

# UnderstandIT

From **MAY DAY CONSULTING LIMITED** in association with **Facilitators International LLP**

A publication designed to inform and enable businesses to understand the implications, costs and advantages of using Information and Communications Technology. Distributed through Chambers of Commerce.

## UK BANKING LANDSCAPE TO CHANGE

In the wake of the financial crisis over the past 2 years, the banking industry is facing major challenges that are likely to result in a significantly different banking sector in the coming 5 years.

The government now owns two of the largest banking groups in the country – RBS and Lloyds TSB, and these groups are likely to divest themselves of most, if not all of their high street bank branches and many peripheral business units. This will pave the way for the sale of the remaining bank assets. Contenders for picking up these banks reportedly include Tesco and Virgin, amongst others.

The banks that will rise from the ashes of the past are likely to be totally different. The new banks will most likely employ innovative technology to differentiate themselves from the older banks that are to some extent suffering from being burdened by legacy technology that will hinder their competitiveness with any new entrants to the banking sector.

The "new" banks will also be in a position to develop new products and services with a totally different philosophy from their traditional counterparts. Outsourcing of non-core functions, which is not a new concept of course, will enable the banks to concentrate on their prime business. The principal non-core function of any bank is the technology it uses. Many companies, including banks already outsource some of their technology – mainly the infrastructure – server hardware and telecommunications etc. At the moment, the outsourcing of applications software is more problematic since this area has not yet matured. This will change in the medium term future, when banks can almost become "virtual" organisations.

It is speculated that they will also use online social networking techniques to identify exactly what the private and business banking customers actually want and need. This contrasts dramatically with the current situation where conventional banks spend very large amounts of money developing products that they think the customer wants, but not necessarily what they actually want.

Analysts are suggesting that the use of social media technology to reach out to a potentially wider audience will prove successful in the new banking sector. The new banks will be much leaner and therefore fitter, making considerably more use of innovative technology.

## THE CHALLENGE OF GENERATION Y

Many companies use the technology that it can afford and which is in line with its current business processes and strategy. Much of the technology now being employed is, to the more traditional business manager, innovative. However, to Generation Y entrants to the workplace, it is not leading edge or necessarily innovative at all.

Generation Y are defined as those born between 1980 and 1995 who are now already in the workplace. This generation of employees have grown up with technology and regard it as something that has always been there, like running water and electricity services. This new generation is and will continue to demand nothing less than cutting edge technology to enable them to develop their business skills and help the businesses within which they are working. Business managers are therefore faced with the problem of anticipating what the new generation of technology savvy entrepreneurs will expect and demand in the brave new world after they emerge, or perhaps to enable them to emerge, from the recession.

Some analysts believe that a new approach to the application of innovative technology will be a growing challenge for businesses if they wish to attract and retain their entrepreneurial talent. On the other hand, others claim that opportunities for career advancement, travel overseas and remuneration packages are likely to be more attractive to the latest generation of employees.

It would seem obvious therefore that what has not changed is that business success is largely dependent on attracting and retaining the right calibre of employee talent using whatever means are available, affordable and appropriate to the business.

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## BSA – UNSAVOURY CAMPAIGN?

BSA – the Business Software Alliance has launched a new campaign aimed at employees of companies (specifically at this time in London) allegedly using pirated, illegal business software.

The BSA states that "We're currently targeting businesses in London and offering a reward of up to £20,000 to anyone informing us of any company that is using unlicensed software". The reward of £20,000, or 10% of the damages recovered from the company up to a maximum £20,000.

Most people would support the general intention of dealing with the world-wide problem of pirate software. However, many have expressed the view that to take the moral high-ground is incompatible with offering financial inducements, and of course anonymity to the whistle-blower. It would seem particularly inappropriate in the run-up to Christmas to induce perhaps disgruntled employees to turn in what could be unsuspecting companies, alleging that pirated software is being used on its computers.

The intention may be laudable, but the methods employed do seem a little unsavoury, particularly at this time of year.

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## APPLE TO FORCE ADVERTISEMENTS ON USERS?

We have recently learned that Apple has filed a patent on new operating system technology that it has developed that would effectively allow online advertisements to take over a Mac (or a PC).

The technology would in effect place a related advertisement in a specific area of the screen when launching an application. Apple claims that this would perhaps allow them, or third parties, to offer free software or even hardware if the user is prepared to suffer this intrusion into their computing experience.

The patent also apparently includes a facility to ensure that the user actually sees the advertisement and doesn't leave his/her workstation. This would be achieved via some kind of interaction with the advertisement, requiring keyboard input to guarantee that the message is conveyed to the user.

We believe this could be yet another method of invading a user's privacy in a similar vein to that of the controversial Phorm behavioural or targeted advertising technology discussed earlier in the year in *Understand IT*. The advantage for the user may of course be the free software or hardware that may or may not be on offer in return.

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## IS YOUR PC RUNNING SLOW?

If your computer system appears to be running slower than it used to, there are a number of things that are probably causing this apparent slowing down.

Firstly, it could be a question of perception. When one buys a brand new computer, complete with new operating system and copious amounts of memory, when first using it, the lightning speed of operation will probably astound.

You will wonder why you didn't dispose of the old PC long ago. However, as time goes on, the new performance seems to deteriorate. This could be a case of "familiarity breeding contempt" or rather you becoming blasé about the performance of your new system.

However, what is perhaps more likely is that when you install new applications on your new system, they are often installing small programs that are not core to the operation of the application itself, but perform some related function and install themselves so that they load into memory during Windows start-up and lurk someone on the quick launch task bar (on the bottom right hand end of your task bar).

For example, if you install Photoshop Elements, it installs by default Photo Downloader, which is a small application that sits and monitors when you connect your memory card reader to download photos from your camera or mobile phone memory card.

You may not carry out this task very often, and can launch the photo downloader application if and when it is needed, rather than have it consume memory all the time.

In time, you will probably find your Quick Launch task bar filling up with these applications, all of which are loaded into memory each time you start your computer.

Our advice is to use the Custom install option when installing any application (most reputable applications provide this facility), rather than using the "Typical" or "Complete" installation options. This way, you can control exactly what is and what is not installed.

You can usually uninstall these facilities by using the Programs and Options feature in CONTROL PANEL, or perhaps disable the automatic launch during the Windows start up process. Check the OPTIONS within the application – which is often where this ability is provided.

Another area to investigate when you feel your computer is running slower is to carry out the routines found in SYSTEM TOOLS in Windows, to fine tune and improve performance of your system. Useful tools include Disk cleanup (which removes unnecessary files and folders and temporary internet files), and Disk Defragmentation (which streamlines the process of retrieving files stored on your hard disk that may have been fragmented over the surface area of the disk).

Many Anti Virus applications now also provide a range of system tuning facilities that carry out these tasks automatically while you are working. See Norton 360 for example – see:

<http://www.symantec.com/norton/360>.

We wish to acknowledge with thanks that some of the material contained within this publication has been sourced from Computer Weekly, PC Pro, BBC and other reputable sources..

May Day Consulting Limited and your Chamber of Commerce have endeavoured to ensure the accuracy of the information contained in this publication, but do not accept liability for any inaccuracy or omission contained within it.

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