

## Next-gen computing: Know me, follow me

Here is the future of computing: Solid state memory (no disk drives); neural interfaces that enable your thoughts to interact with the computer operating system (not keyboards); batteries that recharge by motion created as you walk through the airport or to the office; holographic displays (no monitor); smart communication cards that know your data plan, track your usage and find the cheapest route automatically (and encrypt your communications over public networks); GPS navigation systems that know your driving habits and automatically alert you to traffic issues and call you with alternatives.

### Know me, follow me

The next generation of computing will know more about you than you know about you! The device will study your habits, your activities and adjust to you. A passive/active monitoring interface (you tell it - you let it) learns as you live! Intrusive? Maybe! It is up to you. Perhaps the settings feature will have a closeness option that you can set when you configure or set up the device. Somehow I feel a Carpenter's song coming on, "Just like me, they long to be, close to YOU! (I'm dating myself.)"

Could the computer become a virtual family dog and replace the real one? Could you in fact have a relationship with your technology? Well, in some cases, we have that now. We live in the Digital Age where our use of technology has become intensely immersive. Most of the technology that I have listed is already being used, it is just not integrated into one device yet. As computing power continues to grow, device integration will only be a matter of time.

Ultimately, next generation computing will morph into a computer companion. The alarming fact is that some can't live without their computer, smartphone or tablet today!

## In the banking space

One of the greatest frustrations of a financial institution employee is that they have to be at a workstation, desk, or specific location in order to function. They need a keyboard, mouse, monitor and connectivity. The reality is that banking locations, or branches, over the next decade will decline domestically. Staff will become increasingly mobile (Technical support and whatever system access you need to perform your job will follow you much like the personal computing lifestyle mentioned earlier.) It will know you and follow you.

Banking locations, retail, commercial, or operational, will be entirely wireless environments constructed with no cables in the wall except power. Goodbye to looking for an Ethernet connection. Bank buildings will know you the minute you walk through the door and automatically connect (or pair) with your device, once you successfully authenticate.

The challenge is accepting this reality, anticipating the technological changes, and commencing planning in preparation for the change. Culturally, it is massive mind-shift in the application and use of technology for your organization and it will traumatize traditional thinkers. The reaction will be to resist. But as the Borg said in Star Trek, "resistance is futile, you will be assimilated!" (I know... dating myself again.) Vendors will also resist because they have a history of being slow to adapt to technological trends. What are your options? The only way you will be prepared for change is if you insist on it! By the way, your customers will!

## 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 Bank of the West), 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](mailto: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)