

## CES 2013: If It's hot, it's at the International Consumer Electronics Show

The world of electronics takes center stage in the desert today, the opening date for the 2013 CES in Las Vegas. Bucking the usual Vegas tag line, what happens there this week will definitely not stay there, but will affect almost every consumer and business, including the financial industry, in one way or another.

As reported by the Consumer Electronics Association ([www.CE.org](http://www.CE.org)), 90% of domestic households own a cell phone and 85% own a computer. Not too earth-shattering. Here's the twist-of the computer ownership, 45% are tablet computers and the household density is increasing. Density pertains to multiple tablet computers per household. CEA also reports that it is expected that tablet computer sales will eclipse smartphone sales this year.

Sensors and integration are driving the next generation of the digital lifestyle. A tablet allows you to take the office or home with you in a virtual sense. Sensors that can tell you when the plants need to be watered, when the family pet went from the house to the back yard, and when you are just too stressed. You can lock your doors at home or the office, manage the environment, or track your personal bio-metric health. Sensors make all of this happen and their price is dropping. Application developers and equipment manufacturers are packing the latest devices with the latest really cool stuff.

So, what is hot? Tablets and just about anything you can do with one! The list of new features keeps growing and growing. They are imaginative, practical, and fun!

Here's a thought... a GPS application tied to the crime rate. Just think about it, you are thinking about moving to a new city and are driving around there. Turn on you tablet, hit the app and there it is! Maybe you really don't want to move?

I always feel more creative at CES. Perhaps you should attend next year. It will charge your life... trust 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 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

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