

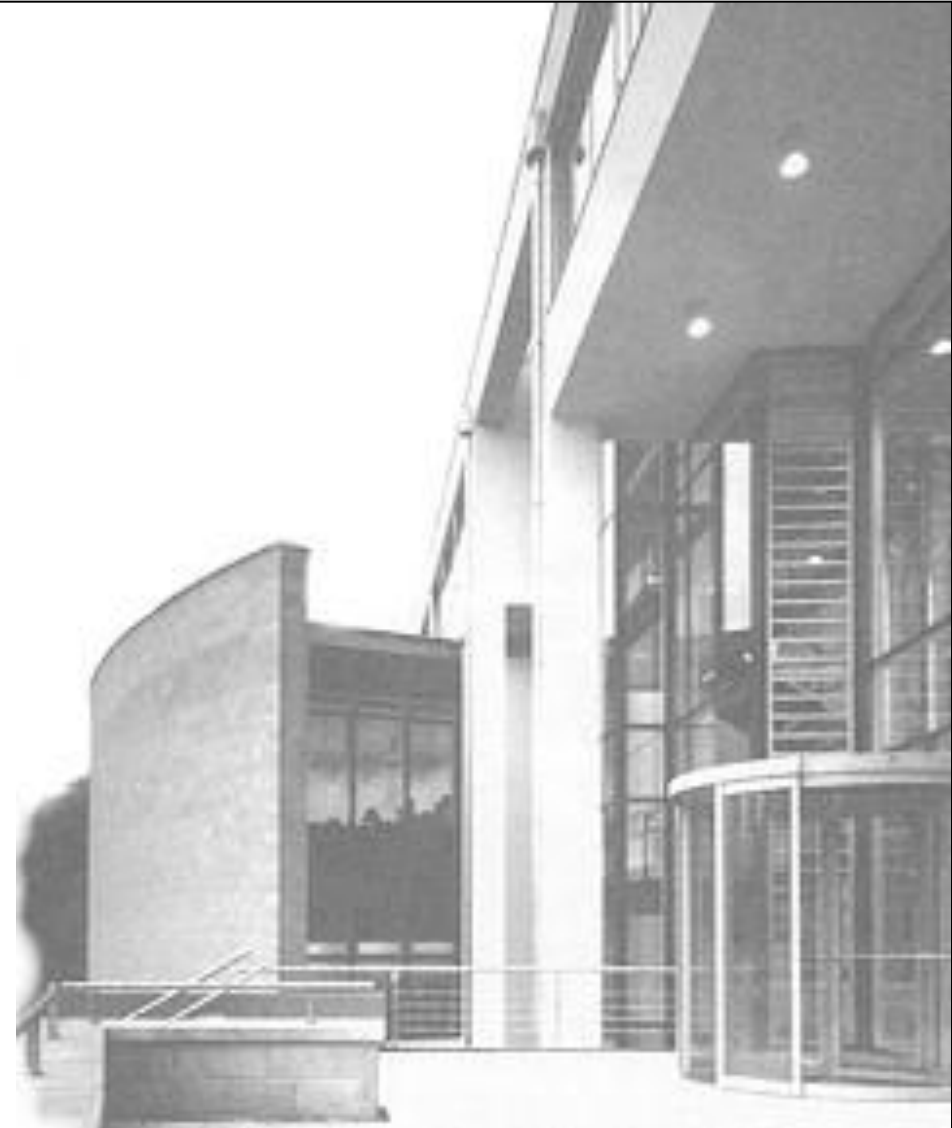
From online-banking to online-forwarding

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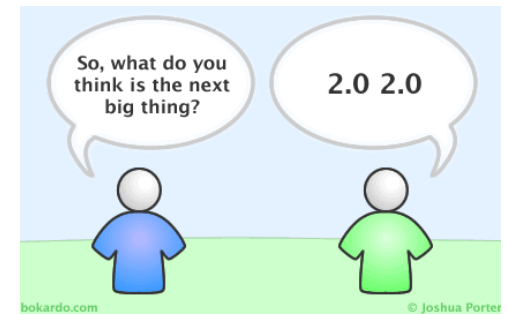


