Reputation Metrics in Contemporary Art and Culture

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Rate this transaction. This Feedback helps other buyers and sellers.

- Positive  ○ Neutral  ○ Negative  ○ I will leave Feedback later

The seller offered free shipping for this listing.

Please explain:

Click on the stars to rate more details of the transaction. These ratings will not be seen by the seller.

- How accurate was the item description?
  - ★★★★★ Very accurate

- How satisfied were you with the seller’s communication?
  - ★★★★★ Very satisfied

- How quickly did the seller ship the item?
  - ★★★★★ Very quickly

- How reasonable were the shipping and handling charges?
  - ★★★★★ Very reasonable

PLEASE LEAVE US A POSITIVE FEEDBACK AND 5 STARS RATING
Ashling

It was an absolute pleasure to stay in Julien's apartment! He was extremely accommodating and understanding when we ran 2 hrs late for our check in time and overall he was just a very cool guy. The apartment has everything you need, we only stayed two nights but we could easily have spent a week. It's also a beautiful little village.

August 2014

Mathieu

L'appartement mériterait un gros coup de ménage, aussi dans les recoins... Hormis ce petit point négatif, au niveau possibilité d'amélioration, une cabine de douche serait plus sympa que cette douche avec un rideau c'est peut-être un détail mais à mon sens + More

August 2014

We fell in love with villefranche literally within minutes of arriving. Juliens apartment was in a great location and his guidance in finding the best food and the 'locals' beach ensured our stay was very relaxing after a very hectic 10 days of travelling. Can't wait to go back. Thank you
Rachel Botsman is the global thought leader on the collaborative economy. More...

Rachel Botsman (www.rachelbotsman.com)
“Imagine a world where banks take into account your online reputation alongside traditional credit ratings to determine your loan... where traditional business cards are replaced by profiles of your digital trustworthiness, updated in real-time. Where reputation data becomes the window into how we behave, what motivates us, how our peers view us and ultimately whether we can or can't be trusted.

"Welcome to the reputation economy, where your online history becomes more powerful than your credit history."

Develop Your Reputation Capital

By Roger M. Ingbretnen

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Access the best success, personal development, health, fitness, business, and financial advice...all for FREE!

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“Your reputation capital is the brand your name carries – the sum total of your good name, good works, and your history... With every move you make, you are validating in the eyes of your family, friends, neighbors and business colleagues, the image consistency of your reputation.”

- Roger M. Ingbretsen, “Develop Your Reputation Capital,” www.selfgrowth.com
Michael Fertik, *The Reputation Economy: How to Optimize your Digital Footprint in a World where your Reputation is your most Valuable Asset* (Crown Business, 2015)
Reputation.com, founded in 2006 by Michael Fertik
Supporting the Success of Leading Companies Worldwide

Reputation.com, founded in 2006 by Michael Fertik
Reputation is power.

You will learn:

- What keywords to put in your resume, performance review, and LinkedIn profile to come up at the top of potential employers' search results.
- How to curate your on and offline activity in way that will reduce the premiums calculated by insurers, lenders, and investors.
- Tricks that will get you express or VIP treatment at banks, hotels, and other exclusive special offers.
- Ways to improve your review or rating on sharing or peer review sites like Yelp or Angie’s List, or your standing – as buyer or seller - on sharing economy sites like AirBnB or Uber
- How to create false tails and digital smokescreens to hide the negative information that's out there

The Credit Score Guys, FreeScore.com ad
Annie McClanahan, “Bad Credit: The Character of Credit Scoring,” Representations 126(1), 2014
Who We Are

ZestFinance was founded by a team of (mostly) ex-Google and Capital One folks who came together with a mission – to save the underbanked billions of dollars. Since then, the team has grown to more than a hundred crazy smart data geeks, mathematicians and computer scientists, all working together to re-invent underwriting and make more credit available to the people who need it most.

Team »
Our Investors »
Founder’s Note »

TEAM

Douglas Merrill, Founder & CEO
Mike Armstrong, Marketing
Laura Gowen, Legal
Sonya Boralv Merrill,
Traditional Underwriting Models are Limited

Everyone uses the same methods to underwrite. They either use logistic regression, decision trees, or a combination of both. Logistic regression can only handle 10 – 15 variables; additionally, all variables must be present (and correct). Decision trees require it be possible to divide all applicants into mutually exclusive categories.

Neither of these constraints really make sense. And when either is violated, the decision is incorrect. This isn't surprising – everyone knows these models are imperfect. However, they are not only imperfect, they yield incorrect answers, especially for the underbanked.

ZestFinance's big data approach avoids these pitfalls.

All Data is Credit Data

ZestFinance uses machine learning techniques and large-scale data analysis to consume vast amounts of data and make more accurate credit decisions. When you analyze trends across thousands of signals, your ability to underwrite massively improves.

The ZestFinance decisioning infrastructure runs dozens of individual underwriting models in parallel and returns underwriting decisions in moments.
Understanding people is our business

Take a personality quiz and find your true character

www.visualdna.com
Natalie Roxburgh, *Representing Public Credit: Credible Commitment, Fiction and the Rise of the Financial Subject* (Routledge, 2016)
Public credit: trust in government institutions

Private credit: evaluating a person’s reputation

Natalie Roxburgh, *Representing Public Credit: Credible Commitment, Fiction and the Rise of the Financial Subject* (Routledge, 2016)
Surveillance Capitalism

“selling access to the real-time flow of your daily life – your reality—in order to directly influence and modify your behavior for profit.”

