ALLIANZ GROUP DIGITAL CORPORATE DESIGN

STRUCTURAL FRAMEWORK FOR DIGITAL BRAND COMMUNICATION

Allianz Group

1. Project Introduction

2. Key Findings from the Best Practice Analysis

3. Challenges for Allianz Group Digital Corporate Design

4. The Allianz Group Corporate Design Framework

5. Outlook

6. Benefits

7. Next Steps

Allianz Group

Procedure

Phase I (February - March 02)	Phase II (April - June 02)	Phase III (next)
Analysis and Evaluation of Requirements	**Digital Corporate Design Framework**	**Digital Corporate Design Guidelines**

Team

Project Lead	Allianz Group Marketing/Corporate Design A. Grass, J. Frankenberger
Research, Concept, Creative	DMC S. Kostenzer, L. Löschner, F. Magistris, A. Reiberger, P. Zündel

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Looking back at the history of Allianz digital corporate design development

December 1999	Launch of project **"Corporate Design for Digital Media"**
May 2000	Presentation of **Design Concept for Allianz Flagship Brand**
February 2000	**Internet Resolution "Vogelsang"**
August 2000	Development of Internet design guidelines

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Until now digital design guideline development has focused primarily on **Web-based communication**.

Allianz.de

Business.allianz.de

Intranet

A broad range of **other important digital media and digital devices**
has not yet been taken into consideration.

Mobile
POI/POS
DVD/CD-ROM
Business TV
Crossmedia Publishing

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Today the Allianz Group maintains a presence in a **broad variety** of analogue and digital media channels.
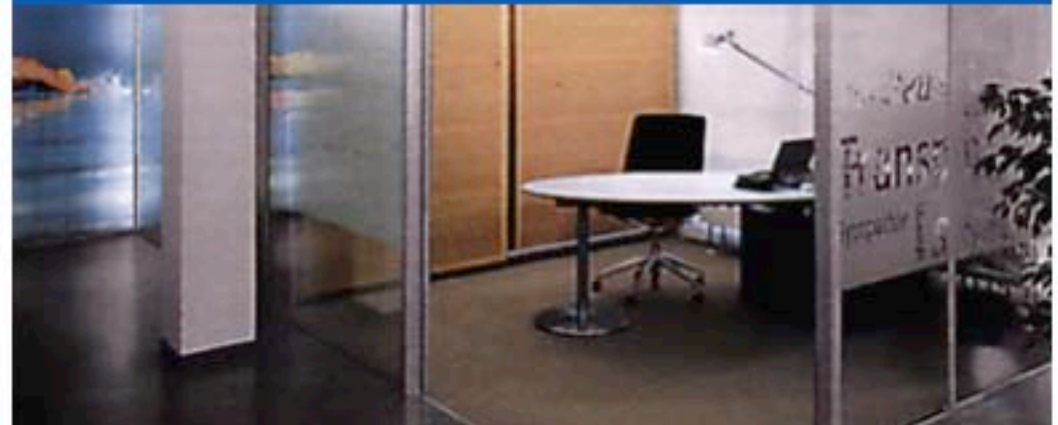

Literature

Digital

Advertising

3D

Specific corporate design guidelines have been developed for most aspects of the Allianz Group's **analogue communications**.

Stationery   Publications   Annual Reports   Mailings   Brochures

Literature	Digital
Advertising	3D

Allianz Group

Specific corporate design guidelines have been developed for most aspects of the Allianz Group's **analogue communications**.

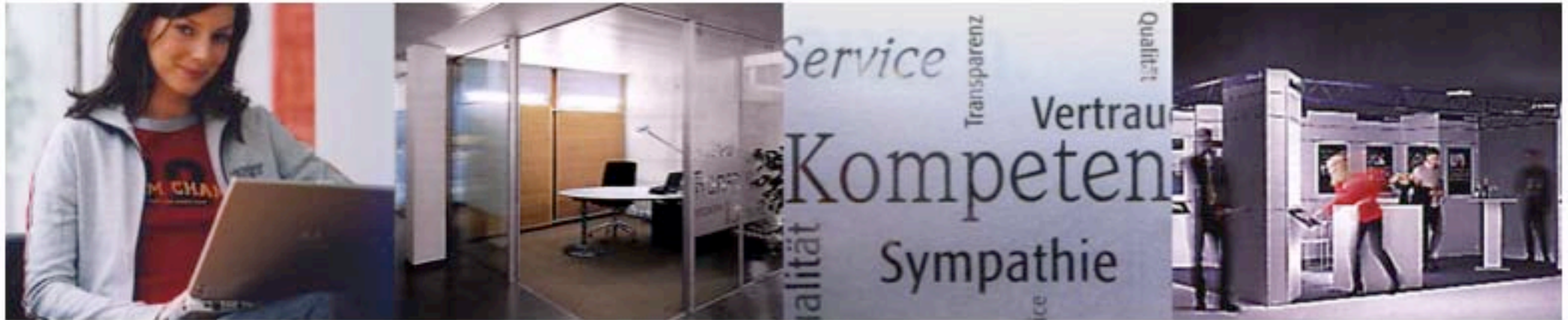Print Ads   TV Commercials   Merchandising   Billboards

Literature	Digital
Advertising	3D

Specific corporate design guidelines have been developed for most aspects of the Allianz Group's **analogue communications**.

Banners

Fair Booths

Displays

Interior Design

Literature	Digital
Advertising	**3D**

Only a small part of the necessary guidelines have been defined for Allianz's digital communications.

| Online | Mobile | POI/POS | DVD/CD-ROM | Digital Broadcasting |

Literature	**Digital**
Advertising	3D

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What will the Allianz Group's digital presence look like in the future?

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The best practice analysis should provide relevant insights into the digital corporate design strategies of other globally active companies.

Desired insights

– Which digital corporate design strategies are used to achieve a globally consistent appearance?

– Which general corporate design trends can be identified?

Financial Service Providers

Industry/Trade

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The following aspects of digital corporate design were considered:

Brand architecture	**Digital corporate design structure**	**Digital corporate design elements**
– Does the digital corporate design represent the brand architecture?	– According to what rules is the digital corporate design structured?	– Which specific digital corporate design elements are used?
– How does the brand architecture affect the digital corporate design?		

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Conclusions

None of the selected companies has yet implemented a globally consistent digital corporate design framework.

The following corporate design trends could be identified:

Target Group Orientation
– Simplification and unification of site architecture and navigation designed to achieve intuitive and user friendly navigation and orientation

Branded House
– Most of the companies analyzed are in transition from "House of Brands" to "Branded House".