1. Introduction
2. Overview online-banking
3. State of the art online-forwarding
4. Expert interview
5. Online-forwarding concept
6. Conclusion & questions

Trend in the last years:

- everything should continuously
 - + be improved,
 - + optimized and
 - + become more efficient

- Thus we speak nowadays from
 - + world wide web 2.0
 - + e-learning 2.0
 - + even logistics 2.0*



*) the sub header of the German logistics Spitzencluster “LogistikRuhr” promoted by the German Federal Ministry of Education and Research BMBF

Therefore the following questions arises:

- Invent the wheel new in logistics?
- Can we adapt from other industries?
- From which areas we can learn from others history?
- Apply the same or similar conditions?
- What has to be considered to be successful?

In the last few years online-banking has become established in the financial sector – what can logisticians learn from bankers?

The roots of online-banking:

- technology base: 'Viewdata', 1972
- first concepts of this transaction form: early 1980s
- in Germany it was possible to do banking business by BTX in 1983
- beginning of online-banking like we know it today: 06.10.1995
 - + the 'Presidential Savings Bank', USA
- today's online-banking acceptance of all German citizens between 16 and 74 is about 38% with an upward trend
- with this number of users Germany is only on rank 9 in an European comparison

Success factors:

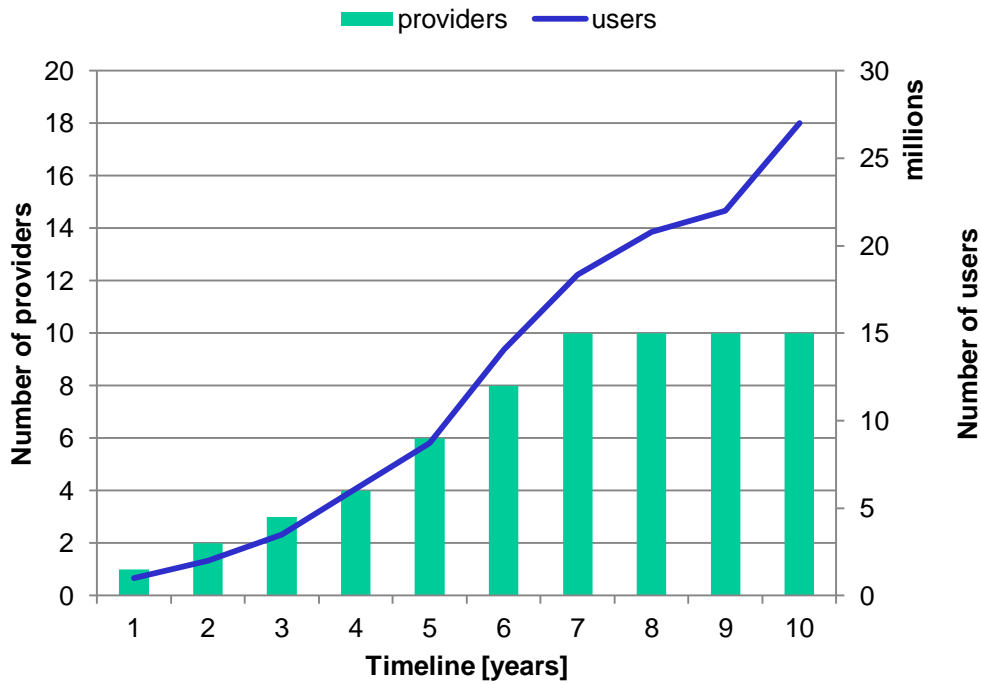
Why could online-banking be developed over the last 30 years into what it is today?