- Shosana Zuboff
Edith Wharton, *The House of Mirth*, 1905
Gary Shteyngart, *Super Sad True Love Story*, 2010
Bryce Dallas Howard in “Nosedive,” Black Mirror, Season 3, Episode 1, 21 October 2016
Bryce Dallas Howard in “Nosedive,” *Black Mirror*, Season 3, Episode 1, 21 October 2016
Bryce Dallas Howard in “Nosedive,” *Black Mirror*, Season 3, Episode 1, 21 October 2016
“Nosedive,” *Black Mirror*, Season 3, Episode 1, 21 October 2016
“Nosedive,” *Black Mirror*, Season 3, Episode 1, 21 October 2016
China’s Social Credit System (to be launched in 2020)
to “encourage keeping trust and punish breaking trust...throughout the entire society”... “an important basis for...building a harmonious socialist society.”

- Social Credit planning outline document, 2014

Untrustworthy behaviour meriting attention includes:

- “conduct that seriously undermines...the normal social order...seriously undermines the order of cyberspace transmissions”
- “assembling to disrupt social order [and] endangering national defence interests”

- Social Credit planning outline document, 2014

The social credit system aims to “allow the trustworthy to roam everywhere under heaven while making it hard for the discredited to take a single step.”

- Social Credit planning outline document, 2014
A social credit system’s “inherent requirements are establishing the idea of an sincerity culture, and carrying forward sincerity and traditional virtues.”

- Social Credit planning outline document, 2014

“Reputation systems are creating new (and largely invisible) minorities, disfavoured due to error or unfairness. Algorithms are not immune from the fundamental problem of discrimination, in which negative and baseless assumptions congeal into prejudice.”

Petra Cortright, *i thot i wuz free*, 2016
Petra Cortright, *i thot i wuz free*, 2016

“i price my videos by view count, so the more views the higher the price.”
Erica Scourtì, *Life in AdWords*, 2012-13
Reputation is power.

You will learn:

· What keywords to put in your resume, performance review, and LinkedIn profile to come up at the top of potential employers' search results.
· How to curate your on and offline activity in way that will reduce the premiums calculated by insurers, lenders, and investors.
· Tricks that will get you express or VIP treatment at banks, hotels, and other exclusive special offers.
· Ways to improve your review or rating on sharing or peer review sites like Yelp or Angie’s List, or your standing – as buyer or seller - on sharing economy sites like AirBnB or Uber
· How to create false tails and digital smokescreens to hide the negative information that's out there

Google’s PageRank algorithm, which counts “the number and quality of links to a page to determine a rough estimate of how important the website is. The underlying assumption is that more important websites are likely to receive more links from other websites” (Google Inside Search)
Cassie Thornton, *Give Me Cred! (Auxiliary Credit Reporting Bureau)*, 2012 - present
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GOALS:
My current goal is to secure a home for myself so that I can pursue my larger goals, which include completing my degree and starting my own comic book business, working on some film projects and eventually having a law practice.

EXPLANATION OF CREDIT HISTORY:
To do the large projects I dream of takes more money than I have earned, so long ago I realized that I would need to begin to develop a credit history. After some research, most indicators pointed to the fact that the first step would involve taking some large loans that I would not be eligible for without credit. I began to follow advice given to me by various credit experts and resources about how to create good credit. I began to take out small loans and lines of credit. The accounts that you see that I opened beginning in 2012 were strategic loans that I took to develop a credit history so eventually I would be able to take out a business loan, a student loan, and get support for my creative projects. However, starting in 2012, I began to feel the effects of what has been referred to as a streak of volatility in Ohio, when in March, we led the nation in job loss. Industries posting the biggest losses were hospitality and leisure, which was where I was working at the time. Seeking more stability than hospitality could offer, I took a job driving a truck for a fracking company. This work was the first high paid work I had in recent history. However, what I did not realize at the time was that this type of sudden, precarious, and high paid work is based on the sudden start or end of access to oil. During this time of employment I was able to pay my loans on time and to live well, but when I suddenly lost this job, I reached a point where I was unable to continue to pay my debts, so my hopes to build a healthy credit history were shattered. I was left with lines of credit that had to be closed when I needed them most. Because I felt so mandated to pay off these debts, I paid the banks rather than pay my own rent, which led to an eviction. I definitely learned my lesson. Since this event, I have reformed my perspective, and I will always prioritize my debts to people and the costs of basic necessities over corporate debts. I acted the way I did out of intimidation by big banks like Capital One, and I learned that a home is so much more important than giving up one's life trying to pay an unpayable debt due to draconian interest rates.

I hope these details reflect that I am a reliable person of superior integrity, and I deserve to have a place to live where I can recover what I lost in the last 2 years of economic turbulence.

PRESENT SITUATION:
I am searching for an apartment to move into on or before August 15, 2014. I currently earn $xx at my job at [redacted], as well as savings of $2000. I also have many inquiries into my comic book series, and hope to begin to complete and release my first book after I make the transition into my next home. I am also involved in a provocative art gallery exhibition this August at SPACES in Cleveland.

REFERENCES:
Please feel free to contact my references below to learn about who I am beyond my credit score:

"By simply asking what the story was behind why the bills went unpaid, the interview process reveals that most people are attempting to be trustworthy in a predatory financial landscape rich in landmines of fines and tricks."

- Cassie Thornton

Cassie Thornton, *Give Me Cred! (Auxiliary Credit Reporting Bureau)*, 2012 - present
“... the more hostile to the marketplace of personal reputation a culture becomes, the easier it will find it to identity and to root out fascist tendencies.”

- O. D. Untermesh, “Is It OK to Punch a Nazi (Art Gallery)?” Mute, 16 February, 2017
Caroline Dudet, Il Giardino blogger
Mario Costeja González and the EU Right to be Forgotten legislation