

ICT support economic activities of life

Bohumil Miniberger

Abstract: ICTs (Information and communication technologies), have showed significant development over the past decade. These days they have become an inevitable part of every sphere of human activities, especially those ones connected to economic and business activities. According to [1] the expenditures on ICT of an average household have increased from 2,085 CZK in 2000 year to 5,794 CZK in 2009 (per family member). We should tackle a question whether those ICT services are used efficiently i.e. to support economic and business activities. We can mention electronic banking, for example, which can significantly diminish the bank charges for the over-the-counter transactions carried out in a bank or a post office; on condition that we have suitable software equipment at our disposal. Recently there have been introduced some new forms of payment system, e.g. contactless cards and/or smartphones which expanded massively also as “electronic purse” although initially were intended as entertainment applications/devices. The paper will familiarize the reader with some transactions of electronic banking including their safeguard against misuse, as well as all necessary procedures that must be carried out by the user. Special attention will be paid to the “contactless payment system“ which proves to be a dynamically growing phenomenon, especially for the young generation, which massively uses smartphones and tablets. In conclusion of this paper there will be mentioned the references to those banks which have already offered this new phenomenon in the Czech Republic. Also, there will be mentioned the Check Point, as a tool of e-Government, which under Collection of Laws No 263/2011 will allow the extension of the contact points of the public administration into the banks.

Keywords: Czech Bureau of Statistics, ICT, E-government, e-commerce, electronic banking, contactless cards, smartphone, tablet, security of electronic payment system, Czech Point.

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