and it's connected with what I said about earlier. Years ago you'd ask a key set of analysts or the professional investment community "What do you think of the report and accounts?" And they'd go "Yes, I love all those tables. I never look at the... No, I don't read the review, don't read all that rubbish, all that communications marketing stuff at the front. You might as well just send me all those tables in a Word document."

I think in my experience in the last ten years you've seen a shift, and I don't know whether it's generational or whatever, but you see a new breed of people who come and actually – and I think this is fundamentally for me, again going back to how I respond, is actually "So I'm interested in those numbers and how they get made in terms of profit and loss and new business and activity in the business, but actually what I'm really interested in, surely the heart of that is how do you run your business to make it a meaningful one for customers to buy from you, stay longer and buy more?"

So that's when you need to really lift the bonnet on your operational stuff, around activity within the business, new initiatives, the way you trying to improve your service, your admin, the way you are coming up with customer based initiatives to really connect for that that will produce greater profits and benefit all round.

And I remember once when we did one of these R&A surveys, there was one young guy who just said to the questioners in the group, in a rather plaintive voice, about the marketing

communications aspect of the report and accounts and the branding and the identity, “Don’t forget I’m human too. You know, I do look at things like that because I’m beginning to look at the way you communicate in that and what you’re saying, let alone just a kind of dedicated focus on numbers. I’m looking at that to help form judgements about you.”

And in a similar way, before we relaunched Aviva.com in 2009 we did some user experience studio stuff with a company in a lab and we had a fund manager who came in and he was asked, you know “How do you use corporate websites?” And, you know, it was one of those things, you’re sitting on the other side of the glass like the CID looking at it all and you’re going “Oh no, this is not going too well”, because he immediately said “Oh, I never use them. I don’t use them much.” But then he said the Holy Grail, which is “But I absolutely insist all my team use them in their research decisions.” So he said “My team, that’s their job. I used to do it. We pore over sites like this and like these because that’s where the information is. And we make judgements about how successful it is and whether we can get the information and things like that which give us a barometer on how healthy we think the company is. And the way we focus on this is in terms of a communication device.”

I was almost burying my head in my hands thinking “Oh my God.” That was the kind of thing of saying “No, it’s absolutely essential to what we do in terms of judging companies.” And I think increasingly, rather than dry kind of reporting, these people are more receptive to storytelling that actually conveys a similar message of actually why this produces a certain profit line or whatever, and they increasingly – I guess the other thing is – don’t just want to read it.

They want to be – I'm not sure if it's entertained but they're more receptive to using the web and sites and technology in a way, almost like TV on their desktop, laptop. So film or audio is going to be – and it's already arrived – what the web is there for. Not just copy and paste, you know, written word which we've all done and in some respects many of us, I guess, have done and I hold our hand up at Aviva, we do it, you copy and paste it out of a thing that's purposed for somewhere else and because you need to get it done you don't really rewrite it for the web.

And I think that's the next big thing around the content strategy, about repurposing that content for the medium it's really intended for. But I think a lot of that is going to be overtaken now by the different ways of communicating. You know, where increasingly people are saying "Give me 500 words or a minute of film." What am I going to pick? 500 words, I might not even get through 200 before my attention has been drawn elsewhere. A minute and you might have a chance, particularly if you can do it well and you can give me three succinct clear messages that I can remember out of that.

Paul Nixon:

But that you do it well is key, though. And this is where it's very easy for people to just assume "Make a video, it'll all be great." If you get the right person doing it and if you look at the CEO videos on GSK, Andrew Witty, inspirational, [he] shows thought leadership, the direction he is taking the company and it's great from all different sort of angles, whether from a job hunter or a CSR analyst or an investor, it is uplifting. And it changes the nature of your interaction with the site.

But if you have a bad video then you can turn people off. And I guess the key thing is to know the difference and not just assume

that just because you have filmed a senior executive saying something that you've got a tick in the box.

Stuart Bartram: And, you know, I think for two things that goes back to what we were talking about around content strategy. What do you want to say and how successfully are you going to do it? Are you just going to be like "Oh well, it's great isn't it? This free form blogging, you know, flip video stuff, we can just do it in the office. It looks really authentic doesn't it?"

I've watched a number of those where you think "Yes, there is an authentic, homespun, connective quality about that where I do think, yes, they haven't spent a fortune, that's the guy, I know he's the CEO." But I'm kind of going "It's not been thought about, the scripting of what he's saying here." And like the 500 words, after 23 seconds I'm hitting the stop or pause button.

So that's the difficulty in video on the web, is that if you do these head to head things, you don't really need to look often at what they're saying as opposed to listen, and you invite people to scour round content around the page that it's sat on and suddenly they're going and their mind is wandering and they've gone "This is not really holding my attention." And then they go "What's this over here?" And away they go.

And, I mean, that kind of distractive quality of the web, that thing, we've all done it, when we've gone to search for something in Google and ended up somewhere else and gone "How did I get here?" Because we get taken down these paths, particularly if you've got a curious nature, you find yourself going down them sometimes.

And I think it's really, really true. But that's not to say - and it's quite interesting - Cisco killing the Flip camera - in terms of one of these things that really heralded this in - but obviously now you can see because you can buy major SLRs now from Canon, Nikon, you know, that do your stills and then will do nice bit of quality HD video as well, all bundled in. That's the way of the world.

