

Is moving forward going backwards?

Why do you type with your fingers and text with your thumbs?

Where is the home row on the cell phone key pad?

Why is the number pad of a cell phone upside down from a calculator?

How is it that you can send a text message to your college professor without grammar, but if you miss a comma in a term paper, it spells almost certain doom for your grade?

The point to be made here is that the cell phone, to a large degree, is unilaterally eliminating standard conventions that apply to other aspects of communications.

In my business, I would never send out an e-mail without spell-checking it first, but I can slaughter words in a text message and nobody cares. Furthermore, the accepted standard today is that there is no such thing as grammar in a text message.

As a matter of fact, if you text with punctuation, you're weird!

Are we moving forward or going backward?

My first-grade teacher, Mrs. Yetka, was really challenged by me. She was a joy and it seems like it was almost yesterday that I was in her class, but I had trouble with spelling. She worked with me all year long and slowly I got it. Today, however, if she were to read my text messaging and compare it to my spelling from first grade, she would conclude that I have not only gone nowhere, but not reverted to my pre-first grade competency.

The cell phone is not for talking as much as it is texting and it is morphing into the de facto communications and customer service platform.

So, the question is, as we learn, are we supposed to forget? Are we creating a new set of standards (or lack thereof) in regard to the cell phone that can inject new risks into our business environment that we are not aware of? Who's to know when a text message error really is a typo and you really didn't want to buy that stock? Look up the stock symbol for some of your favorite text abbreviations.

Be careful, TMI and OMG may create a whole new meaning to my bad if you really didn't mean what you said!

Dan Fisher, 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, 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@copperwombat.com.

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