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The Brand Dimension

Allianz Group

Evolving toward an integrated global financial services provider

– Strong international focus

– Significant expansion of brand and product portfolio

– Multichannel sales strategy

– Future-oriented multicultural company

– Giving priority to clients

Provision   Protection   Performance   Banking

Allianz Group

Challenges for Allianz Group digital corporate design

- Communication of Allianz Group as a globally integrated financial services provider
- Support teamwork among the Allianz Group brands
- Support cooperative communication and joint activities of Group brands
- Be open to new business and customer segments
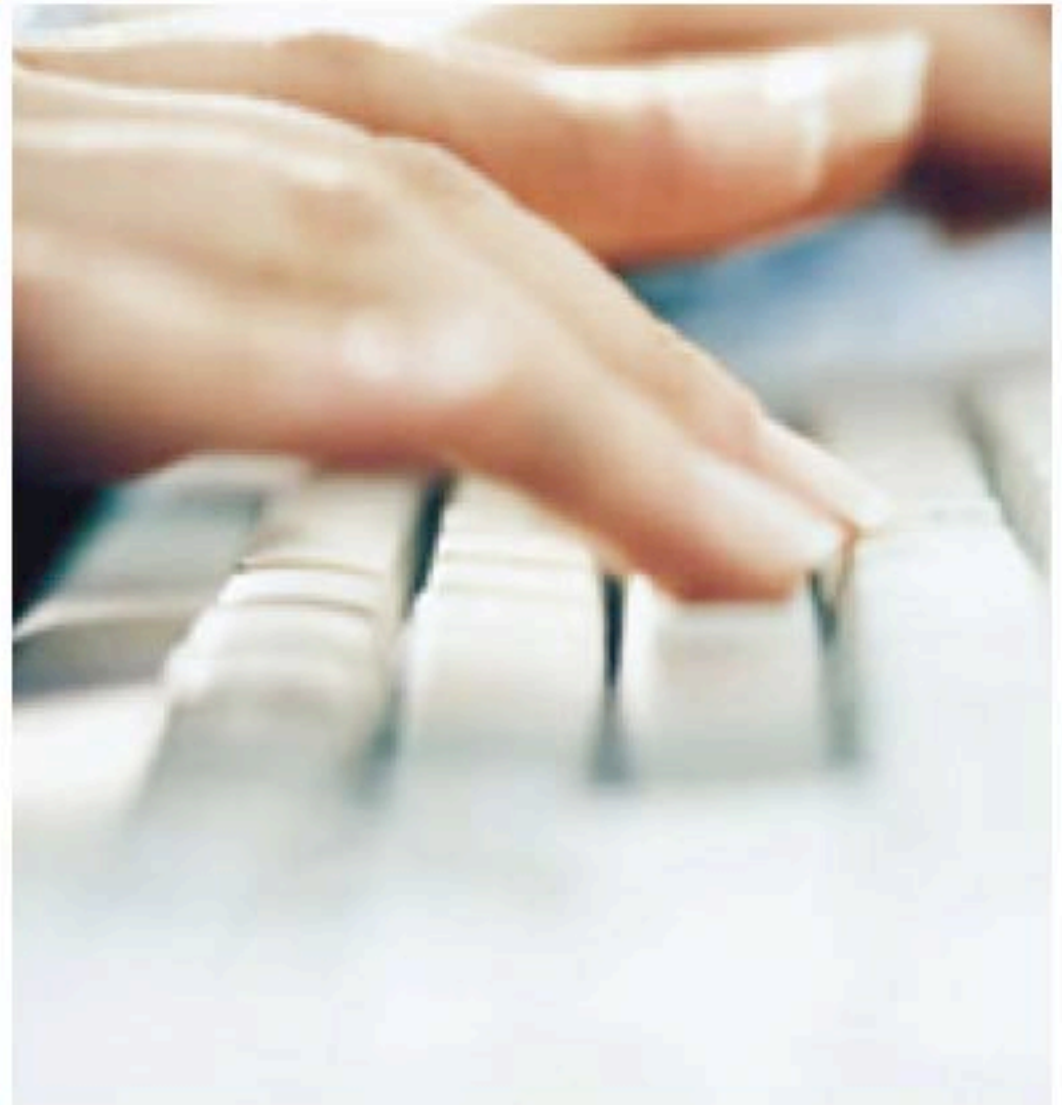- Differentiation between different business segments

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The Media Dimension

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World Wide Web

- Still the most important digital information channel

- >500 million users worldwide

- Increasing proliferation of broadband

- Online banking with fastest growth among commercial e-services

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Mobile/Smartphone, PDA

- Always on and always with you

- >1 billion subscribers worldwide

- High potential of mobile commerce and mobile marketing

- Convergence with the "Fixed Line World"

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Digital Broadcasting/Interactive TV (iTV)

- At home from the couch

- Limited interactivity

- Data input via remote-control

- "Infotainment"

- Proliferation still "sluggish"
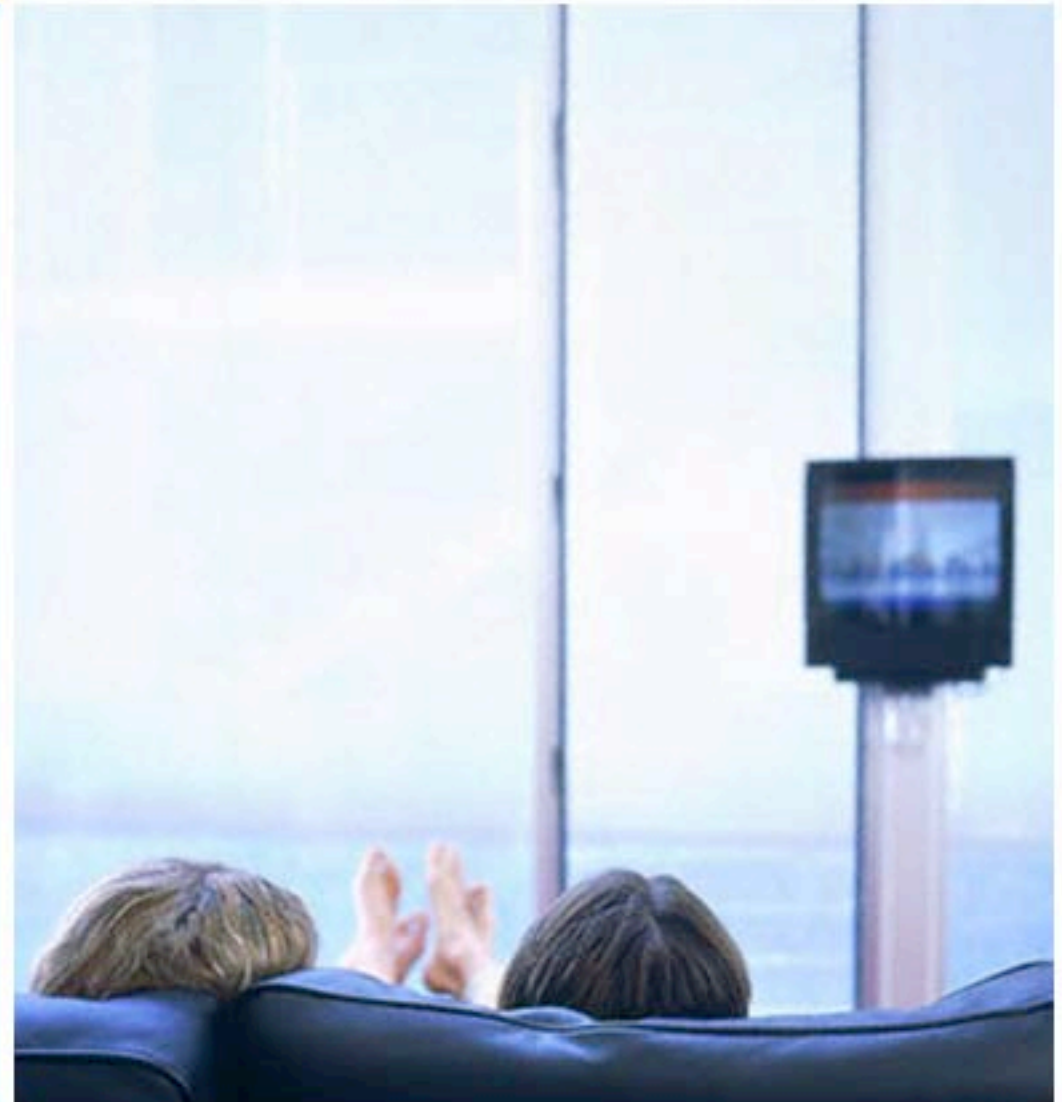
Digital Broadcasting/Business TV

- – Exact targeting to internal and external stakeholders

- – Integrated instrument to effectively communicate company directives and long-term strategy

- – Adds emotional quality to corporate communication

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Terminals/Interactive Kiosks

– Large variety of possible applications (from product information to ATM services)

– Facilitates an engaging brand experience

– >312,000 kiosks installed worldwide

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Data Carriers/DVD

- Nearly all new PCs equipped with DVD-drives

- Allows for a more dramatic brand experience than that currently possible on the Internet

- Exact targeting to internal and external stakeholders with custom-made communication (Financial Community: Annual Report)