- easy to use
- speed of transactions
- simple things can be done, like transfers from account to account
- the possibility of setting and changing standing orders
- many further service offers like immediately online lending or intraday trading at global stock markets
- all without having to go to the agency at opening times

The growth continues unbowed:

- nearly four of ten Germans (37%) handle standard operations online
- among internet users, there are as many as 57%

We assume that the number of users has increased with the number of available functions and providers:



Logistics has never been such complex:

- the latest fashion must be quickly available in the shelves
- spare parts for cars may be as short as possible in the stock
- today logistics key competitive advantages are to be:
 - + agile
 - + adaptable
 - + fast

Everyday situation at forwarders:

- to have a truck, but no load or to have a load, but no truck
- ➔ freight exchanges exist in different ways

Freight exchanges:

- the concept was founded in a time when more and more goods had to be transported on the roads
- in the 1970's Germany's transport industry boomed
- at this early point the first cargo agencies emerged (by using telephone)
- online freight exchanges established in the last 10 years in the German-speaking area
- in regular they work in both directions: loading space and freight are available

Seasonal differences for freight markets:

- depending on month it is offered either more cargo or more space
- especially in the spring there is more cargo than space

Example of a freight

exchange from Germany:

- size, type and weight can be given in detail as well as departure and destination

date	from	to	length	weight	vehicle
Termin	von	nach	Länge	Gewicht	
26.04.11	DE 20095 Hamburg	BY 00000 Минск	13.60	20.00	Plane
27.04.11	DE 20095 Hamburg	BY 00000 Минск	13.60	20.00	Plane
27.04.11	DE 01067 Dresden	CH 30000 Bern	13.60	24.00	Plane
27.04.11	DE 71522 Backnang	CH 80100 Zürich-Mülligen Post	13.60	20.00	Plane
28.04.11	DE 52351 DÜREN	CH 46230 NEUENDORF	15.20	6.00	Jumbo
27.04.11	DE 77694 Kehl	CH 86040 Volketswil	13.60	24.00	Plane
27.04.11	DE 66123 Saarbrücken	CH 86250 Gossau	13.60	24.00	Tautliner
27.04.11	DE 77933 Lahr Schwarzwald	CH 10320 Romanel-Sur-Lausanne	13.60	10.00	Plane
28.04.11	DE 77933 Lahr Schwarzwald	CH 10320 Romanel-Sur-Lausanne	13.60	10.00	Plane

www.timocom.de

Logistics mall:

- this mall is an e-shop for logistics industry
- it provides things like a real mall
 - + processes,
 - + services,
 - + software,
 - + applications
- everything can be freely configured, tailored for the needs and is always updated
- potential customers are basically all companies engaged in logistics



The question is:

How to bring 'online-forwarding' to the state of the art known from online-banking?

- supply chains have become more global, more expanded and more complex
- the need for the use of an electronic marketplace for logistics has become more evident
- there are several answers to be given for online logistic forwarding services

4. Expert interview

- What about safety? - A part prioritized in the financial environment!
- Which processes in logistics are a starting point?
- What kind of things from the financial sector corresponds to the first steps?
- What is the 'account to account transfer' in logistics?
- Which processes are suitable for an online introduction?

- Starting functionalities must be clarified
- Customers priorities?
- ...