But with Flip, you know, it's actually high quality stuff, you could do it, it is really cheap but fundamentally you need to light it properly and you need to think about what you're saying in it. Because the technology won't make it meaningful.

Paul Nixon: It's the boys not the toys.

Stuart Bartram: Absolutely.

Section 3. The websites that stand out

Paul Nixon: So standing back around some of those things we've talked about, who have the websites, apart from obviously the good Aviva one, that you respect and why?

Stuart Bartram: I spent, I guess 20 years in an insurance company and someone asked me about this this morning actually and my answer to that was I was always an absolute voracious soaker up of other people's stuff.

And I guess people listening to this might understand this, that you have this thing about your peer group in terms of the industry you're in. And that's really important and that's important for you internally to kind of understand that you might be doing things a little better than your competitors and you hope that's a sign and that actually you're in business to try and eat each other's lunch.

But fundamentally what has been driven is not too much focus on that. It has largely been on looking at what's happening in the bigger, wider world. So what are telecoms companies doing, what are energy companies doing, what are big retail businesses doing that have this kind of closer connection with the people that come and use their services day in, day out.

And then it's not just about jolly old what's happening here in England and the UK, it's about Europe and seeing the growth and understanding what's happening in the States and the Far East. It's truly a global business.

And the beauty is, you know, when I sit at home – and you know I live in Norfolk – in a little village just south of Norwich, I have the world at my fingertips. Or even when I sit on the train to London now with the Wi-Fi connection through my iPad, I can actually

spend quality time reviewing these things. So that really fires me up and energises me.

So the thing that I like to look at, big companies, so GSK [<http://www.gsk.com/>] you mentioned, have a lot of time for what they're doing, particularly this storytelling element that, you know, I've heard Simon Quayle at GSK talk about there and that's definitely reflected in the style of those CEO interviews.

I like just the relentless march that Siemens [<http://www.siemens.com/entry/cc/en/>] just does, it gets things done, with Flory and the team there. You know, they're kind of brave, they're further down the road because they've been at it longer. They're a big company, 400,000 staff around the world. They've had their hiccups of reputational issues along the way to deal with...

Paul Nixon: But they really addressed them.

Stuart Bartram: Absolutely.

Paul Nixon: And, you know, they are, if you like, the example that I hold up for how to show, believably, that you have taken on ethics and embedded it in your culture. Not just, you know "Here's our code of ethics," which I always beat on about not being the latest best practice.

Stuart Bartram: And then General Electric [<http://www.ge.com/>], you know, because there's a point where you just kind of go because companies are bigger, have been at it longer and have had more money to spend and so have got to things before you. You might have had the ideas, and I guess a lot of other people sitting here will say, you know, "We're not short of ideas. What we might be short of is

absolutely the ability to have budget and resource to do them all at once.”

And I’ve often said that, “If you had that what would you do next?” And part of the beauty of the web is this organic growth and the fact that if you introduce new stuff, you know, it implies that you’re paying attention to what you’re doing and there’s stuff that makes people want to come back and discover new things to read or view.

So I like that. But then I get into things within [stakeholder] segments, you know. So who does investor really well, but the overall site perhaps is not so good? So who’s really, really strong on careers and recruitment? And I like some of the stuff Coca-Cola do on recruitment, particularly in their Europe stuff

[\[http://www.thecoca-colacompany.com/careers/careers_european_union.html\]](http://www.thecoca-colacompany.com/careers/careers_european_union.html). I like the way that Coke particularly have started to pay a lot of attention to their heritage and history [<http://www.thecoca-colacompany.com/heritage/ourheritage.html>] around, you know, this secret recipe and the blog and the archivist there.

And that’s particularly why, because Aviva’s a company with 300 years of history and a few years ago we took our museum online virtually [<http://www.aviva.com/about-us/heritage/>], so that people could search loads of things. And we’ve seen the growth of that incredibly. We’ve developed a number of things in that, interactive timeline involving video, digitising these wonderful assets that we had stuck away on shelves and opening them up.

And we’ve done other things that I hope people found interesting around – you know, a difficult subject - but around both World Wars and the service that people gave then in terms of the

conscripted and the loss of life and the impact on one in three men in an office getting killed. And just acknowledging under our recognition brand promise that these people did a thing like that and it's a storytelling thing to help people remember. And it's not many years ago, within the last century, that people were confronted with this in their everyday lives. So I like that.

But the thing that I talked about this morning which really said it to me, was actually you can look round that and it's kind of like "Well they would do that, wouldn't they, because they're huge and they've got all this money."

And we were lucky enough in some years to be in the IR Society Best Practice Awards or IFS, the Shareholder Awards, a number of these awards and do well enough and win them sometimes. I used to love looking at the shortlist but I used to really love looking at the shortlist and the entries in the FTSE 250.

Because I think major companies get stricken sometimes by this legacy. They've been around a long time so certain things are slower to do and they are hamstrung by "This is the way we do it around here," and then to connect all that up, "Well we've got this legacy database..." and it's difficult for a lot of big companies.

When you look at these new companies, all these new ones, they're not often hamstrung by this and so they have a different thing about actually "Well, we don't have that to deal with so the world's our oyster." So I was really fascinated by the way they would tackle similar things, the agility of flexibility they have shown, the way they would tackle it. And you kind of go round and unashamedly look at it and say "Oh look how they've done that," or "They've done that, you know, it probably didn't cost a heap of money but what a neat way of doing it."

