

bank, they can carry out different functions online, all from the comfort of their own home which is a huge advantage. Using the internet, customers can carry out price comparisons between Santander and other banks such as Danske Bank. Customers can compare fees and interest rates of different banks, insurance companies and building societies. This is a benefit for customers and as a result of this, they can find the most appropriate package which suits them the best.



The customers of Santander can customise particular products online. Through negotiation, they can change the contract of loans/mortgages which helps them the most. For example, paying £200 a month instead of £300. Businesses like Santander sometimes have better deals or cheaper prices online than in their actual stores. By setting up an account online, interest rates could be slightly higher which is a benefit for customers looking to save money. Banking online with Santander also benefits the customer as they won't have to stand in long queues which are sometimes common in-store. This makes the whole process easier and quicker for the customer, leading to greater customer satisfaction. As a result of branching online, Santander has discovered a new sales channel which proves to be popular and favoured by many of its new and existing customers.

How organisations adapt to trends in the use of e-business

3.4 Operational implications of trends on organisations

Operational implications are what businesses do which make changes to the products and services they provide. Businesses constantly try to improve their products and services to retain/attract new customers.

Ryan Air

Enter new markets; Primarily focusing on flights, Ryan Air have explored new markets such as hotels and cars. These new markets have extended the customer base of the company.

Produce new products; New products/services are now being offered. Different flight times/locations are being added to facilitate more customers and improve the company image. For example, Ryan Air could fly to Florida ten times a day instead of seven times a day. This new service will attract customers as more people are being targeted. Mobile boarding passes are also now available to simplify the entire process for its customers.

How they compete; Ryan Air constantly have offers and promotions to attract new customers and be seen as cheaper and more value for money over other competitors such as Aer Lingus. Incentives can be used within Ryan Air to make them more favourable over other related businesses. For example, offering discount to hotels if they book through the airlines.

Apple

Enter new markets; Apple have explored new markets and new target audiences. As opposed to just technology and products, new markets such as music/videos and streaming has now been explored.

Acquisition or development of appropriate skills; Santander have trained their staff extremely well and the skills they develop have allowed the company to grow and grow. With a 24-hour helpline, support system and advice always available, Santander have adapted to become a very powerful organisation in the banking industry.

3.7 Implications of trends on customers

Implications of trends on customers will investigate how changes in business activity affect the customer. For example, no internet access means customers can be left behind.

Ryan Air, Apple and Santander

Online threat to high street businesses;

All three businesses have now developed an online presence which accounts for a huge amount of their sales and customer base. This is great for these companies. However, other businesses on the high street may suffer as a consequence. Customers will be more inclined to purchase something from the comfort of their home instead of going to the shops. Apple makes a significant amount of sales online every day, which has closed some of their own stores on the high street.

Ryan Air remains mostly online now and all sales and services are offered from there. Santander however has closed some its stores as online has taken over which may be difficult for some customers as they may be used to going to their local store and may not trust the online way of banking.

Customers who don't have internet access;

Customers of Ryan Air, Apple and Santander who do not have access to the internet will be at a disadvantage. If there is no store close to them, their only chance of purchasing these goods is through the business websites. However, if there is no access to the internet, the customer will miss out on all products.

This is a disadvantage for all three companies as although moving their stores online and gaining new customers, they are also losing those who do not have internet access.

Technical literacy;

Other customers are fantastic and have an excellent technical literacy. Those customers can purchase goods and services from Apple, Ryan Air and Santander from the comfort of their own homes. This is convenient for these customers and some customers stay with these companies as their websites are so easy to use and because it is a lot quicker and affordable than having to visit the stores.

4.0 Conclusion

This report highlights the many ways in which Ryan Air, Apple and Santander have adapted to competitive pressures, forcing them to develop their use of e-business. When a business launches a website and explores the technological side of business, it has many marketing and cost benefits for the business as well as customer benefits. As sales channels increase, it automatically attracts new customers and all three businesses have done this effectively.