

APR 2019

blender



FINANCIAL SERVICES SOCIAL MEDIA LISTENING /// 1ST QTR 2019

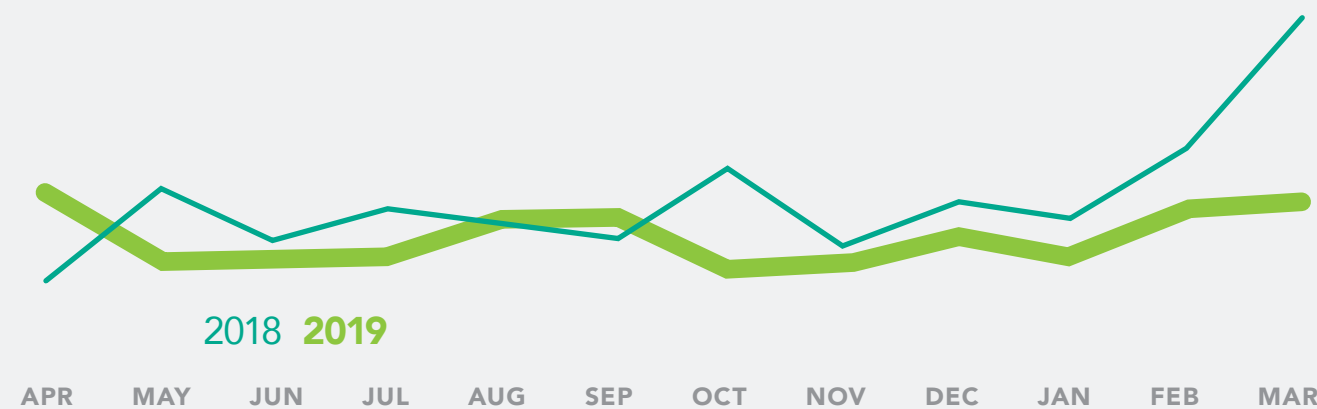
bellomy



The Bellomy blenders are industry-specific reports designed to keep you informed about key social media metrics, insights, and trends in your industry. The blender is produced each quarter for Healthcare, Retail, Financial Services, Energy, and Consumer Products. Download them from our website every three months.



all three indicators changed substantially in Q1



-21.0%

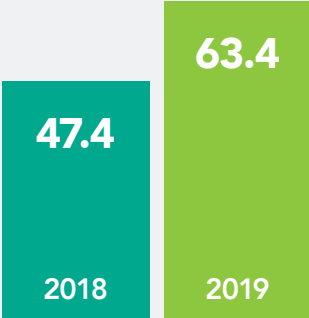
volume change

Volume decreased 21% in the January to March period of 2019, year-over-year



sentiment change

Sentiment increased 16.2 pts in the January to March period of 2019, year-over-year



intensity change

Intensity increased 16 pts in the January to March period of 2019, year-over-year

Sentiment A score that expresses the ratio of positive to negative sentiment about a topic

Intensity A score that expresses the ratio of strong emotions (such as "love" or "hate") to all emotions expressed about a topic



investing with a purpose

Socially Responsible Investing (SRI) is on the minds of many investors and advisors.

We listened to the chatter online to find what's trending in impact investing and Environmental, Social, and Governance (ESG) funds.



Did you know?

Americans in their 20s and 30s are 50% more likely to put their money in companies targeting SRIs than the overall investor population? (USA TODAY)



What millennial impact investors are talking about:

Authentic track records in values-aligned and impact investment

Someone with a point of view that aligns with their personal goals/beliefs

Due diligence process that goes beyond the current ratings systems

Percentages of other clients that invest for impact

Advisor guidelines for shareholder advocacy

Investors have been slow to buy into so-called ESG funds. But there's a ton of buzz online around the recent introduction of more than a dozen ETFs that use environmental, social, and governance scores to pick stocks and bonds. Firms including Vanguard, Goldman Sachs, and BlackRock have gotten in the game.