And so I used to love looking at all those because I think those companies, in some respects, are the ones that eventually want to join up with the big boys. You know, in five to ten years time they will hopefully enter the FTSE 100. That's probably their business strategy, and they will be having all those obligations of listed companies, even more, tenfold. And so I thought those are real, rich pickings for learning, education, knowledge, just driving my curiosity in those.

Section 4. Social behaviour and the need for future planning

So when you understand it, why is Friends Reunited not Facebook? Friends United started as a way of people coming together, largely through an educational thing, so why didn't that become Facebook and be where Facebook is today? It's largely because of the technology and connective qualities. And then you kind of say "So look at the way they use simplicity here in the way they connect and feed or provide ability to do this connective thing."

And I think you see that in the younger generation and anyone who's a parent – I used to have a lot of freedom when I was young and my parents would let me go out here, there and everywhere and it's kind of like "Just make sure you're back by dusk." And you'd always push it, wouldn't you?

And I guess it's a product of the way we live now is that, as parents, we just get a little bit more scared, there's more cars on the road, there's not so many open spaces, there's not as many things to do, it all seems a bit more of a difficult world. But it still doesn't drive away the need for these youngsters, in their teenager years, they want to be together. They want to do the things that I was doing like hang round the paper shop and go over the rec and play some football, then hang round the paper shop, and that kind of thing, just because you wanted to be with your mates.

And so what they're coming home and saying, "No, we don't want you out doing this," and so actually they're finding this way to connect, you know, whether it's through Bebo or through the migration that seems largely to happen now into Facebook or MSN Messenger. And I think that's really, really interesting because they want to be together to share experiences, talk about films, "What you doing?", "When are we going shopping?" All these kind of

things that used to take place in a very verbal conversation when you met up with your mates.

And they are driving this incredibly I think and the technology that Facebook and Twitter and YouTube and a number of their ilk have really – it just makes it so easy.

You know, I mentioned to you earlier Paul, for someone like me who's a corporate communicator, digital communicator, you do the lessons with my eldest who's 13 and you talk about responsibility and surfing the web and she comes to you and says "Can I have an MSN account?" And you do all that and you kind of control it and you have all different family things. Then next thing is "Can I have a Facebook account?" and she started on Bebo.

Very interesting for me, not very long on there, straight into Facebook, peer pressure, like that. Understood it, you know, kind of like this and then...

Paul Nixon: Came and asked, that was good.

Stuart Bartram: Well, yes, having access but then you realise that actually when I started to look actually who she was talking to it's the circle of friends. And it might be bigger because it's the way it happened, than my little gang that I ran around with, but actually it's largely the people that she's at school with or knows like that. It's not many people she doesn't know on there.

And then you discover that she's also got a Twitter account and she's beginning to use it to connect with her friends and she's been able to do that. She's not come to me for that and said "You know, this would be a good thing." And I'm kind of thinking "She's 13, she's quite mature and responsible so far and she's learning this so

as a digital communicator I'm understanding, I'm preaching, you know, the impact is having on the world.

So if she'd said that and I'd said "Now what do you want to use that for? You know, you can wait til you're 18 and responsible." But she's done it and she's learnt it from her peers, all established, got a nice background on there, you know, profile pic. So when I discovered it was kind of like "Oh good for you." But it's absolutely salutary about how easy it is for these people to connect like that.

And that drives me into one of my hobby horses, absolutely, which is I think for corporate communications, or any kind of communication that's trying to connect with people. It's fixing the here and now is, yes, busy, we all do it and it's relatively one of the simple things, you know, planning what you're going to do in three to six months, you know, next year.

The real big ticket thing is actually planning about three, five, seven, nine years time. Because my daughter, if she goes into further education, by the time her and her ilk come out into the big wide world of ugly work in their early twenties, say, they are going to be bringing a technological driven level of expectation that's unbelievable.

So they're going to be saying "I want to be a customer of yours and I do things like this so what have you got? How can I do it?" Or "I want to be part of the community so I'm interested in these things so how do I...?" you know, like that. Or "I'm going to be working for you so what kind of tools have you got that can help me do my job for you better?" Or finally "I might be a shareholder or a stakeholder or something with that, so... I don't want to turn up physically. I don't ever want to walk in your office but I want to be part of your business and have a connection with you. So what have you got?"

Oh you haven't got that. Well perhaps I'll go over there because they seem to have got it and that fits with me."

And I think every business should be thinking about this change that's happening. You're seeing it happen every moment. And the fact that big business, which is predominantly – for example say a supermarket business who used to rely on people, you know, once, two or three times a week, whatever it was, physically going to these small shops and big out of town stores, accommodating, "We must have huge car parks because they're all coming in their droves." This growth of their internet business is fascinating because people, at the end of the day, in great numbers will say "I don't actually physically need to do that. I buy the same thing nearly every week, why don't I just make it easy for myself, give me more free time, and have it delivered."

And I think big companies have really got to seriously think about not only what these implied changes are in things that we know around the internet, in your hand through mobile technology, the community aspects of connecting and also delivering verdicts on companies through either praise or damning when things go wrong, but what is the world going to look like?

And it's not actually these great things like futurologists, but these things are now happening at quite a pace and there's things that you think "Oh they'll never take off," then do. There's things that you kind of go "Oh that looks really, really good," and it doesn't. So predicting the future is a difficult art.

