

## The next generation Mobiles!

Gen Y and the Digital Natives, move over. Here come the Mobiles, an entire generation of young students that are using the mobile phone, or cell phone if you prefer that, as their primary technology. No desktop, laptop, or web book, just a cell phone.

Earlier this month at the National Association for Gifted Children educator's conference in St. Louis, Dr. B. Housand and Dr. T. Duncan presented the concept of integrating the cell phone into the classroom at school.

That is correct. "Now class, open up your backpack, take out your cell phone and let's get to work," said the teacher. This is a major paradigm shift as educators no longer take cell phones away, but encourage their use. Financial Institutions, you're next!

Of course, the concept of using the cell phone for learning is not new, and when you think about it, the cost of a cell phone is considerably less than a full-function computer. So it stands to reason, as cell phone computing power continues to grow and accessibility moves towards ubiquity, it only makes sense.

Dr.'s Housand and Duncan went on to say that with a little creative thinking, a classroom can be transformed using a cell phone. Educators can take instant surveys during class using [www.polleverywhere.com](http://www.polleverywhere.com) and the results are displayed immediately.

On the American political landscape, a recent example of innovation using the cell technology was when President Obama transformed campaigning by reaching out to young voters through Twitter and his cell phone.

On top of all that, the cell phone soon will not be handheld. It will become a part of what we wear—integrated with eyeglasses, or part of a wristwatch that has a lapel mike, or any other combination. Mobile devices are evolving and moving away from being a device that your hand must place on your ear or requires you to touch to activate. Next option: voice recognition texting!

Moving into the world of financial institution, "Houston, we have a problem!" The industry is just starting to roll out mobile banking—now this. More demand for mobile based applications. Next will be the creation of an application that originates as a cell phone app that migrates to the internet. I am certain that as an industry we are not ready for this, but the reality of the situation is, we do not have a choice.

What's next? Twitter Teller? OMG! YHGTBK! NJ!

The Wombat!

### About the Author

Dan Fisher is president and CEO of The Copper River Group, a consulting firm headquartered in Fargo, N. D., that focuses on technology and payment systems research and consulting for community financial institutions. For nearly 30 years, Fisher has worked in the financial industry using technology to improve the bottom line. He was CIO of Community First Bankshares (now part of BancWest), has served as a director of the Federal Reserve Board of Minneapolis, the chairman of the American Bankers Association Payment Systems Committee, and was a member of the Independent Community Bankers of America Payments Committee. Fisher has written numerous articles on banking technology and the payments system. He has authored or co-authored six books and recently published a book titled, "Capturing Your Customer! The New Technology of Remote Deposit." You can contact Fisher at [dan@copperwombat.com](mailto:dan@copperwombat.com).

P.S. To understand Dan's nickname, check out "About the Wombat" on his website, [www.copperwombat.com](http://www.copperwombat.com).