

**Features of Online Services**

There are thousands of organisations that now provide individuals and businesses with access to information and services over the internet. This allows us to perform so many of our daily activities online rather than through older fashioned methods. These websites and web apps that we use to access this information and services are known as online services. They have had a huge impact on our lives.

	<b>Example</b>	<b>Advantages</b>	<b>Disadvantages</b>
<b>Retail</b>	e-tailers and online auctions	Offer customers a wide choice, easy price comparison and easy access.	You could be sold products that are never delivered and the lack of regulation can lead to dangerous products being sold.
<b>Financial Services</b>	Online banking, loan and trading sites	Allow great flexibility in managing finances and total awareness of your financial situation.	There are security concerns and some services may operate in countries without regulation.
<b>Education &amp; Training</b>	Distance learning qualification sites and MOOCs	Gives access to a wide range of courses and allows you to learn in your own time.	Many online qualifications are not accredited and learners must have good self-motivation.
<b>News &amp; Information</b>	News sites, traffic reports and weather reports	Make it easier to keep informed and make it easier to plan events & trips.	It can be difficult to identify genuine information and news can be released too soon.
<b>Entertainment &amp; Leisure</b>	Video/music streaming and online gaming	Give access to a range of entertainment, we can access more flexible and online gaming allows us to play with others around the world.	It can lead to children accessing inappropriate content and can distract us in our lives.
<b>Productivity</b>	Cloud computing, video conferencing and remote desktop software	Allow employees to work more flexibly and collaborate easier.	It makes a company reliant on their internet connection and cause work to creep into our personal lives.
<b>Booking Systems</b>	Holiday, cinema & train booking	Allow customers to compare prices, reduces the need for admin staff and allows us to book from home 24/7.	Security concerns to do with online payments.

**Protecting Data Tools**

Within business, online services are extensively used. Whether this is through admin tasks, advertising or sales, they have become a key part of doing business. This has had some major impacts and implications on both individuals, such as employees and customers, and on the organisation itself.

	<b>Explanation</b>	<b>Implications</b>
<b>Transactional Data</b>	Transactional data is the data collected from a sale or purchase.  It is used for keeping purchase records, tracking delivery and identifying customer habits.	Transaction data could be hacked and the data misused. There are also concerns over the privacy of individuals.
<b>Targeted Marketing</b>	Targeted marketing is all about advertising products to the customers who are most likely to purchase the product.  It is used for customising web pages to user's interests, search engine advertising & social media advertising.	Targeted marketing can lead to impulse purchases and can take advantage of vulnerable people. It also brings concerns over privacy.
<b>Collaborative Working</b>	Collaborative working is where multiple individuals can work together in real-time over the internet.  It is used when we share & work together on documents using cloud storage and computing, when teleworking from home and when talking with colleagues using VoIP and video conferencing.	There need to be careful restrictions to prevent users from overwriting each other's work, security can be a concern and business productivity can be harmed should the internet connection go down.

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