But there are certain things that come together and, you know, particularly when you look at a global position you see certain things emerging, the much spoken about rise of mobile technology in Asia Pacific, the fact that already I think – if we stop today and

look at the number of TVs in the world, the number of desktop computers and then absolutely dwarfed by the number of mobile phones and then within that segment the absolutely accelerating rise of Smart phones within that.

So if you are an increasingly westernised person in China what's the likelihood you will buy a desktop computer to put in the corner in wherever you live? And it might be in a rural situation, who knows. How likely are you to buy a web enabled phone in the next ten years? Quite likely. And how therefore are you expecting to do your connections with whoever it is with that, with your friends or your bank or your customers or your supermarket or your fashion and whatever?

And I think that's the thing that drives me, two things, thinking about that and helping companies to understand that. And I think that has implications, not only for big business globally but absolutely for small to medium sized firms as well, about their customers and they want to provide fundamentally a choice. Because those companies that kind of go "We're here in that way and we don't want that any more," – it's a difficult balance, I know, but actually that's what this other thing is driving, the demand that people can say "I choose to do it like this, what have you got?"

Paul Nixon: And if you don't?

Stuart Bartram: "I know I'm different to that last person you were talking to, but that's me, you know, that's what floats my boat. I want to do it like this." So I think that's where companies are starting to need to think really about what their response and what they're going to do about that.

Paul Nixon:

Because I think you do have a recognition of that, maybe not to the extent of how big it's going to be or how far some of these transitions will happen, but it's a kind of 'tomorrow' problem for them and they see it's scary. It's more I think wanting to know how to get started, you know, where you've got the majority of corporate communicators who have not started to properly engage in social media or in interacting with their stakeholders in various ways.

Section 5. How Aviva built up experience in using social media

Paul Nixon: How long ago and how did you guys go about building up support and doing social media within Aviva?

Stuart Bartram: I've often talked about this before and our introduction of understanding the technology and the functionality that social media and, you know, the beginning of Web 2.0 – we were very fortunate I think. We had the opportunity to support a round the world sailor called Dee Caffari - and for those of you listening to Radio 2 on Bank Holiday Monday she was on the Dawn French and Jennifer Saunders show – but she's now, all those years later, the only woman to have sailed round the world three times, front and back, you know, against prevailing winds.

But we were supporting her in her first attempt and we were working with an agency, the Group, I know you've done audio interviews and that with them [<http://www.corporate-eye.com/blog/2011/03/corporate-website-the-group/>]. And so what was fantastic, apart from being told “We're sponsoring this round the world yachtsman, we need a website within six weeks because she leaves Portsmouth Gunwharf Quay in November...”

Paul Nixon: And she isn't going to be waiting.

Stuart Bartram: And it's kind of like in our normal style, you know, with thanks to the Group. And that's the other thing, it doesn't have to be big bang, it's “Right, we'll get a site ready for launch and then the full site will come on-stream later.” You know, phased delivery for certain things is really, really achievable and, you know, the right road. Instead of breaking your back to get everything ready and it kind of not hanging together on launch, it doesn't all have to be there for certain things.

So we used what was then called the Aviva Challenge as what I've often describe in Aviva as our laboratory. So we had to build a community around Dee. She was going to be away at sea for a long, long while on her own.

Paul Nixon: Going to need a lot of friends.

Stuart Bartram: A lot of friends, and not only for her to communicate to, you know, and mark the progress of our sponsorship, but also for her to get the reassurance that people were very interested in her.

So we had lots of blogging and tools for her, we got technology from the boat back. We had well wishing messages. And when we supported her again she took up the second challenge which was to enter the Vendee Globe, we turned that into a fully fledged Aviva ocean racing site and the social media tools in that just went to the n'th degree again.

So we had team blogs, we had audio, we had podcasts. We had Dee sending video back from the ship. Just went to the next stage. And what that absolutely gave for us was an opportunity to actually understand how this thing worked, why people find it interesting, why they engage with it and actually what is its implications into more kind of what you'd call dryer corporate communications through your dot-com. And so we were able to learn a lot in that and then actually gradually phase some of that stuff into the dot-com.

The other thing I think is absolutely just being brave, I remember sitting there and I can tell you now when it's there, you know, the Aviva PLC YouTube channel was created in September 2006 which is quite early in some respects. Why? Because I was reading about YouTube and I was thinking "What, they're giving this all for

free? Wow, this is interesting. I'll just go and set up a little thing here. What have we got over here? Well we've got some of this video content? No we can just re-use it, we've got all the rights, you know."

So I set up that very first thing just to hang content out there to say "I wonder if people would just put in that search something about, I don't know, Aviva or another key word like insurance. You know, let's just see what it means." And, of course, we then with Dee built a YouTube channel for her because we felt "There must have been thousands of people around who will type in sailing or adventure or yachting, you know, because that's their thing as opposed to football or cricket or Justin Beiber."

And we just did that and we learnt so much in that. And a lot of what you see in Aviva.com today comes from that and we were very lucky that we were able to do it in that sponsorship site as a laboratory for us. But it gave us the courage, it gave us the understanding of how these things work and our roles and responsibilities in it as well in terms of managing communities. And what...

Paul Nixon: Did you have specific community managers then...?