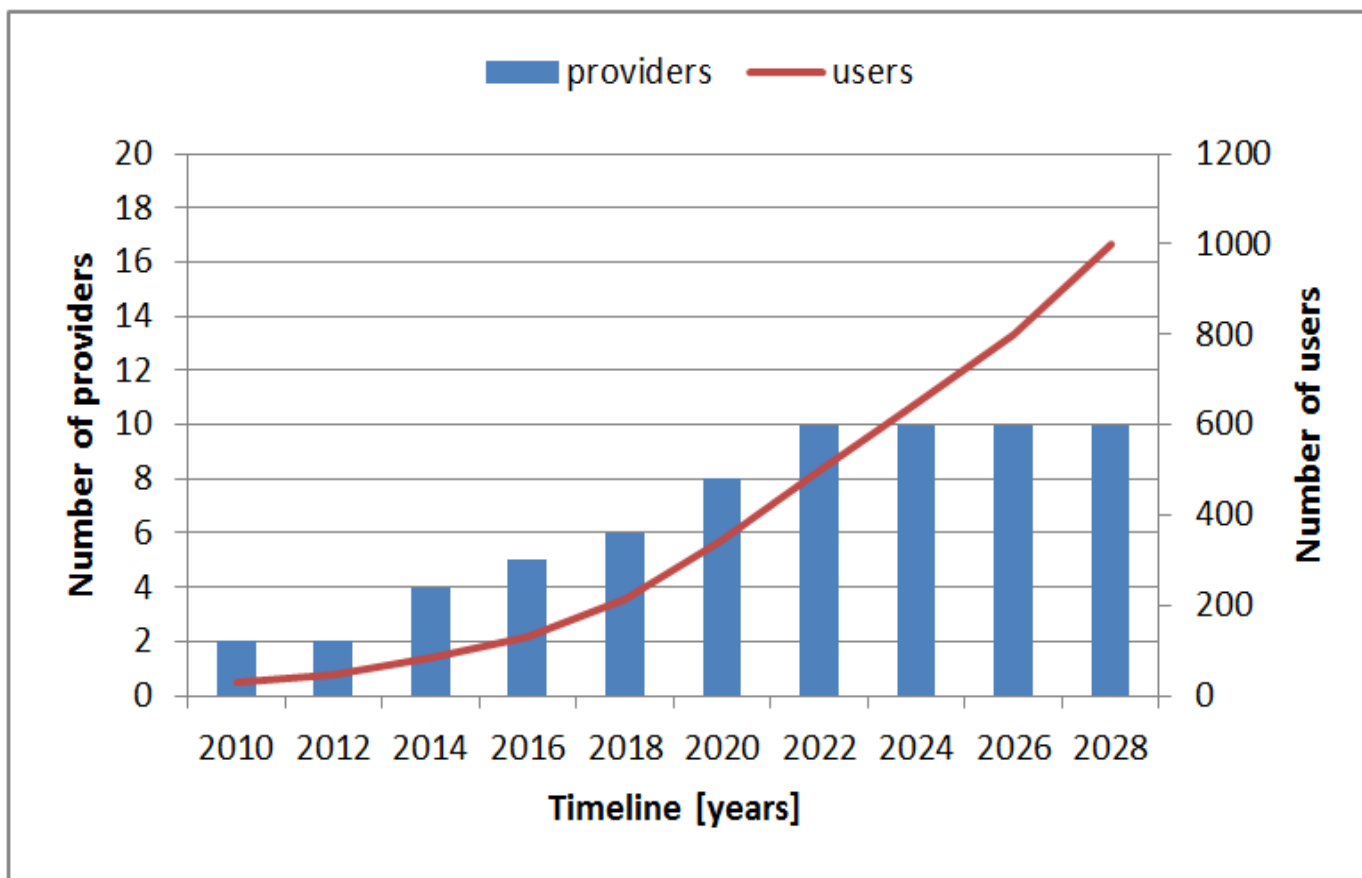
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- customers priorities?
- ...

We identified some starting points:

sector offered service	online-banking (development of the past)	online-forwarding (imaginable example)
first offered service	real-time check of account balance	online transport ordering
second offered service	online financial Transfer	shipment based 24/7 traceability
third offered service	serial financial transfer	event management by real-time tracking

