

WELCOME, AND PLEASE TURN ON YOUR CELLPHONES

You're in the middle of a PowerPoint presentation. As you look out over your audience, you are met with blank stares. You vary the approach, but the stares remain. You wonder what the problem might be, but you're just not sure. The frustrating point is, if you knew what the issue was, you could correct it!

Now you don't have to wait for the post-presentation surveys or oblique feedback from third parties. You can engage the participants using a simple, web-based tool called www.polleverywhere.com. Speakers, educators, and executives can engage groups interactively real time.

To avoid the blank stare or to add energy to the presentation you can set up in advance a series of questions or challenges online. Using the website, you can present the questions and receive immediate feedback and so can all of the participants. You can make it as engaging and exciting as you want it to be. The application is scalable with groups ranging from just a few (such as a new employee orientation class) to very large, all-employee gatherings. You can also combine this application with webinars or teleconferences to obtain immediate feedback without everyone having to be in the same room. Immediate feedback that can be informative, creative, relevant, and fun!

So the new paradigm is: At the start of the presentation the speaker announces the event cell phone policy, which is, "Get them out and turn them on, we can't meet without them!"

Here are some other mobile/web innovations you might put to use.

Computer-based texting

Sitting at your desktop or laptop and the urge to communicate hits you. The time is now but there is a problem. You realize that email will not work because the recipient is not at their computer or travelling without one. To make matters worse, you do not have your cell phone or texting at that moment would be awkward! What do you do? If you have access to the internet, visit <http://www.textem.net/> and send a text. It is easy and free. Try it!

So, where is the banking application? Well, I am sure we can all share a few awkward moments that would apply to this situation, but communicating to employees in your organization is a great example. The message could be about bad weather and the bank will open late or perhaps you need to update the staff on month-end processing. Whatever the reason, computer based text messaging can be a very effective means of broadcasting an important message to the workforce, to all or to just one.

Chat Rooms instead of conference rooms

How many times have you needed a conference room and or wanted to host a group discussion but a conference bridge was not an option, a conference room was not open, or you were out of the office. To complicate matters, the participants you needed are not accessible using conventional means. Now you can create a private chat room using www.chatterous.com and the internet. With either IM, email, or texting (I prefer using the text option), you can invite participants and conduct a conference call from anywhere using your cell phone. Just imagine holding an impromptu

meeting with the staff immediately after receiving a call from the president regarding a great opportunity the organization should respond to. It doesn't take much to get the ball rolling today, if you have the right ball.

If you haven't figure it out by now, this blog is a continuation of my last post on the "mobile generation." What have we learned? First we need to realize that the mobile generation is using the cell phone a lot more that we think. Cell phones have morphed from emergency communication only to constant communication. Furthermore, the cell phone has become more important than the computer when it comes to getting things done and they're being used not only by your customers, but also your employees. Cell phones are here and their influence on the business world including financial institutions is growing at a rate too fast to measure.

— Dan Fisher, 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.

P.S. To understand Dan's nickname, check out "About the Wombat" on his website, www.copperwombat.com.