

ANZ

Major Trends



- Everything connected to WWW
- New ways of interacting
- The “Virtual” organisation
- Global marketplace



- Real time online value chain
 - end to end processes
 - eg. [Federal Express](#)



Real Time

- [Product, service and Information anywhere, anytime](#)
- Straight-through processing



- Product:
 - [MP3](#) Vs CDs
- Service:
 - [Internet banking](#)
- Organisation
 - Learning organisations

Intelligent devices*



- Intelligent devices, connected to the web



- Smart air conditioning
- Smart sprinkler systems
- “The medical toilet”
- Pocket computers & phones

**Becoming a greater force*

What's it take to survive in the new economy?

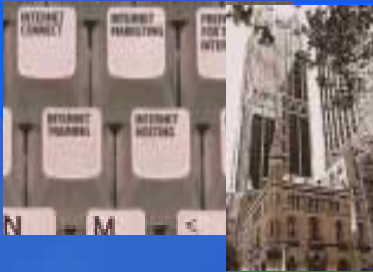


Customer Dictatorship

- Buyer driven sales and service models
- Customer retention and acquisition strategies are crucial.
 - Ability for customers to defect is effortless
 - Amazon.com Vs Barnesnoble.com
- Margins drop, prices fall
- Options
 - Low cost provider
 - High customer service / relationship management as core activity
 - Both

What's it take to survive in the new economy?

Customer Dictatorship



Clicks & Mortar

- Dual web and physical presence
- Traditional businesses must adapt to the new environment
- Success stories
 - Schwab, Cisco, Citigroup, Dell

What's it take to survive in the new economy?

Customer Dictatorship

Clicks & Mortar

The Need for Speed.....



- Business must be:
 - Quick moving
 - Efficient
 - Internet-technology based
- Prepared for increased competition
- Clear strategies to build on-line capability
 - CitiGroup, Schwab, Dell, Cisco, Microsoft

What's it take to survive in the new economy?

Customer Dictatorship

Clicks & Mortar

The Need for Speed....

Technology

- Simplicity
- Scalability
- Availability
- Internet/Intranet technology is one and the same
 - Dell build to order business model
 - Sabre Airline reservation system



Simplify & Rationalise Infrastructure

Core Systems

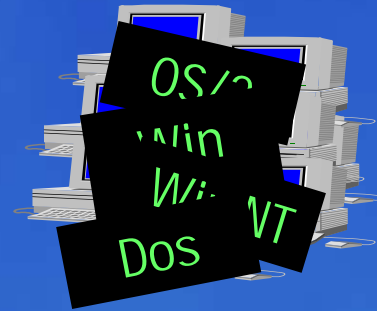
Hogan, Cache, EDS,
T&C, BankMaster etc...

6 major
systems

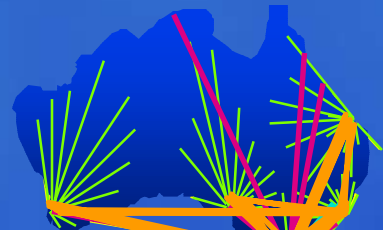
Hogan

CBS

Desktop



Communications



Multiple
data networks

Single IP
Network

ANZ

Business / IT Alignment

**Personal
Financial
Services**

**Corporate
Financial
Services**

International

e-Commerce Technologies

Business / IT Alignment: Benefits

Rapid Applications Delivery

- Rapid prototyping methodologies and advanced tools to reduce time to market, delivery cost and risk

Lower Total Cost of Ownership

- Avoid duplicated infrastructure
 - Standard platform, tools etc
- Re-use of code
- Co-ordinated support

Delivering via the Web



Directors on line



ERP



Technology Vision

Electronic End to End Process



Better Service
Lower Costs



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