Allianz Group
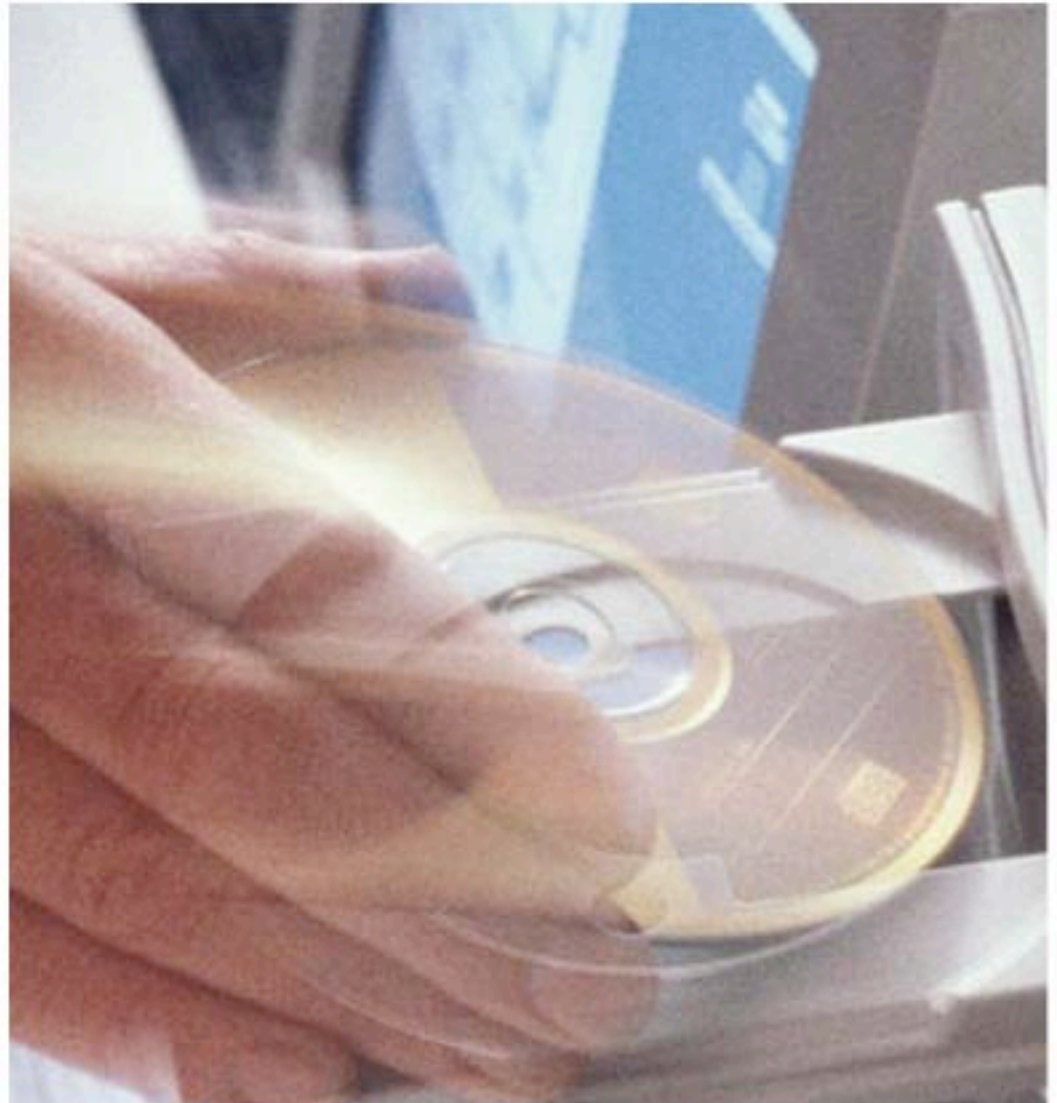
Cross-Media Publishing

- Access information anytime, anywhere and on any device

- Consistent message across all media

- Bridging the gap between "virtual" information and printed information

  - Presentations

  - Brochures

  - Contracts

  - Forms
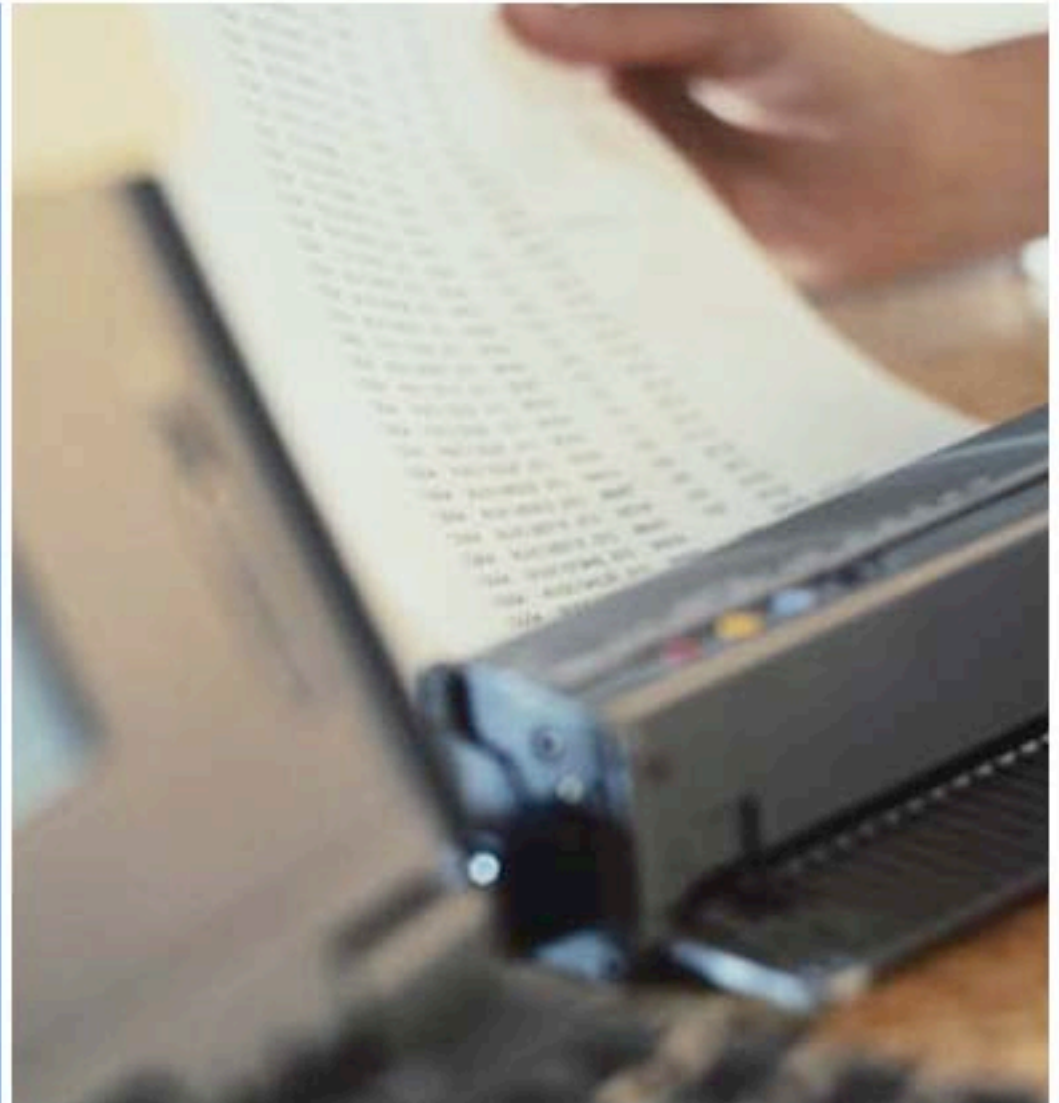
Making effective use of all relevant digital channels and applications

- Display Sizes
- Input Devices
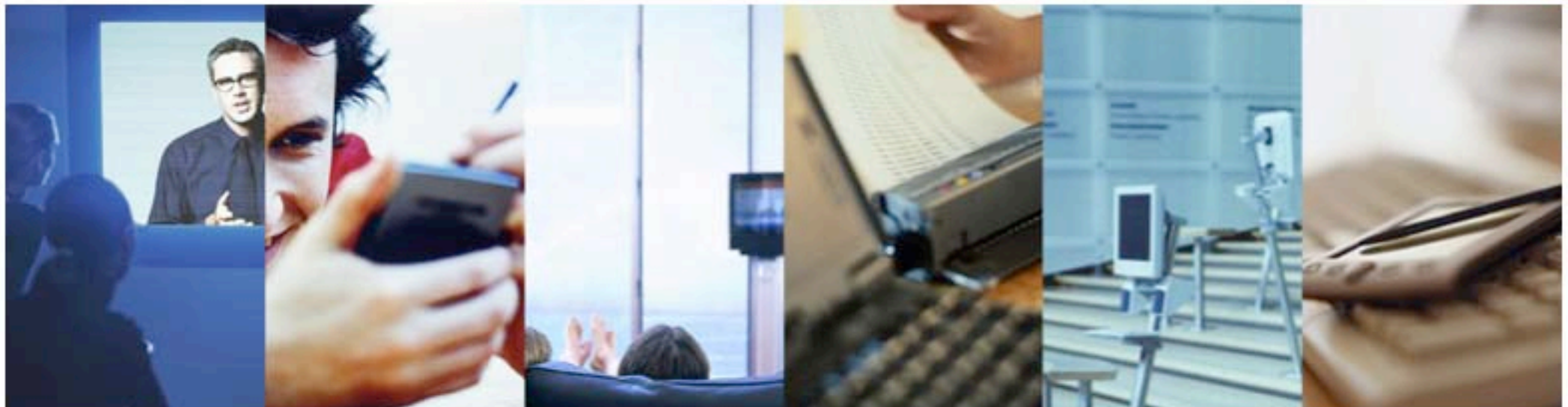- Functionality
- Output
- Bandwidth

| ONLINE	MOBILE	DIGITAL BROADCASTING	POS/ POI	CD-ROM DVD	APPLICATIONS	CROSSMEDIA PUBLISHING

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Challenges for Allianz Group Digital Corporate Design