Chatter online increased after BlackRock's introduction of iShares Low-Cost Sustainable Core ETF

Impact Investors are talking about:
healthcare
education
woman-owned
equitable business
community-building
environmental change

bellomy

#greenwashing



Coined in 2015, greenwashing is any false or insincere display of environmental concern

Q1 2019 saw a rise in greenwashing posts from individuals, investors, and companies

The green bond market has grown to occupy 3% of the global bond market, and with that growth comes a healthy dose of skepticism from investors



Goldman's new Xtrackers ETF index picks the companies with the best scores on MSCI's sustainability ratings

To produce the scores, MSCI analysts scour news stories, financial records, company reports and regulatory filings looking for hazards that a traditional financial analysis might miss.



Lime took a social media hit

for #greenwashing when this image of their bikes populating a landfill was widely shared in a response to Lime's recent sustainability article



'Get Your Greens'

Vogue talks to consumers about spotting the true eco-friendly manufacturers from the greenwashers. Products containing only 1% organic ingredients can be labeled 'organic.' Retailers hop on the eco-friendly movement using this label—and effectively greenwash their brand message



BP gets trolled on Twitter

after releasing their Sustainability Report on April 11th

bellomy

reduce. re-use. or get retweeted



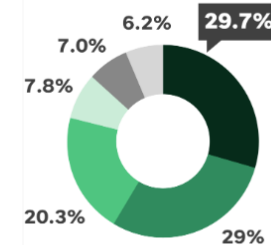
Based on the examples of greenwashing in social media, consumers are going to be hard on companies who claim to be sustainable but take actions that are seemingly harmful to the environment or non sustainable



Consumers are not going to let companies get away with false sustainability claims; there will likely be increased scrutiny and more stringent definitions on what counts as "organic" and "sustainable."

Socially Responsible Portfolio

Asset mix of Wealthsimple's Balanced SRI portfolio:

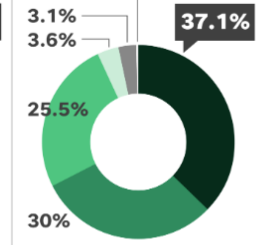


- Affordable Housing¹
- Low Carbon
- Local Initiatives²
- Gender Diversity
- Socially Responsible
- Cleantech

1 – iShares GNMA Bond ETF
2 – PowerShares Build America Bond Portfolio
SOURCE Wealthsimple
Karl Gelles/USA TODAY

Typical Balanced Fund

Asset mix of more traditional balanced fund³:



- U.S. bonds
- U.S. stocks
- International stocks
- International bonds
- Alternative investments
- Cash

3 – As of March 31
SOURCE Morningstar Balanced ETF
Asset Allocation Portfolio

© USA TODAY

ESGs are on the rise—
especially among investors
in their 20s and 30s

#hashtags

#greenbonds
#ResponsibleInvestment
#GreenBiz18
#impactinvesting
#responsibleinvesting
#sustainableinvesting
#greeninvesting
#esginvesting
#impinv
#SRI
#CSR
#impinv
#ESG
#esg
#socfin
#sustainablebusiness
#greenfinance
#sustainability
#climatechange
#climateaction
#socialimpact
#devfin
#socent
#startup
#OpportunityZones
#ethicalinvesting
#valuesbasedinvesting
#socinn
#EarthDay2019

bellomy

categories

year-over-year comparisons

banking

-49.0%
volume change

+16.4
sentiment change

+14.5
intensity change

loans

-37.0%
volume change

+24.0
sentiment change

+11.3
intensity change

insurance

+11.0%
volume change

+11.1
sentiment change

+3.9
intensity change

credit cards

+16.0%
volume change

+67.3
sentiment change

-2.6
intensity change

investments

-11.0%
volume change

+6.5
sentiment change

+21.0
intensity change

Sentiment is more positive across all categories

bellomy

blender



Contact Bellomy at info@bellomy.com /// 800.443.7344

bellomy