

# THE TRIUMPH OF TECHNOLOGY?

## Avoiding the nightmares of implementation

Just as marketing is too important to be left to the marketing department, technology is too important to be left to IT. But whilst some progress is being made in bringing marketing perspectives into operations, and operational perspectives into marketing, technology is still seen as the province of geeks and techies – although, if you bother to look, you will actually find very few people deserving those labels in IT departments these days anyway.

If you want another anthology of articles on the latest searing white-hot technological advances, then this theme section is not for you. For our thesis is not that the industry – and, let's not forget, its customers – needs *more* technology, but rather the focus should be on better implementation.

It is important to recognize, for example, that IT is made up of information as well as technology. The latter may have improved vastly since line impact printers were used in the 1970s to produce bank statements with all the style and finesse of John Bull printing kits, but Robert Mighall argues persuasively that too little attention is paid to the forethought and design that makes the difference between a system that merely works and one that delivers.

The ultimate sign of successful technology is that we no longer regard it as technology. Telephones and even PCs are now just as much part of everyday life as the ball-point pen – which was hi-tech to my parents' generation. But, for many, programming video recorders

and even txtmsgng remains baffling. And, as Lucia Dore explains, companies often remain baffled – or at least frustrated – by their IT systems, not least because they are not yet addressing the issue of collaboration.

Technology has certainly changed the way that we interact with financial services. Many of us click to the bank rather than talk or walk to it, and generally it is the computer that says no these days, not the bank manager. The banks are shifting the focus away from the branch, but are customers travelling on the same journey? Marcus Hickman discusses the key issues.

The Forum has a new special interest group. Kamaljit Healy introduces the e-commerce SIG, and outlines some of the topics that she intends to explore. If you want to join the debate, join her in the group.

One area in which technology has been consistently applied, and in which the consistent application of even-higher tech has been seen as the panacea, is in working out who we are. But why, then, is identity theft growing rather than reducing? Tim Kitchin and Peter Massey analyse the issue, and suggest a different, more understanding, approach.

And finally, we asked a few practitioners to give us their views on the use of technology – either lessons from their own experience, or thoughts on emerging applications that may transform the market for both companies and customers – in two or three hundred words. Brief and to the point, but some interesting perspectives.