Touch, drag, and drop. The mouse is dead!

Have you thought to yourself why smart phones and tablet computers are taking the world by storm? The answer is easy! When you think of mobility and the overwhelming demand for mobile devices, it is clear that there is no room for a mouse or even a stylus—those pen-like poles that would pop out of their special hole only to be lost because you did not press them ALL THE WAY IN! Argh! Times have changed.

• • • The de facto interface is touch screens, but they are much more. The user interface of a smart phone and tablet computer doesn’t stop at just touching the icon as a menu option. The entire operating system is based primarily on touch, drag, and drop. Sure in some cases, you may need to type a word or two and if you do, the haptic feedback keyboard (a sound or vibration is made when you touch a letter, symbol or number as you type) will help you. Some systems even figure out what you are going to type and complete the word before you are finished because we are all creatures of habit. The system can remember far better than you can.

The touch screen user interface is central to the success of mobile devices, but their efficiency should not be ignored. If your institution is planning a system upgrade, it would be prudent to step back and take a hard look at the technology that is being proposed. Imagine how efficient your tellers and new-account staff could be if all they had to do is drag the deposit or address to the designated account. The reduced keystrokes, in addition to improved accuracy, would benefit both the customer and organization. No major computer purchase or system upgrades should be approved without first considering the touch user interface. If you are buying desktops then consider tablets. If you are upgrading your system be sure to include in your Request for Proposal (RFP) a touch screen interface as a requirement.

Remember, the mouse was new in the ’80s and all of us had to have one. I think technology that was first implemented 30 years ago is ripe for review! Ultimately, implementing touch user interface technology will transform your organization and leave a lasting impression. Banking at your fingertips! Dude… are you feelin me?

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@copperrivergroup.com.

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