

**Cloud computing** is a technology that uses the internet and central remote servers to maintain data and applications. Cloud computing allows consumers and businesses to use applications without installation and access their personal files at any computer with internet access. This technology allows for much more efficient computing by centralizing storage, memory, processing and bandwidth.

A simple example of cloud computing is Yahoo email, Gmail, or Hotmail etc. You don't need a software or a server to use them. All a consumer would need is just an internet connection and you can start sending emails. The server and email management software is all on the cloud (internet) and is totally managed by the cloud service provider Yahoo, Google etc. The consumer gets to use the software alone and enjoy the benefits. The analogy is, **'If you need milk, would you buy a cow?'** *All the users or consumers need is to get the benefits of using the software or hardware of the computer like sending emails etc. Just to get this benefit (milk) why should a consumer buy a (cow) software/hardware?*

Cloud computing is broken down into three segments: "application" "storage" and "connectivity." Each segment serves a different purpose and offers different products for businesses and individuals around the world. In June 2011, a study conducted by VersionOne found that 91% of senior IT professionals actually don't know what cloud computing is and two-thirds of senior finance professionals are clear by the concept, highlighting the young nature of the technology. In Sept 2011, an Aberdeen Group study found that disciplined companies achieved on average an 68% increase in their IT expense because cloud computing and only a 10% reduction in data center power costs.

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