Stuart Bartram: Well no, we used to do it ourselves really and with the help of The Group like that in terms of – this thing about comments and blog comments. People go "Oh that's really good..." but big companies go "Well who's approving them then? Who's checking they're okay?"

And because the technology makes it very easy for you to do that but you have to do it regularly because people get quite frustrated if their comment on there doesn't appear for a little while. And we

didn't always get it right and there were delays but you began to understand.

And when you get these people coming in and you understood and you look at your metrics and this traffic that's building up. And these messages coming from all around the world, people wishing Dee well, from landlocked countries. The head of the Turkish Navy, the first Lord of Admiralty coming in.

But it was more closer about these home ones. This lady I remember once said – and it was in the Southern ocean there's these icebergs and it's treacherous, not allowed any human contact, else null and void. You can't take anything off or on, you're just on your own. And at one point Dee was in the Southern ocean and the closest human contact was actually upwards, it was the cosmonauts in the space station.

So when you see these comments of someone saying "The first thing me and my daughters do every morning is basically come to your website and see if you're still alive" and then "how brave you are." And you begin to understand this sense of connection and shared stuff around it and how important it is, not only for Dee to understand that these people are rooting for her, but how people get quite passionate about these causes or...

Paul Nixon: And it becomes personal.

Stuart Bartram: Absolutely, and the fact that Dee could then respond to that and name check a few people meant a lot for her and was very emotional. She was fatigued, tired and this kind of thing. The thing that would sustain her was that it was mattering - it mattered to a number of people.

Section 6. Communicating with shareholders and getting social with them

Paul Nixon: We just have to get company secretaries to think the same way about [communicating Corporate] Governance!

Stuart Bartram: Well I think there is a shift there because I think they're beginning to understand. So a company like Aviva, you know, its retail shareholder list is not the biggest in the UK but it's sizeable, it's, you know, between 500- and 600,000. You know, they own a limited amount of the company but they're full of people who got free shares out of the Norwich Union floatation in '97, been lots of interesting ex-senior people of Aviva, it's a real mixed bag.

And actually they're just like everyone else, aren't they, in some respects? They're like a bunch of customers or everyday people so why wouldn't they want to take advantage of some tools around that, connected. It just absolutely mirrors, that thing about "We used to send everything to you in the post and you'd have to elect this, fill in that, send it back like that." Then companies were able to actually say "What would you rather? Do you want to have email or do you want to have online growth reports?"

And then the Communications Act understood this behavioural change and enabled companies to actually default to actually say "We're no longer going to do it like that because a number of you have indicated this, plus it costs a lot of money which is great for the environment and actually it's more efficient like this. We will still do it... " - this is the choice thing – "If you tell us that you'd like us to, you can still have a hard copy of the report and accounts, whatever."

But understanding that, so then you kind of go “Well do we just talk to them once a year then or do we try to build a community around their investment, news from that, you know, not only the site itself.” Some of them want to know about dividend, frequent questions, how they trade shares, all that kind of stuff.”

And you see suddenly all this stuff that used to be like in the shareholders’ handbook move online. And I think that’s probably one of the next things for retail shareholders. And you could argue, would they really engage in this on a frequent enough basis?

I think there’s debate to be had there but I think what they love to do is when it matters, so when they want to read about the financial reporting of the year, the success of the business, they want to engage in the AGM, their meeting of the year.

We were a huge webcaster of our investor presentations right from the word go and I spent a lot of the time really advocating the webcasting of the AGM because I felt in terms of the numbers we would get across the year - you didn’t have to be a rocket scientist to work it out, it would be bigger than the actual number who physically attended on the day.

And so there was, you know, even institutional shareholders somewhere else who’d probably go “I’m not coming to the Barbican to come to the AGM but if you show me a recording of it, I’ll probably watch that.”

So we’re doing it, you know, not live and only the business of the meeting, you know, not the Q&A and I think that’s a transparency thing that many companies are thinking about “Could we get big and bold enough to do that?”

And I think that really just starts to open up. So if you drive them on, say “Oh we’re no longer sending you all this stuff in the post that you used to love,” I think you’ve really got to have content on there that says “Well why should I bother coming to your website then?” “Well because you can do this. You can do e-comms. You can do all this. You can see the Chairman. Aviva have got video messages from the chairman. You see the webcast every year, you can look through that. There’s all the other investor stuff that’s coming in. Increasingly senior manager interviews.”

Not quite in the GSK scale yet in terms of regular CEO interviews but more fixed around, you know, landmark results, updates or investor presentations, you know.

And I think retail shareholders are one of the areas that companies can really mine and I think they would like to take part in this as well. And then in the same way that you’re hoping your consumer proposition, the Holy Grail, is someone recommends you to their friend or family. What’s not to think that a shareholder might say – you know, someone says to them “Oh I’m thinking of investing in some shares, what’s your portfolio like?” And they kind of go “Well I’ve got this, that and that. Oh I really like this company because they keep me informed, the share price is good, the dividend is good...” – all these other things that are the decision maker – “But actually I really like the way I feel engaged in with the company, communicated to, part of it, opportunity to vote online for the AGM, see the workings of the meeting, do anything really.”

And, you know, I think that’s a potential growth area for those companies with sizeable [shareholder] lists.

Section 7. Selling the social media strategy and taking small steps

Paul Nixon: So were you able to then - you've got the success of the sponsorship and the Aviva Challenge site - say look "Social media works for us over here. Right, now we're going to do it corporately. Here's how we could do it." Was it easy to sell? Was it easy to put a strategy...?