- Creation of a highly dynamic framework that is able to evolve with the rapid development of digital media

- Meet the design requirements of a broad range of different input and output devices

- Establish a consistent style of communication over all digital media channels

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# The Stakeholder Dimension

Allianz Group
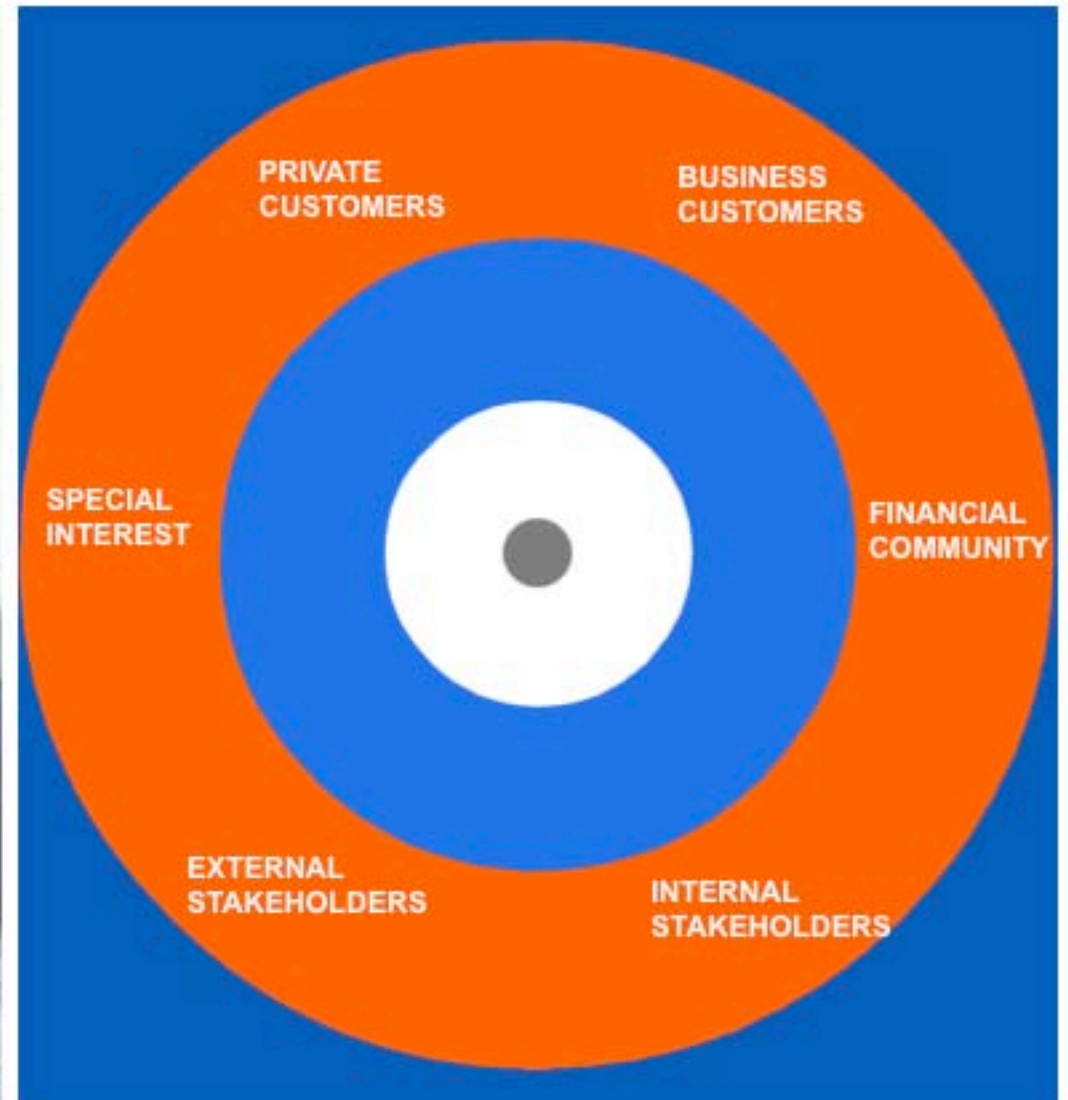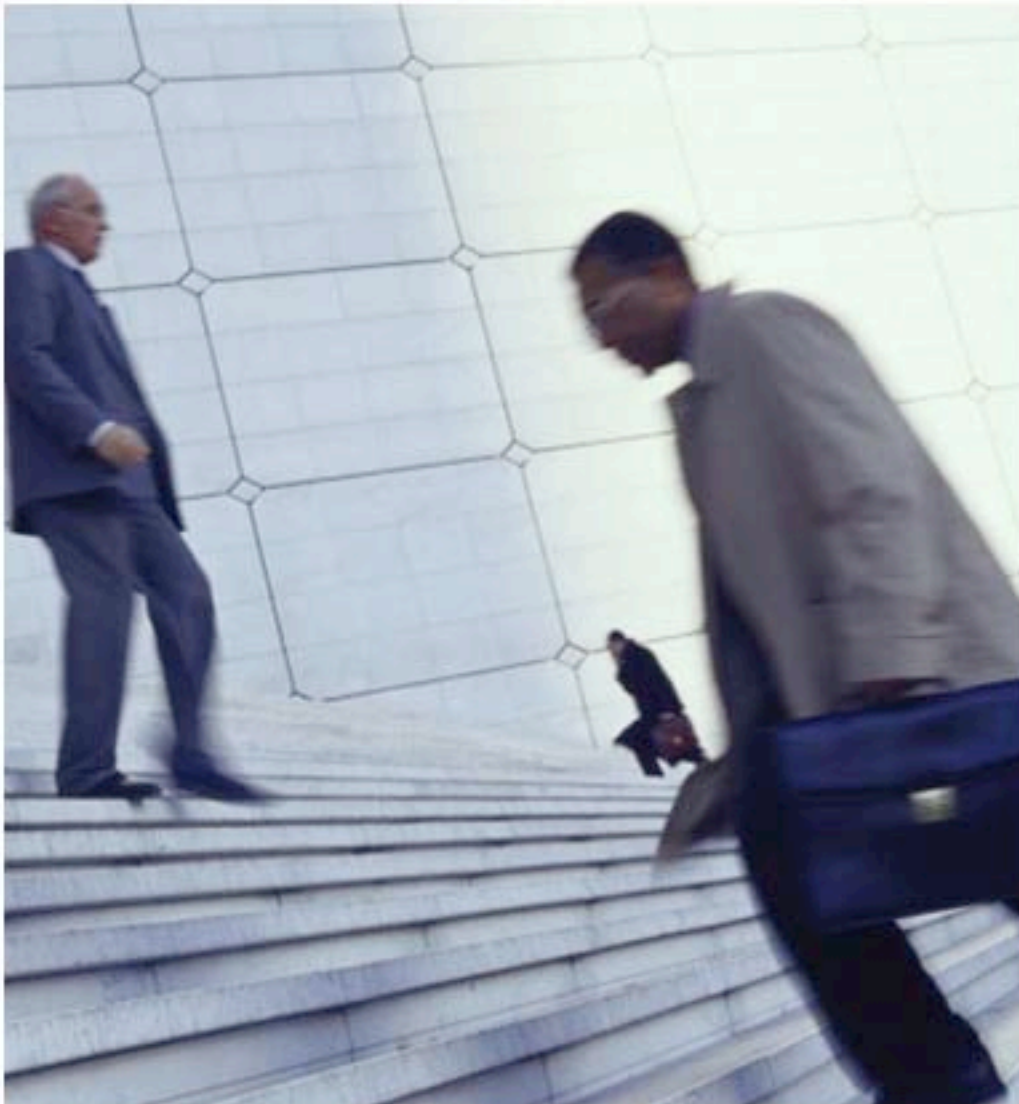
Private Customers

– Broad diversity (sociodemographic, psychographic and geographic)