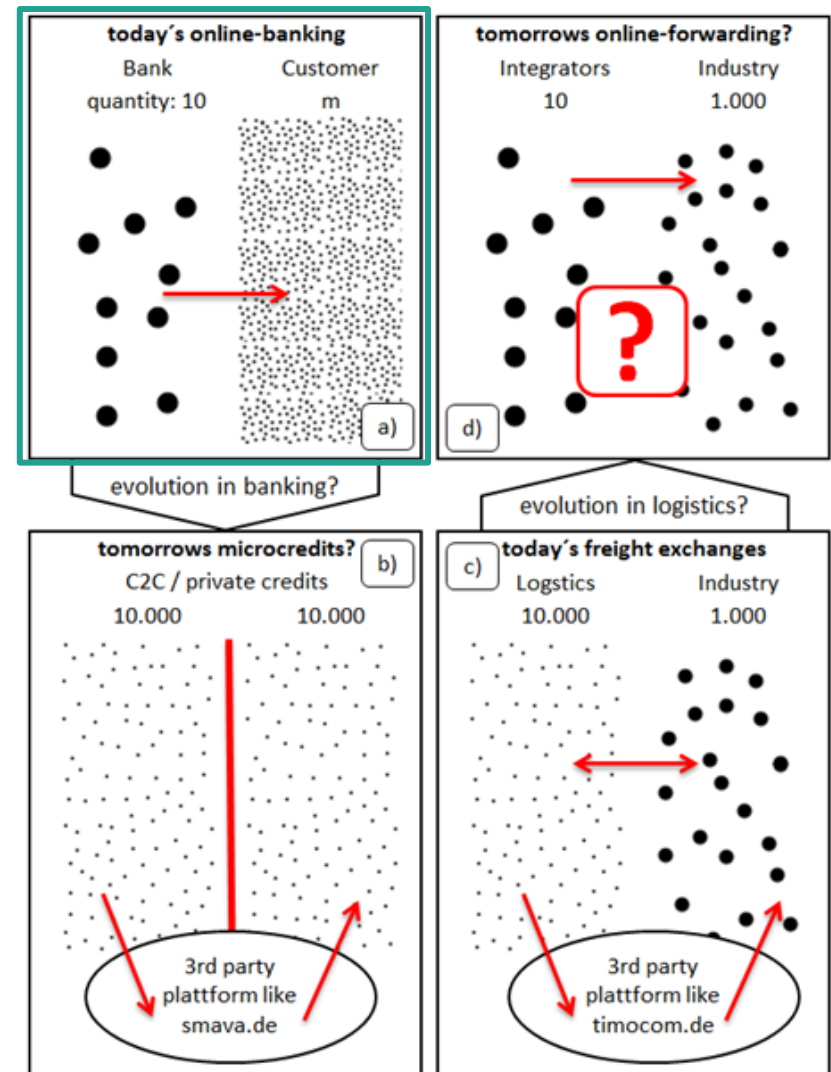
Possible development after the start of an integrator:



5. Online-forwarding concept

a) initial situation of online-banking

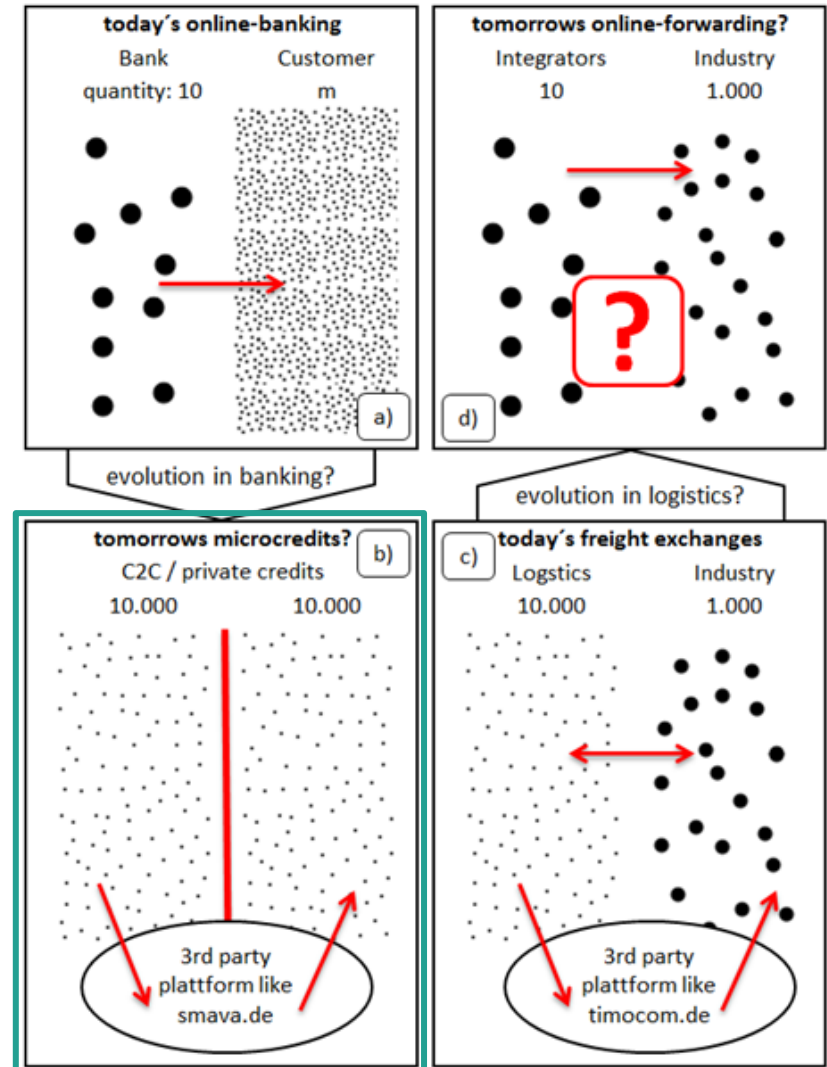
- a few providers (exemplary 10 banks)
- offer online services to
- and a variety of customer (million)



