

## **Implicit Engagement**

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In this presentation we distinguish between implicit and explicit participation afforded by "Web 2.0", arguing that the implicit enables civic engagement based on what people do, rather than what they say.

Web-based social media, such as blogs, wikis, video- and photo- sharing, and social networking, are typical examples of Web 2.0, providing a more participatory Internet experience which, in turn, has the potential to support increased civic engagement. One factor in the success of web-based social media has been the explosive growth in Internet access and usage during the 1990s. More recently, mobile Internet access and usage is ramping up similarly.

Financial institutions have been slow to embrace social media due to concerns about brand, reputation, security and so on. Wells Fargo is a notable exception, using blogs, video-sharing, social networks and an immersive virtual world, all managed by a social media team. Other examples of "Banking 2.0" include social lending and "communities of transaction", third-party account-aggregation and social-networking services, such as Wesabe and Geezeo.

These approaches to social media are based on explicit participation and engagement at a personal level. Users collaborate, contribute and commune as networked individuals, creating interwoven peer-to-peer relationships where the peers may or may not be known to each other. However, explicit interactions also have an implicit aspect which provides an additional opportunity for civic engagement.

Implicit participation occurs when data from and about users is aggregated, typically anonymously, and is used to provide innovative services to the users and others. Recommender systems, such as Amazon's product recommendations, are a classic example. Products are recommended to Amazon customers based on similarities to other customers inferred from purchasing and browsing histories.

Implicit interaction can also be used for making decisions on the basis of clear empirical evidence. Google, for example, uses A/B experiments to test the effect of different versions of a web page, for example, for advertising placement and, notoriously, for evidence-based page design, rather than so-called intuition-driven design.

Evidence-based decision-making is also a hallmark of the Australian Government's agenda for public policy.

The advantage of empirical evidence is that it describes what people do, rather than what they say. It may also be used overtly, e.g., Amazon, or covertly, e.g., Google. Financial institutions store massive quantities of financial transaction data that can be used as a starting point for evidence-based decisions. Inferences based on raw transactions are somewhat risky, however, as the data consists of a date, an amount and an opaque description or narrative, such as

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Our research involves enabling users to manually and automatically categorise raw transactions to provide semantically meaningful data that can be mined for social trends, such as how people spend their stimulus payment. Categorised transactions are useful to customers, individually and

collectively, and the aggregated transactions can be used as a meaningful basis for civic decisions, based on what people do, rather than what they say.