

We make things too easy!

Wanting to simplify life, given modern day complexities and challenges we face is a noble goal. After all, most of us would like to think less about things and just get the job done. In our quest for simplicity we oftentimes inject an unknown variable that changes the game.

Yes, we as technologists, in an effort to satisfy the masses make things too easy and create more problems. Imagine that… more problems! You ask; how can a technologist, the creator of an improved quality of life, be at fault by making things easier to do? The answer is simple.

In an effort to make things easier we often forget about the consequences of simplicity. First, simplicity, from the user’s perspective eliminates accountability, at least in the users mind. The translation: “I don’t need to know how it works, I just press the enter key. See… it’s simple.”

Second, the use of technology will always have a residual effect. The residual effect pertains to what is left behind after users have completed their task, and since they don’t need to know (because it is easy), why should they care? Right?

A good example of the residual effect can be found in the letter issued last week by the FDIC (FIL-56-2010). The letter reminds financial institutions that the use of copiers, scanners, and fax machines do pose a significant risk. Why? Because it is too easy and most users do not understand that even though you have transmitted the fax, the document you just sent which contains a customer’s sensitive financial information may still be in the electronic memory of the fax machine. An explanation of how some of these machines work will clear it up.

A majority of devices used prepare the document before the actual task is completed. The preparation phase is the digitizing phase. The fax, scanner, or copier digitizes the documents and displays the image for the user to accept. In most cases the user accepts the document, presses the “yes” button, and off the document goes. The residual effect, however, is that the document remains in the digital memory of the device just used. The user walks away thinking the job is done unaware of the residual effect. Yep, we make it too easy.

The solution? As technologists we need to understand that we have made it too easy for our users. Further, the designers need to understand the consequences of simplicity, anticipate the residual impact of simplicity, and design a complete solution. One that is easy on the front end and secure at the back. Simplicity in design must take into consideration what the user will do and what they don’t know. It’s Simple!

The Wombat!

About the Author

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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