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I Want It Now!

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This may sound like the utterance of a tantrum-happy young child, but it also seems to be the mantra of the modern computer and technology user. Our popular culture today is all about instant gratification, and this is spilling over into our technology. Everyone wants instant access to information, communications, finance and commerce wherever they are and no matter what they are doing. While this is a rather tall order, tech companies are doing their best to grant us this wish. We are getting more connected and interconnected all the time. While this can provide great benefits, increasing our knowledge and security and saving us time and money, it can also be detrimental to us in many of the same ways. Are we trading away important aspects of our lives like privacy and individuality for speed and convenience?

The engine that drives all the increases in convenience in our lives is the Internet. Computers and tablets are powerful devices but are of relatively little use if not connected to the Internet. The Internet is the connection medium through which all our modern communications and access to information flow. The telecommunication (phone) system was once the most powerful and far-reaching network in the world, but its demotion can be seen in the low percentage of time that the typical smart phone user spends in voice calls. The average smart phone is now being used mostly to check email, monitor social media, play games and provide directions, functions which utilize the Internet. Our desire for increased connectedness and higher connection speeds continues to be met by our service providers, be they cable, telecom or cellular. The promises of online conveniences like streaming entertainment, security camera monitoring and video conferencing cannot be met without broadband Internet connections that are always live. Remember the days when you had to wait until the home phone line was free so you could use your modem to make your dial-up Internet connection? A down or even slow connection is now exasperating to the individual and death to a business. Today almost anyone in the United States can have a broadband connection. Cable companies have upgraded their systems, the phone companies have added fiber and the cellular providers have upped their "G's" or generations in data networking capabilities. Even those living off the beaten path in rural areas outside the reach of cable can get broadband through satellite connections, using technology developed by our local company, ViaSat. All this capability comes at a price, however.

Naturally users were not satisfied to be connected only at home, so our tech industry gave us laptops to travel with. We wanted more portability, so they gave us Wi-Fi, tablets and smartphones. All this new stuff meant we had to buy more hardware (often of multiple kinds for multiple needs) and probably also get a cellular data plan. Now most connected folks pay around \$100 combined for home broadband and cellular data,

and even more for a family. Though connection speeds keep increasing, so too do rates for service. Comcast buying Time Warner Cable can't be good for consumer costs. And we in this country pay more and get less bandwidth than a lot of other countries. Some countries may not have good water or sewer systems, but even the poor there have cell phones and five bars. We are getting Google Fiber in an additional 34 major U.S. cities soon, however (but still not in San Diego; I want it now!).

We couldn't get online while onboard, so the airlines are rolling out more in-flight Internet access (for a price). Google knew we'd find tablets and smartphones were not convenient enough, so they developed Google Glasses, and others are working on their own wearable computing devices. Our homes and appliances will soon be connected to the Internet (the IoT, or Internet of Things), so we can monitor our homes remotely and have our fridge tell us when we are low on milk. What these new devices will cost us in privacy and other social and civil issues is yet to be determined.

We wanted instant access to our money and finances, and so the banks gave it to us. Now we can get cash anytime from an ATM machine, make purchases without cash by using credit or debit cards and get instant access to our account information at any time. If we want to deposit a check right now, we don't even have to drive to a bank branch or ATM. We can now just take a photo of the check with our smart phone and deposit it through a banking app.

With all of our financial information available online, it was just a matter of time before criminal elements took notice. Now you have to protect and remember lots of unique and complex passwords for all the banking, e-commerce and other online accounts you use, so you can keep your money and identity safe. Unfortunately it is not only in your hands to protect. Financial institutions and merchants that store your information on their computers can be targets for data theft. There is a lot the institutions could do to increase security, like multi-factor authentication and smart chip credit cards, but these things cost money. A few things they have been doing to help prevent fraud are useful but put the onus on the account holder. Most bank and credit card companies encourage their customers to set up alerts on their accounts to help flag suspicious transactions. I have set these up on my accounts and find them very useful.