5. Online-forwarding concept

b) a new dimension in online-banking

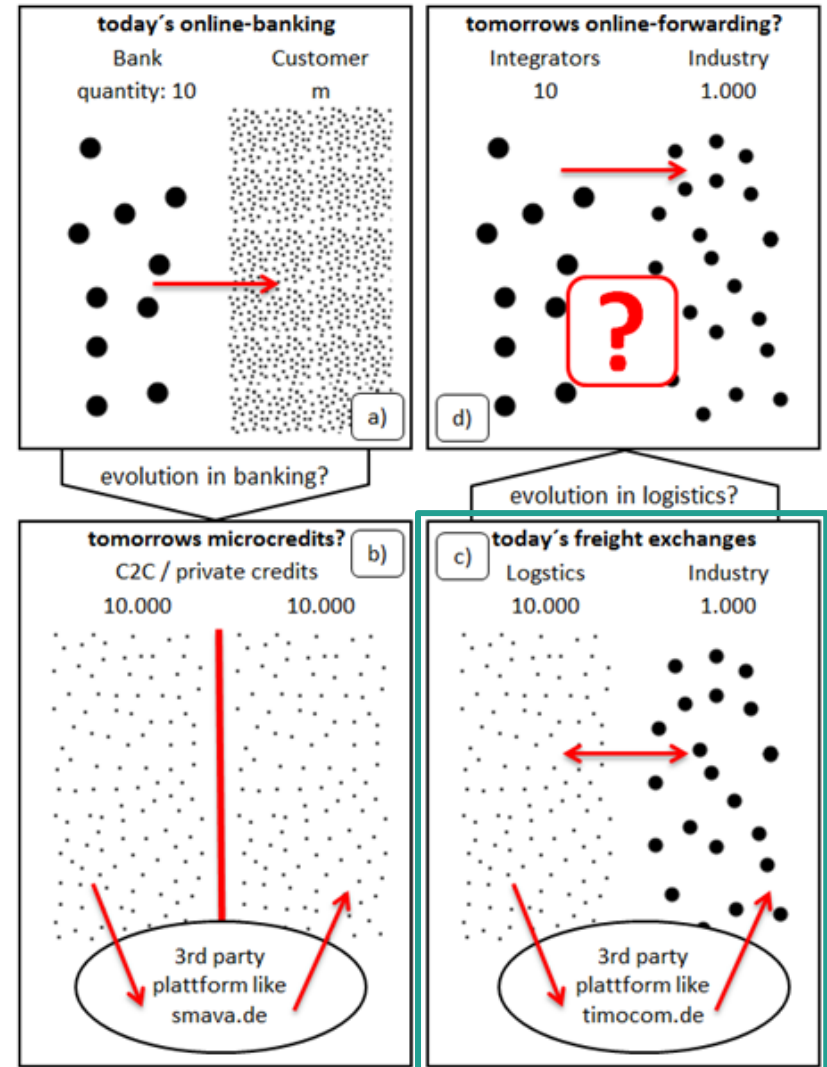
- so called micro-loans
- private c2c credits
- including: a barrier between both sides
- needed: a 3rd party platform
 - + www.smava.de
 - + www.eLolly.de
 - + www.auxmoney.com



