

The disappearing keyboard and mouse!

Will the evolution of technology eliminate the need for a keyboard or mouse? As amazing as the concept appears, in reality it is entirely plausible.

In the last decade, voice recognition software has improved significantly. Now headsets that detect an individual's brainwaves as information to be converted into digital instructions are starting to take hold. The interesting aspect of this technological evolution is the delivering of information from the originator/user introducing it into the computer. The most common instruction using the headset is navigating a website or an inquiry such as accessing a file.

At the 2013 Consumer Electronic show, the most common approach to distributing information this year was the use of the QR Code. QR means quick response code and it was displayed at almost every exhibit we visited at the show. The code is a two-dimensional code that takes the user to specific product information, a website location, or a publication address. It is very efficient and green! No more paper press kits, CD's or thumb drives. Just download a free smartphone app, scan the QR code wherever you are, and BOOYA, you have it. You can save it as a favorite, document, a product you want to purchase, or in some cases the QR code is a link to an app you can download. The QR code is already very popular.

What is next?

Well some of you will know this one. There are apps that can listen to music and identify the song. Let's say you are in a restaurant with friends, you hear a song and then the argument begins. No worries, download Shazam or SoundHound and you're in business. Just activate the app and soon the argument will be over! It is a fun app but take this concept to the next level.

Watching TV you see a product you like. No need to get the 800 number or the website. Nope just download the "As Seen on TV" app, activate it on your smartphone during the commercial and it will do the rest! Just like Shazam or SoundHound, but with a potential sale in mind. Even though the app is not available today, the possibilities of such an application are endless; from a future vacation offer, a new car, a banking product. You get it...BUT THERE IS MORE!

Sensors and Gestures

Computer chips represent the heart and soul of a computing device. New manufacturing methods are producing chips with unbelievable power and capacity. The net result is that original equipment manufacturers are packing their devices with unimaginable features. Sensors that were once thought to be an expensive luxury, such as GPS and accelerometers, come as standard features. "Find my device" apps can help you locate a lost or stolen device. Other apps add functionality like vital sign monitoring. Put your phone in your pocket and it will monitor your heart rate (pulse), body temperature, how far you have run and your respiration.

Gestures are the new step. Remote-less TV's that respond to your movements and gestures when you walk into the room. Just wave your hand, point your finger speak a command. That's right, the door to your house inside the garage that recognizes your voice and responds to "Open Says Me!" Of course, electricity is a necessary and important ingredient.

I have also seen eye tracking software. All you have to do is look, blink, and you have just changed the channel, selected a movie, or adjusted the volume.

What is the conclusion here? Hand eye coordination is taking on a whole new meaning.

Computer input and commands no longer require keyboards or even a mouse. The message: technology is touching every aspect of our lives, but we will not need to touch technology. Interesting!

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.

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