I have my credit cards alert me, through an email and/or a text message, when a purchase is made without the card being presented to the merchant, as in an online purchase. This can help alert you to fraudulent account activity as soon as it happens. My Visa card is set up to send me an alert when a gas pump purchase is made. I use this card often at a particular low-cost gas station and am amazed at how quickly I am notified. After I swipe my card, enter my zip code and press the Enter button on the pump, I can't count to five before I feel my cell phone vibrating in my pocket with a text informing me of the transaction and location. That is pretty cool!

When we want to purchase something, we want it now. E-commerce has allowed the shopper to buy a much wider array of products online than is typically available in neighborhood stores, often at much lower prices. The one advantage for brick and

mortar stores is the instant gratification of walking out with your purchase. Online merchants are working hard to minimize delivery time, offering one or two-day delivery for a premium. Amazon's Prime service provides two-day delivery for many items for an annual subscription fee. Amazon knows we want even more and is looking at using predictive algorithms to pre-position products you are likely to purchase in local warehouses and is even working on 30-minute delivery of small items by autonomous flying quadcopters. I can't wait (but I'll bet it won't be cheap).

Taco Bell is working to fulfill our desire for fast food right now. They plan to introduce a mobile ordering system later this year. Through their mobile app, already tested in five locations in Orange County, customers can place an order with the closest Taco Bell location and pay through their phone with credit or gift cards. The order can be picked up in-store or at the drive-through window, and the app will use GPS location to let the store know when the customer is near, so the order is ready and freshness is maintained. I'm not sure I want Taco Bell to know how far I am from their restaurants. Other chains are working on mobile apps of their own.

There goes more of our privacy in exchange for quick eats. When we want to watch a movie, we no longer have to wait to buy or rent a DVD (or Blu-ray) or go to a theater. We can watch our entertainment streamed to our computer, tablet or smart phone the instant we want it, in almost any location we choose. We can easily stay connected with our friends through social media like Facebook, allowing us to share our activities and see what everyone else is doing. Unfortunately, when watching other things happening becomes too convenient, doing things yourself can get pushed aside and lots of time can be spent in watching the Internet world go by, with little to show for it.

When we miss our far-away loved ones, we can not only speak to them, we can also see them, and at reasonable costs. The Internet has brought us VoIP, or voice over Internet Protocol, and along with it lower rates (often free) for long distance phone calls. Programs like Skype provide video calls at reasonable costs. And for those of us that can't wait until the afterlife to converse again with our deceased loved ones, a new start-up, Eterni.me, promises to help. Through access to a dead person's online interactions (chat logs, social network information, emails), they claim to use artificial intelligence algorithms to construct an avatar or virtual person that the living can interact with. It could be like online chat with a dead person. To satisfy our need for instant interactions with help lines and tech support, companies are working on similar avatars with artificial intelligence (even more intelligent than Siri). When we need to talk to a person right now, the avatar would be there and not even require a salary. It would be good if they got to the point where I could not tell if I was talking with a person or a machine. It would be bad if they got to the point where I could not tell if I was talking with a person or a machine.

All these advances in convenience and quick access come at the cost of our data security and privacy. We can get quick answers to all our questions, get directions and compare products online, but we must realize that the Technology, computers and the Internet will continue to try to provide what we want (though perhaps not what we need),

as long as there is profit in it somewhere for someone. Hopefully we can learn to use these advances for the betterment of ourselves and others, appreciate them, and not become like spoiled children crying "I want it now!"

Google and Bing and merchants are all keeping track of what we are asking for and about. Seeking online information about sensitive topics or items might create undesirable associations in the data they hold about us. And while a lot of tech jobs have been created due to the Internet, there have also been some job losses. Just ask the former bank tellers, video rental clerks, encyclopedia salespersons and retail store workers that lost their jobs due to the effects of the Internet