Stuart Bartram: Oh no, no, those things are never easy to sell. You know, I guess when people say to me "What have you spent ten, eleven years going?"

Paul Nixon: Yes, what have you spent...?

Stuart Bartram: How I'll often answer that is actually, you know, Aviva.com sat with me and my team but I never ever said it was our site, we worked very closely with investor centre stakeholders, for the director and then the operational side. And our job was about consulting with them and saying "What do you want to communicate and how do you want to do it digitally and how might you want to do it through Aviva.com?" And then, in recent years, "What else would you like? Where would you like to distribute that content? Place in our YouTube channel? Have a Twitter...?"

And so we started to think about this and then you begin to look at that and I have a great saying – not a great saying, it's one I like which is "Just because you can, doesn't mean you should." And there is this kind of thing where in big company stuff it goes "Oh it's out there, they've got this." And then you look at it and say "Yes, but actually – I don't understand what the strategy is. Is it meaningful? Why would I go back? Why would I stay tuned? Why would I have it coming into my life weekly, daily, whatever?"

And this fits an insurance company that manages risk all the while. We were always sometimes a bit cautious about that.

So YouTube, 2006, September, starting to go well and suddenly you think “Oh, we’ve got tens of thousands of views of content from people who probably would never have discovered it by coming to Aviva.com. So not bad. And how much has that cost us? Well that piece of content over there, that was produced for something else, putting in on there, bit of my time and then da-da-da-da.”

So I started to look at really, where you begin to understand these things that are going to have legacy, these things that come out of the pack. So you begin to be aware of MySpace and then you see that kind of shift into that music dominated thing, you kind of go “Perhaps not for us.” Bebo very much fixed in the kids and then you start to see LinkedIn and the beginnings of Facebook and then obviously Twitter and lastly FourSquare and a number of these things, you begin to understand that.

So I spent, I guess, most of 2009 talking to our media relations colleagues about the way we should start to move to have Twitter as a part of our communications mixed distribution. Not because it would stand alone or replicate but I said there was an easy way in to do this.

Aviva is a powerhouse of PR, particularly in the UK, and we always used to carry as much PR as we could and usually placed it on the site. Because we had a mobile site, we were among the first, we used to generate RSS out of it. So there’s a neat way that you can do Twitterfeed.com that turns your RSS into a nice little Tweet. And so that would give you access into a way of saying “We could publish this here, that actually is approved content that’s gone

through all the approval stages in the company, that's pretty low risk. Why don't we just try it?"

So we talked about that and then in January 2010 – yes I'm pretty sure that's right – we got it going. And I looked at Shell.com, their Twitter feed, I looked at a number of these other – Intercontinental Hotels Group and others like that and was just thinking "Blimey, that's got 3,500 followers, wow." And you start to look at the followers and you start to understand that there's other energy companies and all that and then there's journalists and you start to think "Well why couldn't that be for us?"

So we started to think about that and then, as I said, in I guess 14 months we're now just hitting through the 1,000 [followers] mark. And then you just look at the make-up, who's bothering about this? Why would we do it? Well because other people, whether it's analysts or journalists, are electing to get their news like this. They might have RSS, they might have signed up to our email drop, you know, from dot-com. But their behaviours are perhaps changing. But perhaps they're discovering whether it's worth to do...

Paul Nixon: Having a look at it first.

Stuart Bartram: Absolutely. And then they're going saying "Well what's quite interesting about that company? They haven't got a Twitter feed. Haven't they thought about that?" Or "Actually this is preferred way now, I love it. Why don't they offer that?"

And so you see this growth and often in that thing – and I don't know if you did it Paul, but if I follow someone I immediately go in to see who they're following. And you kind of go "Oh, that looks interesting. Yes, I'll follow them as well." Because it's about this recommendation of "I quite like what he does or she does," and you

kind of go “Well if they like that stuff from them, I’ll probably like that.” So that’s how I do it.

So you do that and I think you see a lot of people come in through the peer group. They’ve kind of gone somewhere else and they’ve found that in there, I’m sure they do it, and then suddenly you see this rush of people signing up to follow you.

And so I think that’s proved very well and we’ve got an audience of 1,000 and I think the development of that for Aviva has to be the broadcasts. And they’re doing much more evoking question stuff, pulling in other sources, rather than PR driven stuff which is the backbone of it. It keeps it ticking over and for those people who are signing up and saying “I prefer to get my news from you like that,” very short, 140 [characters], you know, quick bit by email, where does it take them, Aviva.com.

Where therefore you hope they either get the news – and part of the site, and for those busy people is to get them successfully into that site, get what they want, let them get out and get on with their job. But on those occasions when they go “I’m not so pressured or deadline driven, perhaps I’ll – oh what else is on this page. I didn’t realise they had a full kind of image gallery for media use, free to use, you know, downloadable, high res, of all these – oh perhaps I’ll have a look round. And I wonder what’s in the CR section.”

And you hope that they then migrate into all the other great content that you do when they’ve got time. So through your metrics you see your average time on site is good. We have this thing in the company, average time on site, what does it actually mean? You know, in some respects if it’s several minutes it’s kind of “Oh great, people are really engaging with the content,” or they’re struggling to find what they want.