5. Online-forwarding concept

c) online logistics today

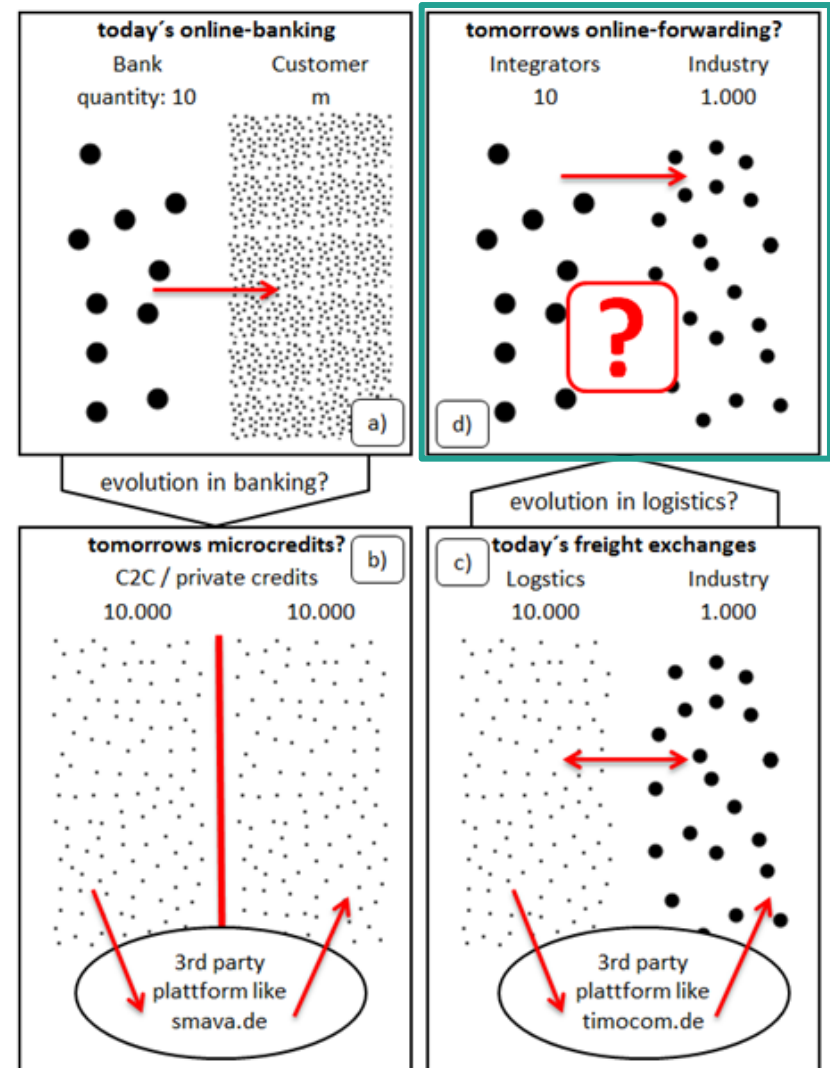
- different situation to online-banking
- many carriers and
- some shippers
- well established and trustable 3rd party platform provider are available



5. Online-forwarding concept

d) 'tomorrow' online-forwarding?

- few integrators (like DB Schenker, Dachser, K+N) offer services online
- develop them gradually
- starting at the call of free cargo space on scheduled transports
- 24/7 shipment-based t'n't
- ...



6. Conclusion & questions

- the possibility of an analogous development to the banking sector is given in logistics
- some large providers are able to establish basic online offerings
- those are able to encourage their customers to inquire more products and services this way too
- now it is time to identify the areas suitable for a short term application of knowledge from banking
- of course further developments such as social networks like Xing or Facebook take account

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Thank you for your attention!

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