– Digital media (online) used primarily for information gathering

– Convenience and easy access to relevant information is crucial

– Digital media do not completely replace personal contact

– Majority thinks and acts locally
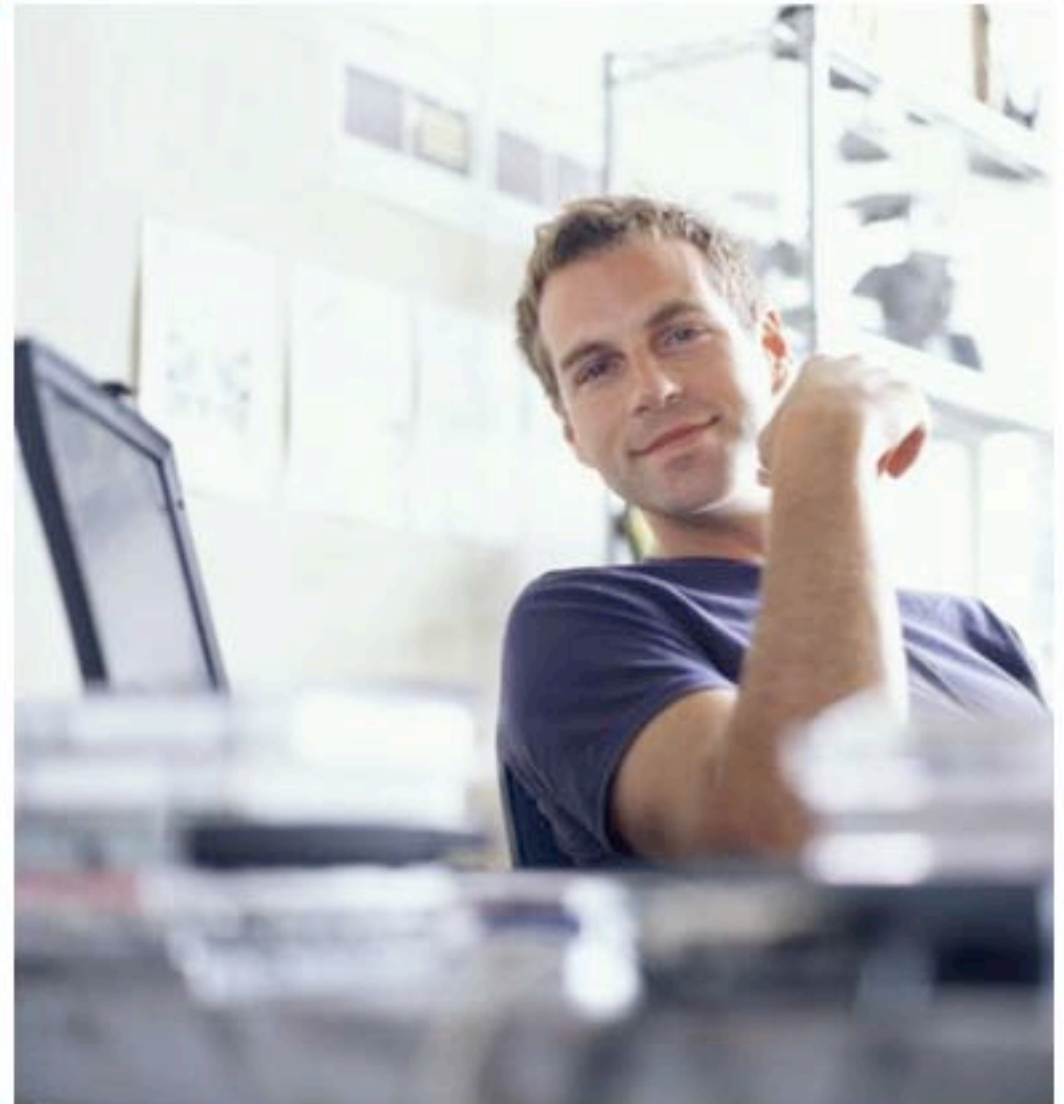
Business Customers/Self-Employed

– Broad range of occupations (from plumber to surgeon)

– Media usage similar to Private Customers

Allianz Group
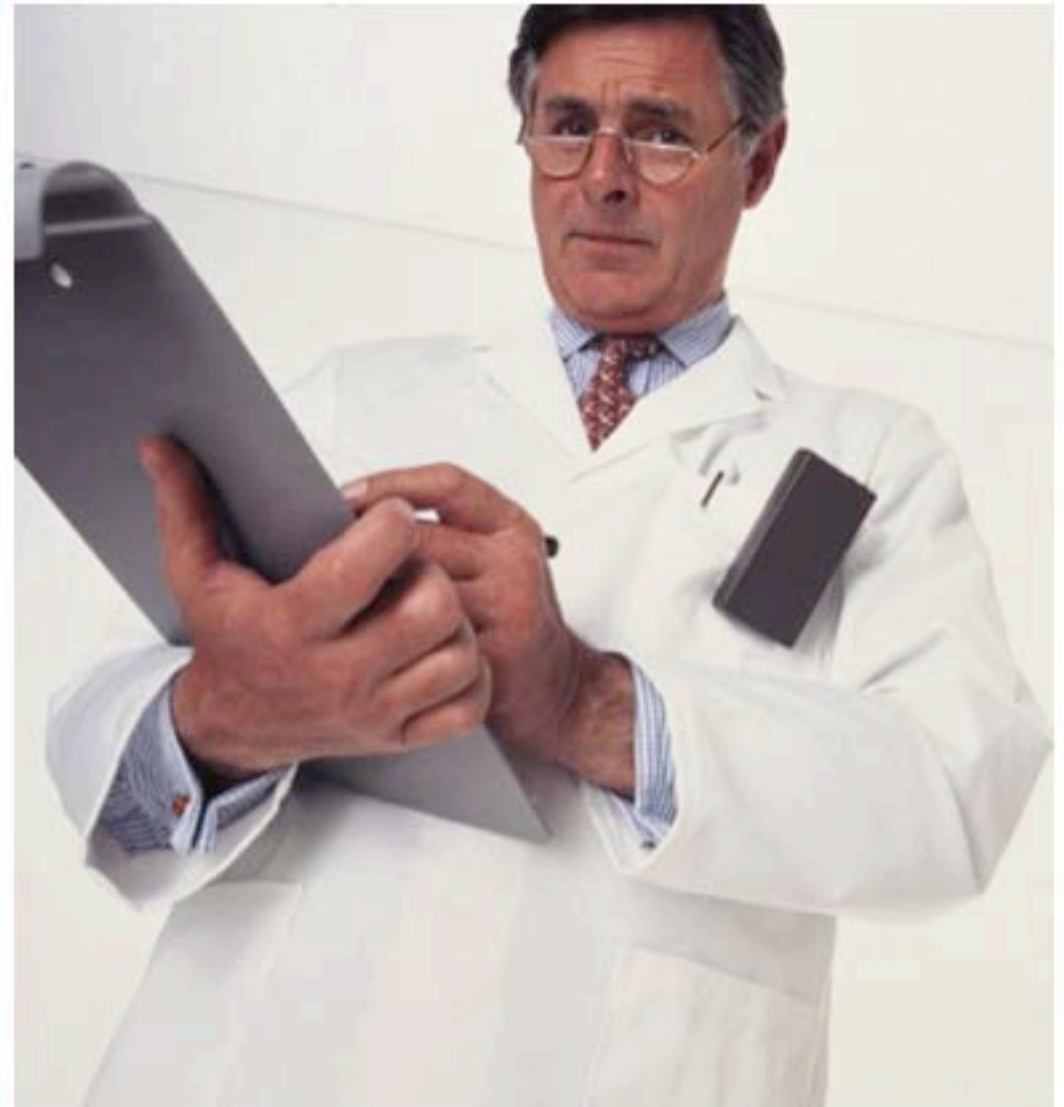
Business Customers/SMEs, Multinationals