So actually on certain series there's not people spending much time here but on the share price page – why, because they like to come in, it's very visual, they get what they want and they get out. That's a measure of success. You know, and absolutely in terms of that clarity and efficiency of doing that, that's sometimes a much kind of forgotten about thing, letting people get on with their business. And then this subliminal thing of them thinking “Well that was pretty painless and easy. Didn't get like that...”

Paul Nixon: I'll do it again.

Stuart Bartram: I'll do it again. So began to do all that and so what we then did was understood that we needed to start to manage things on LinkedIn. That's another big thing in terms of the PLC, the dot-com, is a better presence on LinkedIn and we're working with that.

And often the difficult one for everyone is Wikipedia. How do you manage your presence on that in terms of that? And I started to do that very early in terms of very clear – I would go in and only change like really factual things. So every time our customer number changed or our funds under management or number of staff.

And then you did that once or twice, straight in, and then it's beginning to use the sandbox there which is that thing of “Hi, it's only me, I'm only changing this,” but keeping an eye on other content in case people are publishing in that. But actually letting that community know that you're just changing factual things to keep them up to date.

And then obviously this thing for big corporates which was actually “Oh well we got all this sorted. What are we going to do about Facebook because it is becoming the place?” It's become the

place now - 650 million users around the world. It's not a fad. These are astonishing statistics. So 28 million users in the UK. What's that? I don't know, just under half the population?

And then if you dive within that, then the number of people who say that's the first thing they do before they even get out of bed, through a mobile device again or a laptop, they check their Facebook account. So actually how this becomes part of their life.

So actually what's the place of big business in that, in terms of commerce or brand communication or just presence? And everyone going "Oh, I don't know what we do there," and it's a big thing.

Section 8. Getting into Facebook with a major brand campaign and planning for the future

Stuart Bartram: So we were very lucky, I guess, last year where as part of a marketing communication campaign which went under the title 'You Are The Big Picture'. Part of the reason we were trying to connect there was, in many respects, key influencers around the globe. And the campaign was designed in such a way that it was meant to be overheard by customers, consumers, everyday people.

So we wanted to really tell people about Aviva in those key influential communities of analysts, city journalists and all that, but also have something of a participatory nature that everyday people felt "Oh I know who they are. I can join in." And then the scale of it would also then wash back into the influencer community, saying "Oh Aviva have done this. That's unusual for an insurance company." And so that gave...

Paul Nixon: And they notice all the buildings in our capital are coloured yellow or...

Stuart Bartram: So then that gave us very much that way we could get in to Facebook. Instead of saying "Hi, we're Aviva, an insurance company, you know, come and follow us," and around our community people are going "Oh perhaps not." Around a thing that talked about getting your picture projected on a building, you know, 15 seconds of fame, plus raised money for a charitable cause, seemed to be a really good way to enter into that and give yourself a presence.

And in similar ways if you look at the success of Barclays Premiership Facebook it gives them brand awareness and communicates who they are and what they do but it's all about

Premiership football. And similarly, RBS's Six Nations page. Lots of people are in it because they love rugby and RBS are a great supporter of rugby and they can do it like that.

Similarly we were doing about that and not talking about "For all Facebook members, 10% off whatever today." That might come because I think this is where it will end up. It's like how do people connect? Where are they? You know, in city centres, billboards, at the cinema, watching TV, where are they congregating? And they congregate in these spaces.

So social commerce, or Facebook commerce is going to be a big thing and you already begin to see Best Buy and ASOS which has got a fantastic online model. And you say "Well why do they need it?" They understand that perhaps some of their customers or their new customers that aren't quite their customers yet...

Paul Nixon: Compare notes, recommend.

Stuart Bartram: Will do that but will also say "I'd rather do my shopping when I'm in Facebook, thank you. I don't want to have to go off to your old fuddy duddy site. So if you can do me that, you know, that's great."

And I think you're beginning to see this opportunity and there's so many free tools that Facebook will give you and then obviously entice you as a business to spend on attraction through advertising, applications, and stuff like that. It's quite astonishing and it's just enormous numbers so it's that old thing, go where your customers go.

And so out of that 28 million, for a company like Aviva and it's 53.4 million customers around the world, quite a sizeable number in the UK, again it's not too much of a stretch to work out that many of the will be on Facebook.

So thinking about “Right, are we ready to have, say, an e-commerce motor and household page?” Perhaps Aviva is not and many insurers might not be ready for that but actually thinking about “Well where we should be in three years with this?” If we’re seeing this growth and Facebook are pretty definite they want a billion subscribers within perhaps another two years and given their current rate of progress would you bet against it? No.

And with these kind of things that we’ve just seen launched just this week with “Facebook Deals” in the US which is their big Groupon killer and I belong to a number of these: Groupon, Living Social, and we’ve got a great one actually talking about how it can work for communities. There’s one – it’s a strange name, it’s called Tickle – but it serves Norwich and Norfolk and there’s some great deals that come through that and it’s part owned by the old newspaper I used to work for. And it’s about, fundamentally, great deals and connection.

And I think with Facebook you understand that it’s become part of people’s lives. My daughter certainly is on it a lot. She feels connected, not only with her close group of friends but friends that live away, overseas, friends that live other parts of the country that we’ve met and they’ve moved there, whatever. And she definitely is feeling that’s the way that her – the other thing that’s talked about is I asked her – and I read a great article about it - when do these 13-year-olds – “Do you use email?” “Pardon.” And they go “Email, is that something more formal?”

