

## Dateline: Twitiverse

Britney Spears is following me, or, rather ABA Banking Journal, on Twitter.

Commentary: By Steve Cocheo, Executive Editor

Not that we care. They will soon join the ranks of attempted "followers" who we've blocked from having access to our bankerly "tweets." Policing your followers list is a never-ending task. Anyone in the Twitiverse can start following you, though you can block their access after receiving the standard email alert that you are being followed. Why block? Twitter users can browse through your bank's following, and check out your followers' tweets. In our case, we didn't want representatives of groups or companies we didn't choose to communicate with, even inappropriate websites we didn't want any ABA brand associated with, following us. Our own primary goal is to tell folks what's new on our website, [www.ababj.com](http://www.ababj.com). If you believe that people judge you by the company you keep, then you get it.

In case you aren't at all familiar with this social media service, Twitter is a messaging site through which users can broadcast ads; business announcements; updates; headlines; weblinks; personal attitudes, coordinates, and musings; gossip; trivia; nonsense; and words some people will likely wish they had never attached to their name (some day). On that, years ago, someone suggested that you should email as if it were going to go on the news crawl that circles #1 Times Square. Twitter is the world's news crawl.

I've spent about four months, with varying devotion, depending on deadlines, in the Twitiverse for ABA BJ (our twitter address is [ABABankingJourn](https://twitter.com/ABABankingJourn)). The effort began when we were promoting something and needed no-cost marketing. Today, I'm fairly regular about posting new tweets when we update our website, and to provide clues to our weekly online puzzles. Sometimes leads for new articles come through Twitter. But I don't post what kind of sandwich I'm having; who could possibly care? A quick perusal of almost any string of tweets suggests that apparently a lot of people care about stuff like that.

Among the banks that have pioneered on Twitter, there has been some innovation. Next month's "Pass the Aspirin" (available now online, if you don't want to wait), will include a community bank's interesting ideas on how Twitter can spice up a marketing mix.

Going back to "getting it" — that's relevant. Twitter is a funny — sometimes fun — little tool; a quirky big e-universe. Chief Editor Bill Streeter probably said it best: He didn't quite "get" Twitter, but anything that could force Steve Cocheo to be very brief would be interesting to watch. Twitter messages must hold to 140 characters — not words, characters. (By the end of this sentence, I would have consumed almost 18 Twitter messages thus far in this column.)

Note to your Twitter file: If you've got employees who are tweeting personally, tell them not to associate their personal account with the bank. And if they are tweeting officially, tell them to consider carefully what personal comments they make. You'd be amazed how ridiculous a person or company can make themselves look in 140 characters.

So far, the regulators aren't tweeting. I don't know if the world is quite ready for a Fed tweet. ("About to vote 4 rate cut. Tweet thoughts?") I don't see regulators holding to 140 characters, either.

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