- Business sector exerts strong influence on level and mode of media usage

- General overview and standardized/ comparable information is crucial

- Digital media do not completely replace personal contact

- Majority thinks and acts globally
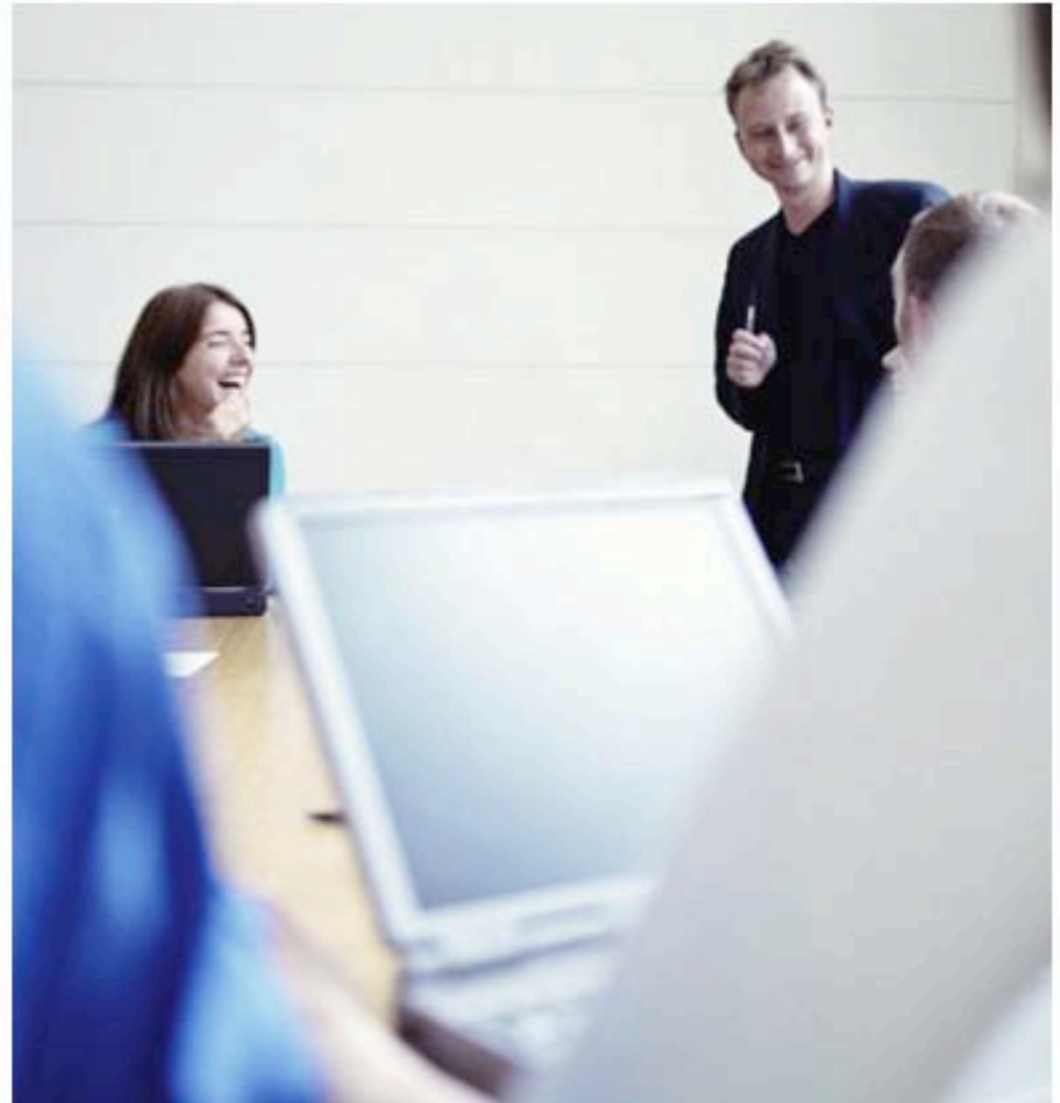
Allianz Group
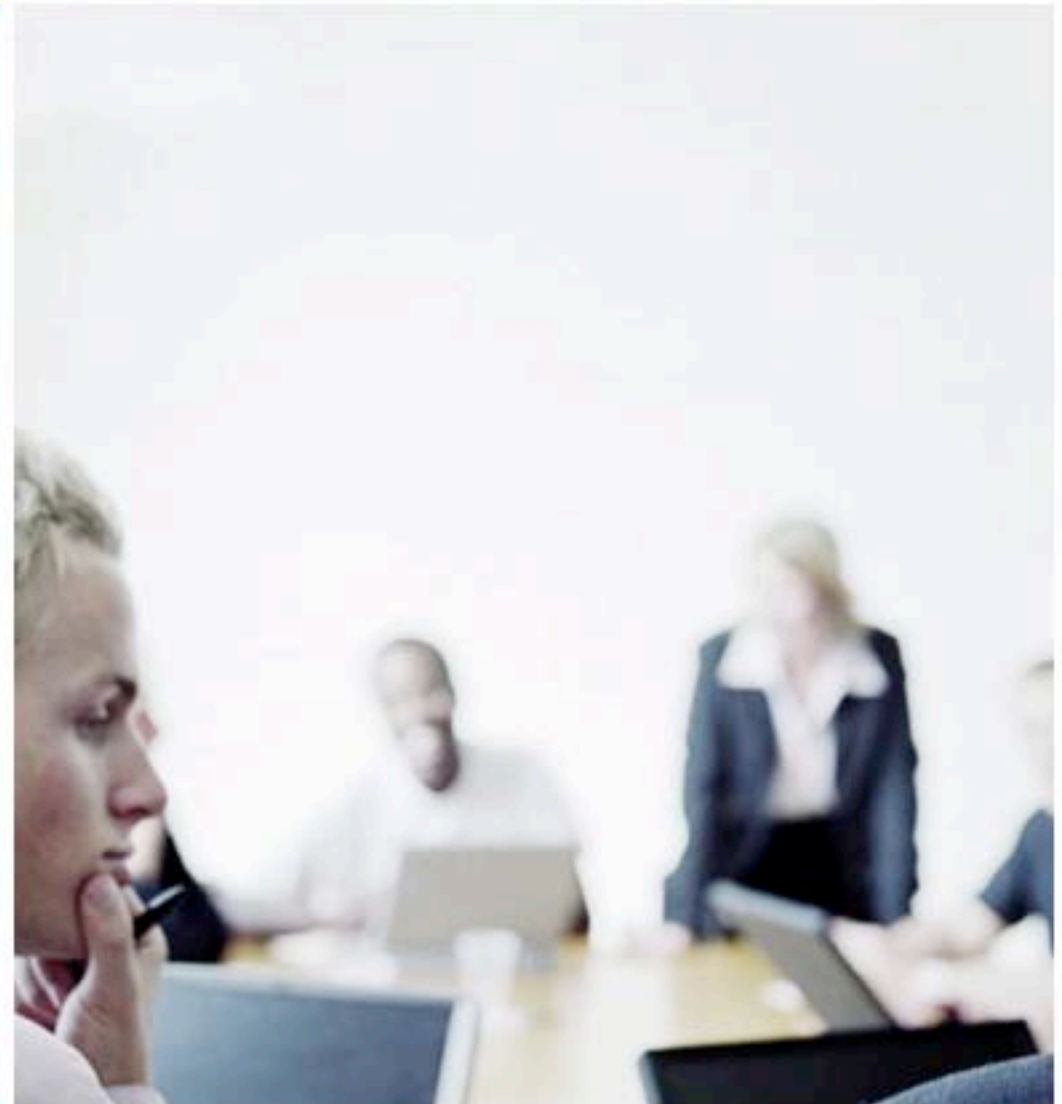
Financial Community

- Uses a broad range of digital channels and devices

- Digital media used as a primary source for information gathering

- Early adopters of new information technologies

- Uses proprietary digital information systems (e.g. Bloomberg, Reuters)

