

## It's a wireless world. Get with it

Recently I completed a business trip to Silicon Valley, and like attending the Consumer Electronics Show (CES), there is always something new to learn when you visit the center of the known computing galaxy.

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We now know that Yahoo really does have a building and that most of the drivers not only text and drive, but they also use hand signals too! It is truly a unique place to visit.

So, what's the buzz in the valley? The PC is dead and mobility is the cause! I would tend to agree with them. The growth in smart phone popularity and falling costs, the cloud and newer forms of computing in the tablet arena announced at this year's CES are all market movers.

Right now, Google has the advantage. They own the mobile phone operating system space right now. Google's Android, synonymous with fastest growing smartphone market—the Droid—has the advantage over the iPhone because it is an open system and anybody can write an app for it and post it on the market. Hence the growth! Apple however is coming on strong with the iPad even though they are losing ground in the smartphone space.

Wireless is the new information superhighway. Let's face it, and having a standard cell today is like having a 56k dial-up modem on your computer—too old and too slow! Soon you'll not be able to connect unless you have the G-force with you, and 3G will become the minimum requisite for mobile connectivity. Furthermore, smart phones are becoming more and more powerful; 3G cellular communications is moving into the 4G space which is ten times faster. Soon 3G will be considered slow.

Finally public spaces are becoming smartphone and mobile-computing friendly.

The Wombat travels a great deal and sometimes I am hard pressed to find internet access or even A/C power. (Try finding A/C power in the Minneapolis/St. Paul or Chicago-O'Hare airports. Difficult at best!) Well, at the San Jose International Airport, after you pass through security, you will immediately see a sign encouraging travelers to "Sit Down, Plug In and Turn On!", as if the concept came from late Dr. Timothy Leary. The airport makes a connection for you. Yup, 30% of the seats at the airport (see the picture) have A/C power and a USB connection. In addition, there is wireless throughout—and it is not slow. SJCFreeWifi runs like a scalded dog. (It is not secure, of course, but it is fast and free!)

As mobility overwhelms PC computing, the need for wireless access and power increases. More and more places are recognizing that trend and the need to adapt in order to serve their visitors. Be it coffee shops or airports, public spaces are becoming mobile-computing conscious by installing infrastructure that enables the mobile world (power and connectivity). Even the State of North Dakota is getting into the game by providing free wireless at all rest-stops along the interstate system.

Electric power is one thing, market power is another. Google has purchased Motorola Mobility. Interesting—where might this go? Well, when you think of Microsoft, they exist because of the internet. Google, however, exists “on” the internet. Could the acquisition of Motorola Mobility signal a three-way competitive battle between Apple, Google, and Microsoft for the control of mobility? Initially, you would think that the competitive confrontation would just be between Apple and Google, but never—and I mean never—count Microsoft out!

There is no doubt that a battle will occur and it will be mobile-computing based. PCs locked to the desktop are rapidly losing relevance due to the need for the work force to be mobile and wireless. Ultimately we must realize that the PC is dead, and the Big’s are about to take the gloves off to grab their share of the mobility space.

All of us, however, will benefit from the new and daring ride in the wireless world of mobility computing competition!

Warning: A Non-Mobile Desktop Based Technology Strategy May Be Hazardous to Your Institution’s Competitive Health!

The Wombat!

P.S. Our next blog will be from a guest blogger, “Son of Wombat,” Simon Fisher. He will be writing about Apple’s split personality and a strategy that may catch you by surprise. After all, isn’t that Apple’s style?

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@copperrivergroup.com.

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