Online Banking - There is no longer a need to constantly go to a bank as the increased availability and development of Online Banking has been integrated into our daily lives.

Hi Jeremy,

Great post. I can’t believe that I forgot to include online banking in the economic/financial impact section of my initial DQ. Online banking is amazing, isn’t it? I can probably count the number of times I have actually set foot inside a bank in the past 2 years on one hand. We can pretty much do everything from a computer or smart phone with Internet access except to physically withdraw cash. I especially like the deposit feature where you can simply take a picture of a check with my iPhone. Since I own rental property, I used to deposit them through my bank’s ATM, but ever since my bank added this feature, my only physical interaction with a bank is withdrawing cash from the ATM.

Regards,

Emanuel

Hello Emanuel,

That was an interesting post on Net Neutrality. You stated that "I tend to agree with those that favor a more hands-off approach to handling this perceived problem.....I would err on the side of exercising caution and restraint".

I want to add to your point because the Federal Trade Commission recommended against additional regulation of high-speed Internet traffic. Policy makers should proceed cautiously on the issue of “net neutrality,” which is the notion that all online traffic should be treated equally by Internet service providers. FTC also maintained that without evidence of market failure or demonstrated consumer harm, policy makers should be particularly hesitant to enact new regulation in this area (Wyatt 2014).

As a matter of fact, Supporters of net neutrality rules, including consumer groups and content providers like Google, are concerned that Internet access providers could slow or block content in the absence of such rules, particularly as Internet providers offer their own services (Wyatt 2014).

Reference:

WYATT, E., 2014-last update, F.C.C. Backs Opening Net Neutrality Rules for Debate [Homepage of FCC], [Online]. Available: <http://www.nytimes.com/2014/05/16/technology/fcc-road-map-to-net-neutrality.html> [May 19th, 2014].

Hi Albert,

Thank you for taking the time to read my post and for your comments. It’s good to hear that the FTC favors a more free market approach, and are calling for the supporters of net neutrality to provide hard evidence of “consumer harm”. In the article you cited, it looks like the FCC is willing to compromise by not allowing ISPs to slow service down, but to also provide faster service to those with more money.

Regards,

Emanuel

“Currently social responses to privacy in social networks do not tend to deal with the potential misuse of personal information. Instead the response is based on the protection of children against predators, which is only one aspect of the privacy paradox. Similarly, a legal response has been the proposal of a bill to protect underage children.”

Hi Amir,

Thank you for taking the time to read my initial post and for your lengthy response. Even though I don’t have kids, I’m aware that misuse of social networking websites presents even more challenges for parents today. Friends are always telling me stories of how their children spend way too much time on social networking sites such as Facebook, Twitter, etc. They usually follow guidelines in setting household rules regarding their children’s Internet use. The ones I find most important are:

* Exercising caution when strangers attempt to make contact.
* Not disclosing too much personal information on the Internet.
* Treat people as if you were interacting face to face.

(Microsoft, n.d.)

Regards,

Emanuel

Reference:

Microsoft (n.d.) *How To Help Your Kids Use Social Websites More Safely* [Online]. Available from: <http://www.microsoft.com/security/family-safety/kids-social.aspx> (Accessed: 20 May 2014)

Hi Emanuel

A provocative response.

May I comment on "sacrificing a certain amount of privacy"  and the problem of Facebook and Lyft.

Many users, me included, use different identities for different online services and with several accounts on Facebook and other social media. I do have a presence on the Social Media, but you may not easily find me.

Multiple email addresses are readily available and Credit cards, PayPal, WorldPay etc all help hide payment sources.

So far as I am aware the only services that can demand your real identity are the Tax and Revenue and in the UK, the National Health service. You can lie to everyone else.

But do remember your details. I had a problem with a errant payment on a credit card and when I rang, they said "Can you confirm your date of birth?" Now what had I declared.... ???

 best wishes

frank

Hi Frank,

Thanks for the response. I actually thought of creating another Facebook account just so that I could use the services that require them, but ultimately decided that it just wasn’t worth the trouble. That and Lyft promises that they will “never post anything to Facebook” (Facebook, n.d). To help maintain my email privacy and to lessen the amount of spam in my inbox, I’ve created multiple aliases which all belong to the same email account. I’ve set up rules which direct mail to certain folders, depending on the email alias it is sent to. But then again, going through all this trouble does seem to be somewhat of an inconvenience, which I willingly go through.

Regards,

Emanuel

Reference

Facebook (n.d.) *Lyft* [Online]. Available from: <https://www.facebook.com/appcenter/lyftapp> (Accessed: 20 May 2014)

“Additionally, the increase of internet usage is making the shift to mobile a more expensive competition in which to function, as not every organizations are mobile friendly & using mobile app due to cost & security concerns.”

Hi Rony,

Thanks for your comments. Where I live, there appears to be a high demand for mobile software engineers. I entered the terms “software engineer” and “mobile”, and received 867 hits (Indeed, 2014). I can add mobile programming to the list of “hot” job skills that I do not possess. Perhaps when I am finished with this program (I also do not have any experience with web programming), I should make an effort to learn these skills.

Regards,

Emanuel

Reference:

Indeed (2014) *Indeed, One Search, All Jobs* [Online]. Available from: <http://www.indeed.com/jobs?q=%22software+engineer%22+mobile&l=San+Francisco%2C+CA> (Accessed: 20 May 2014)