- Thinks and act globally
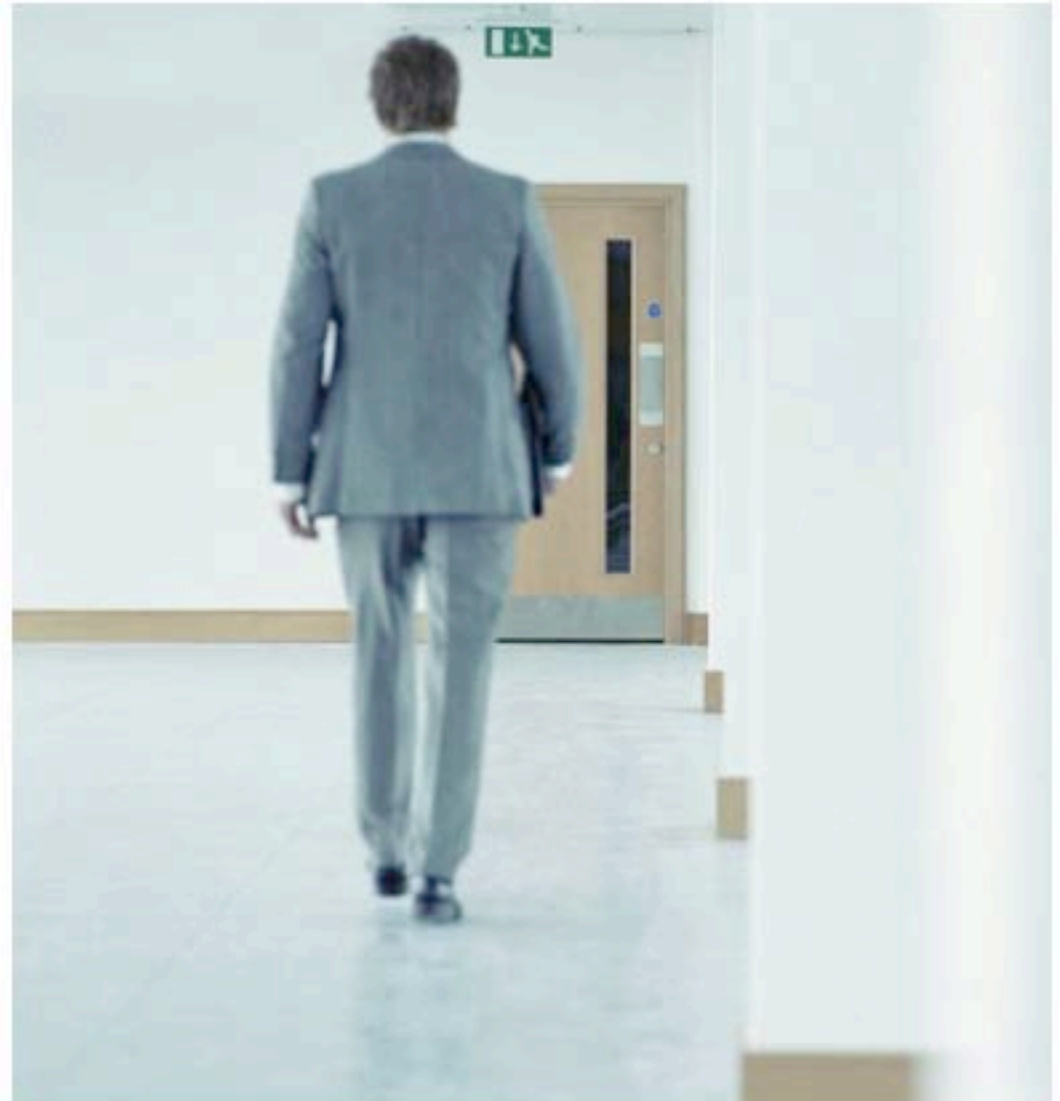
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Internal/Employees

- Digital media (online) used primarily for information gathering

- Convenience and easy access to relevant information is crucial

- Majority thinks and acts locally

Allianz Group

External/Sales Representatives

- Use digital media (online) as a source for general news content

- Still relies on traditional media channels (e.g. telephone, fax)

- Thinks and acts locally

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Addressing the specific needs of all Allianz Group stakeholders

– Different world regions

– From Residential to Multinational

– Broad sociodemographic and psychographic scope

– Different service and product needs

– Different media usage patterns

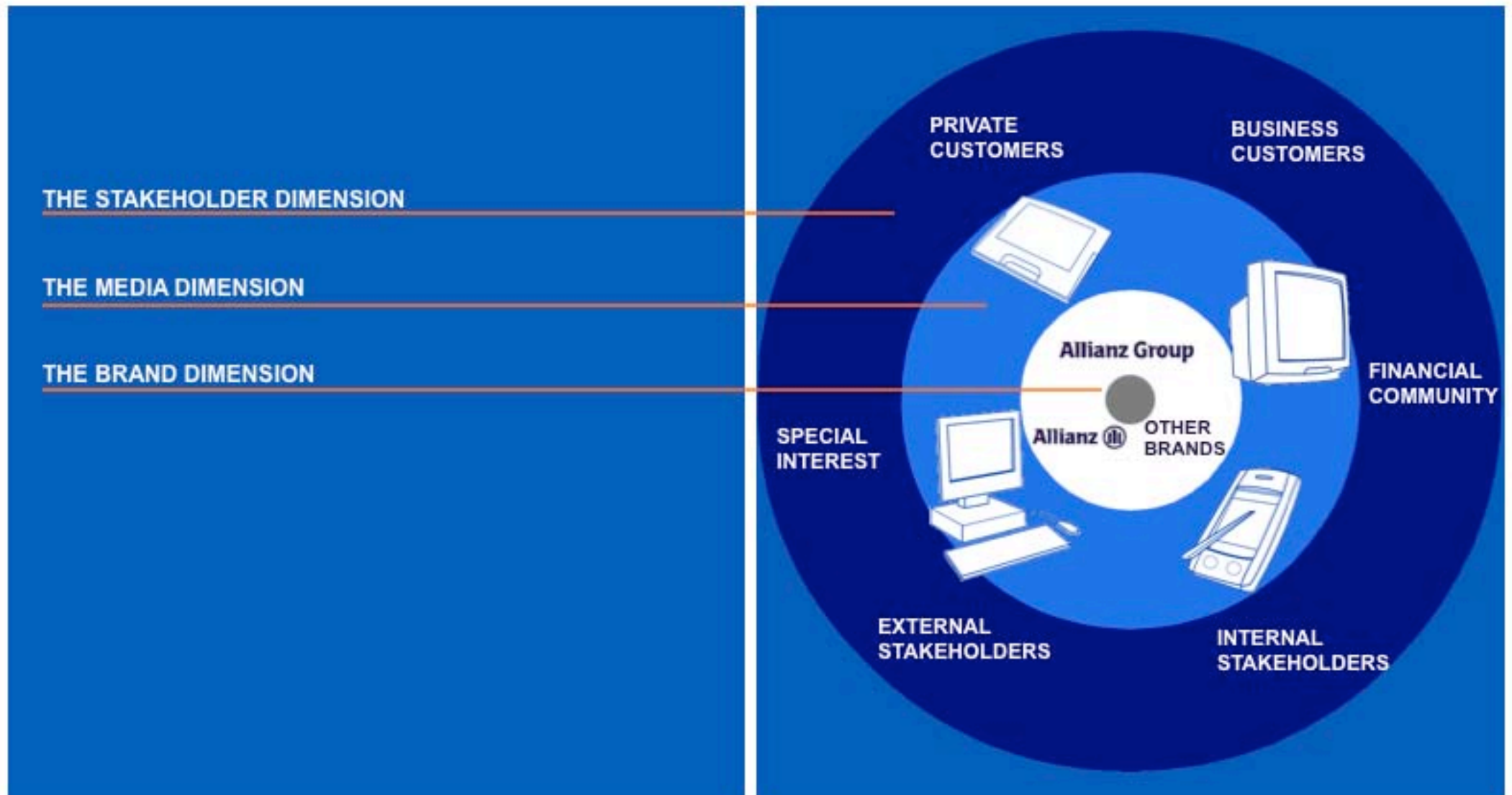| PRIVATE CUSTOMERS | BUSINESS CUSTOMERS | FINANCIAL COMMUNITY | ALLIANZ GROUP INTERNAL | ALLIANZ GROUP EXTERNAL | SPECIAL INTEREST |

