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THE IRISH TIMES

DUBLIN WEATHER 4-7C, Bright with some wintry showers Fri, Mar 01, 02

Gadget-mad Japan still traditional on banking

By Niall McKay from Osaka, Japan

WIRED ON FRIDAY: You can slake even the keenest thirst for electronic devices but try getting your yen out of a cash machine on a public holiday or accessing your account on the Net

Japan is, paradoxically, shockingly resistant to change and, at the same time, one of the world's most technologically advanced places. Machines and gadgets can be found in almost every walk of life but the computerisation of everyday businesses such as banking is strikingly inefficient and behind the times.

This parallel universe is something that reaches from the electronics industry right through to the political and economics system.

Japanese companies produce some of the most advanced and most successful electronics in the world but are unwilling to restructure their businesses so they can be profitable. Last week, Japanese financial newspaper the Nikkei reported that Hitachi and Casio will, later this month, announce net losses of 300 million yen (€2.6 million) and 25 billion yen respectively.

Economically, too, it is reluctant to make any of the changes necessary to save it from its current fiscal malaise. Corruption abounds, banks are on the brink of collapse and large unprofitable companies are propped up with loans they can never pay back. The yen, meanwhile, continues it's downward slide.

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Reports...

In everyday life, visitors such as myself are continually befuddled at how things operate here. Most banks, for example, don't offer internet account access, cash machines close at night and on Sundays and public holidays, and customers are still required to manage their finances with a bankbook.

Try and use a credit card in a shop or restaurant and you'll be shown the door - politely, of course. Debit cards are rare and most transactions are still carried out with cash.

On the other hand, this, the world's second-largest economy, is obsessed with improving everyday items by embedding electronics into them. Toilet seats come with more electronics under the hood than your average 1970s mainframe computer. They are heated, wash and blow-dry your privates, and some even have self-cleaning functions.

Floor rugs and tables come with heaters and every car I have been in has a global positioning satellite navigation system, a television and DVD player (which contributes to some curious driving techniques).

Bus and train conductors are equipped with wireless microphones that allow them to broadcast announcements on the station's PA system.

Even your average greasy-spoon café will have automatic doors, automatic everything in the loo and a wireless device for summoning the waiter or waitress to your table. In fast food joints, you are given a token that beeps when your order is ready.

On the side of the streets there are vending machines for everything - cigarettes, coffee, sandwiches and even articles of clothing - although, like the bank machines, many are switched off during non-business hours.

Take a trip to your local "Denki" or electronics superstore and, if you're like me and have a bad electronics habit, you'll be wowed beyond belief. Rows of the latest personal computers are decked out with television and radio tuners, and mini-disk, CD and DVD players. The new Fujitsu and Sony computers, for example, look more like props from the set of *Star Trek* than PCs.

There are racks of mobile phones that include MP3 music players and digital cameras, so you can take a picture and send them to your friends and family. Mobile telephones also sport e-mail and Web functionality and many have international language translators. You can even get them to download animated characters, such as Hello Kitty, to accompany you on those long bus

or train journeys. The next generation will come equipped with miniature video cameras.

Last week, I went to one of these superstores to find something to buy to help me escape the feeling of unease brought on by culture shock.

I ended up trying to talk to one of the sales people. When he exhausted his English and me my Japanese (which didn't take long), he whipped out a mobile phone and typed in the responses to my questions in Japanese, pushed a button and I read them in English. Granted it was a pretty crude form of English but it was sufficient for me to justify my purchase.

This is also one of the first places to offer Bluetooth wireless networking embedded into devices. The latest Sony digital video camera, for example, can upload its images to a Bluetooth-enabled telephone in your pocket and e-mail video clips around the Web. The phone can also act as a wireless modem, with some of the new tiny PCs, through the Bluetooth chip.

When you see the production of such weird and wonderful gadgets, it is easy to understand why Japan is one of the world's economic superpowers.

But when you come into contact with the banking, finance or the unwieldy and often totally unnecessary bureaucracy, you wonder how anybody can get anything done here.

It's as if Japan is continually looking to make tweaks that improve the effectiveness and efficiency of everyday life as long it involves a plug. However, it is unwilling to do anything that may bring about any social change.

Still, a declining currency has its advantages - Japanese products are now cheaper abroad and foreign goods more expensive at home.

That means more gadgets for people like myself and less brand labels for the Japanese. This will go some way to sorting out the country's fiscal problems, at least for a while.

In the meantime, I think that I will leave the high-tech toilet seats to the locals. Besides, I just wouldn't know what button to push. That is, not without a cell-phone translator.

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