And it’s about now. It’s about MSN, Facebook, messaging. It’s almost like digitisation of your life. Even as someone who grew up – and before we were talking about life in newspapers, you know, when I was a journalist you had to battle the other journalists to get

the good typewriter in the newsroom with good carbons, top copy for the subs bench, bottom copy for the news desk. And this growth of technology that makes everything very, very much easier in my life, I have now understood that my life is digitised!

I can't remember the last time I wrote a longhand letter. I'd do it, you know, template on the computer. I collect my photographs on there, I have virtually all my music collection digitised through iTunes. I'm increasingly putting my home movies and products like Apple's iMovie gives you a free thing thrown in that you can make a nice little – have a go. And there's a great feature now where you can make Hollywood trailers out of it, you know, that last about 90 seconds. They're joyous, simple things that you think "I'll have a go at that." You end up with a result that you kind of surprise yourself.

And I think there are lots of these tools around and I think it's just like Facebook is the one that's driving it. So FourSquare, again you know, you look at Facebook places, will that eventually do for FourSquare? Great model. Twitter - I think the thing with Twitter is you can understand where Facebook is going in terms of actually monetising, earning money, because big companies will go "How many people are on there every day? We'd like to advertise on there, thank you."

Twitter, growth... but actually it's that thing that lots of opinion formers are commenting on, you know, "How is it going to make money?" Well it certainly seems to be growing, it might not do it as quickly as Facebook but I think you know for those people at Twitter, that's the next big thing, you know, how do you make it pay?

Paul Nixon:

but if you've got networks of recommenders and followers...

Stuart Bartram: Absolutely. And the other thing is absolutely more commercialisation which Facebook would do which is actually “We’re all about community. We don’t want big business in here.” And they used to say “No, we don’t want big business.” You know, these surveys used to say “What about if someone tried to sell you something in Facebook?” “No thank you, don’t want any of that.”

But understand people saying “Well no actually if it’s alright and I elect to sign up to it, it’s not intrusive but I make the choice...”

Paul Nixon: And I get a good deal.

Stuart Bartram: And, yes, it’s rewarding. “Yes I don’t mind a bit of that.” And I think you’ll see this and I think, you know, that’s where Facebook are talking to big companies to say “How can we help you reach these people in a meaningful way?” And I think that Twitter needs to do that really in terms of, you know, talking to big business that would put some big bucks into it in terms of reaching them, as opposed to “Well we’ve got our own Twitter feed.” “Well, yes, that’s free isn’t it? We gave you that. You just need to have someone on that running it. But what are you doing to reach out and collect or communicate those things?”

So, yes, and then it’s what’s happening next really. And I think there are two or three things that are happening, these very interesting things that come out that you just don’t know, I talked about earlier. There’s one called Chromaroma, I don’t know if you’ve seen that. That’s a new game and it sounds quite parochial but if you travel on the London transport system you can connect with your Oyster card and you play a game. So if you’re travelling a lot like this, it’s a bit of fun at the moment. It’s location based, it’s using data, it’s understanding, it’s elective so you do it or not. And

when people are spending a lot of time it's kind of like they have leader boards and stuff like that.

And other one which is a really interesting thing which I've just signed up for is Empire Avenue which is a US based site. You trade in social media personalities and leaders in terms of their spheres of influence and you can buy shares and you can earn stuff by how many followers you've got on Twitter, how often you Tweet, who your connections are. Really interesting model and my feeling about this is I sign up for it and I take part and I go "Oh I don't know if:

a, I'm interested to sustain this?

b, have I got enough time really to do this?

c, is this just a flash in the pan and do all this and then it's going to disappear?"

But there's one or two people who I respect and follow on Twitter, Jeremiah Owyang, of the web-strategist.com, you know, he works at Altimeter and he's particularly bigging it up at the moment and I kind of think when people like that start to form opinions, who am I not to listen and take it all in. So I've signed up for that and I think that's the other thing - never be afraid to try things out, have a little personal account to understand how these things work.

And then through almost that osmosis of understanding "What would that mean for the company that I work for?" or if you're in an agency, "The company that we're trying to do business with, "in terms of guide or strategise with, or often, I've described it, kind of the way I like these agencies to do it, is to come along and poke me with a sharp stick. And kind of go "Why don't you do that? Have you seen what they're up to? You could do that." And you kind of think

“Yes we could,” or “That’s not our priority but that’s a good idea,” or “No, that’s not right for us.

But there’s constant debate across the fence of actually best practice and, you know, what you need to do keep the agenda moving forward, you know, or finding simpler, better ways of connecting and community.

Paul Nixon: I think we’re probably at the end of our time so I think we’ll end it there and maybe do a second episode at some other time.

So thank you very much Mr Stuart Bartram, thank you for the thoughts.

Stuart Bartram: Thank you Paul and, yes, I really enjoyed it. I’ve very much enjoyed the ones you’ve done so far, it’s the kind of stuff that fires me up, that gets me thinking. When I hear people talk that I like and respect, it’s things that plant seeds in your brain and you might not be able to deal with them immediately but you kind of bring them out of the old filing cabinet couple of months later and think “Yes, perhaps I understand that more now and perhaps we could do something like that or we should really consider, you know, what they’re talking about there.” So thank you.