Allianz Group

Challenges for Allianz Group Digital Corporate Design

- Design principles applicable to a broad variety of Stakeholders
- Differentiation between different Stakeholder groups
- Consideration of regional and national requirements
- Support customization and one-to-one communication
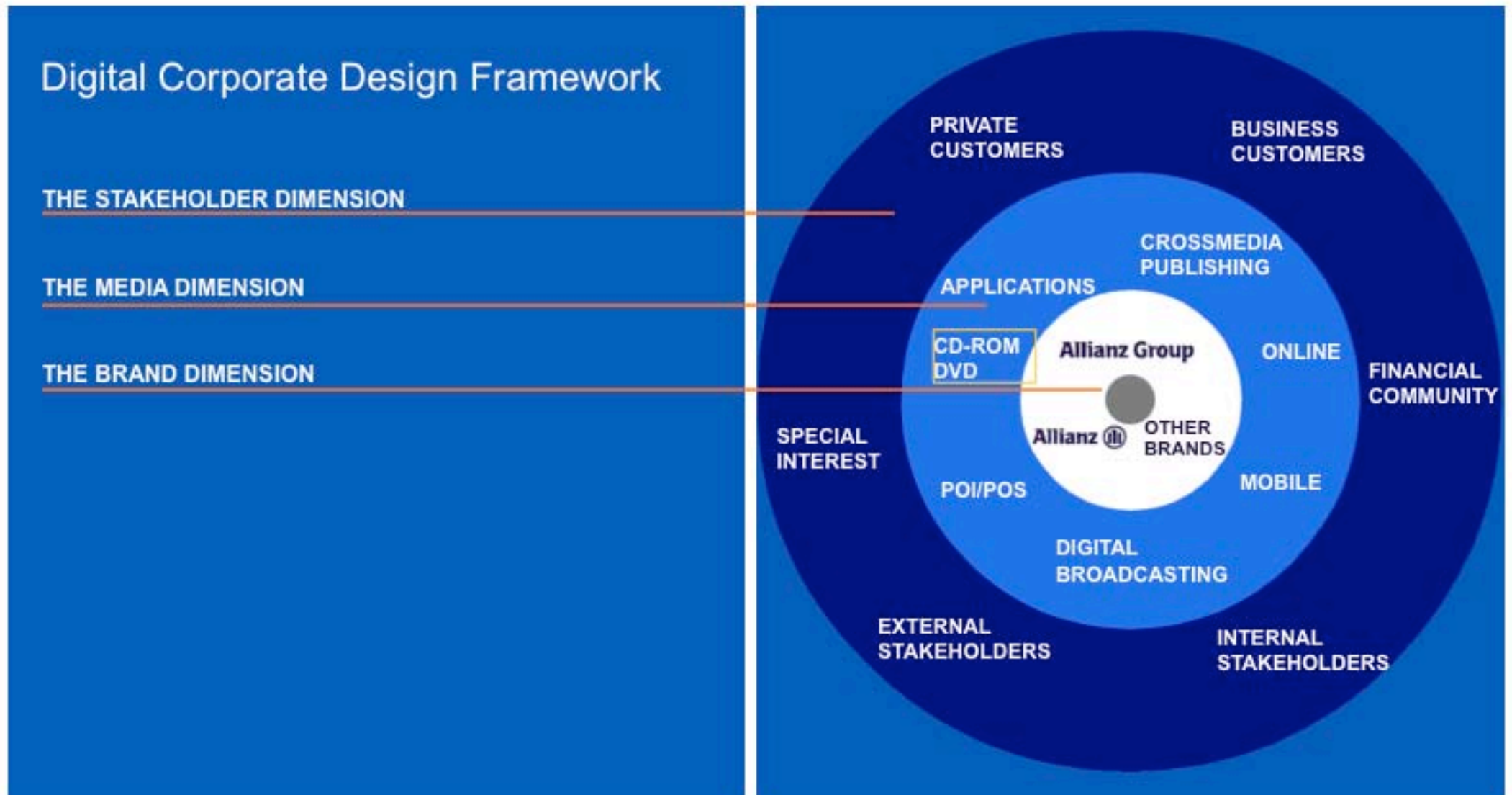- Support of "personal" relationships and interactions
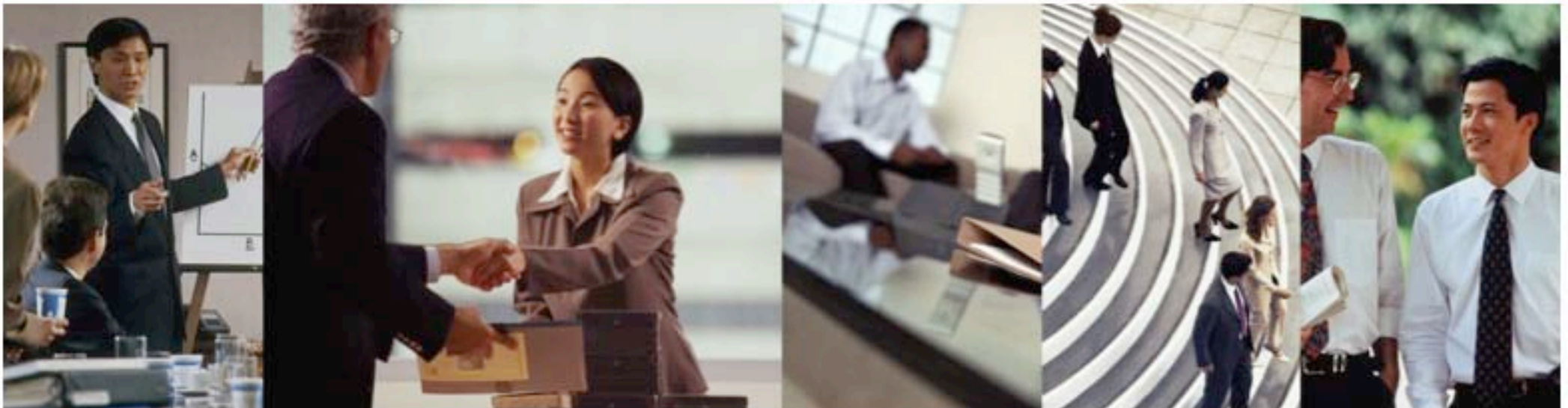
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The digital corporate design must consolidate the three key dimensions of the Allianz Group´s digital communication.

THE STAKEHOLDER DIMENSION

THE MEDIA DIMENSION

THE BRAND DIMENSION

PRIVATE
CUSTOMERS

BUSINESS
CUSTOMERS

Allianz Group

FINANCIAL
COMMUNITY

SPECIAL
INTEREST

Allianz   OTHER
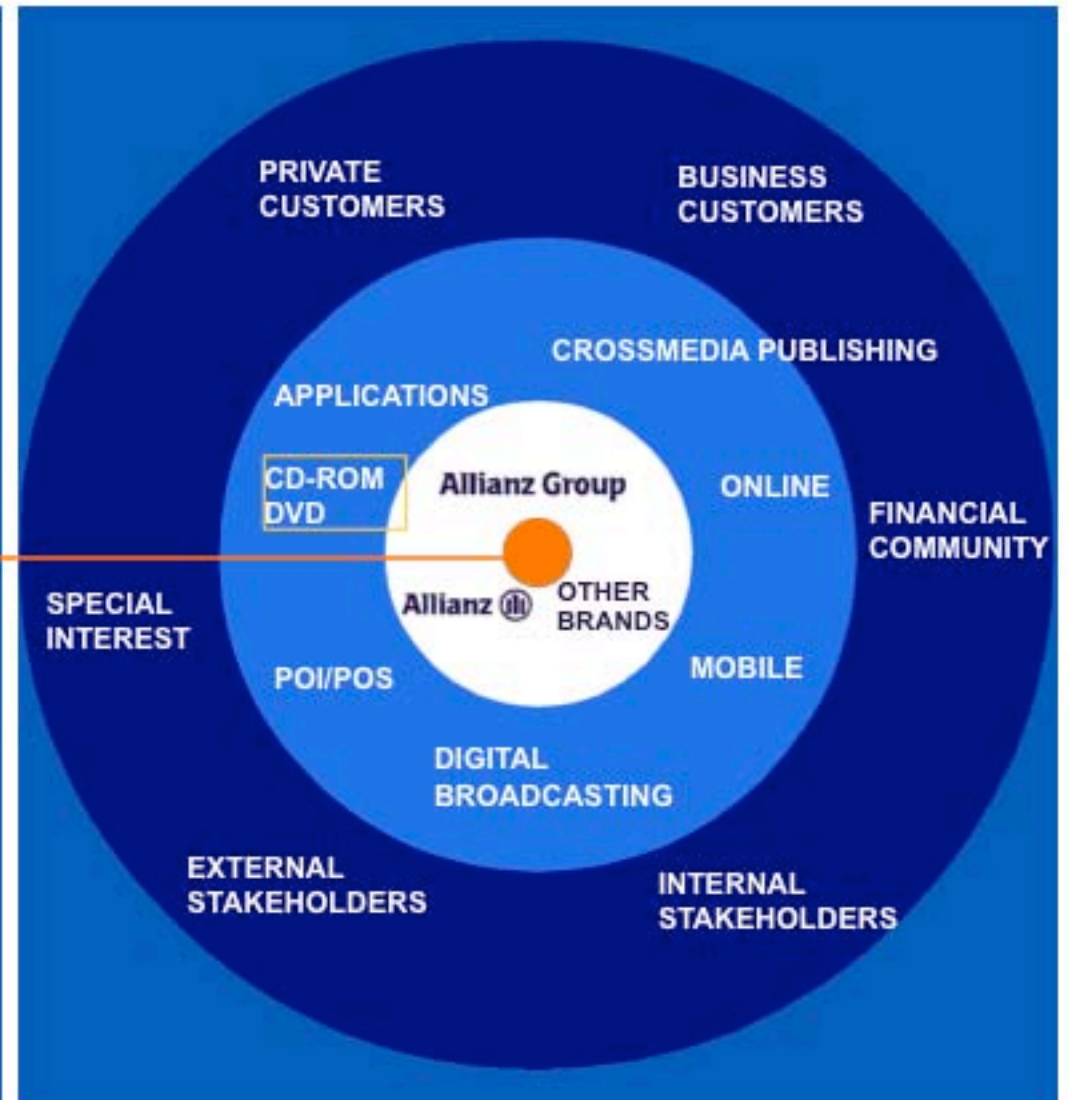BRANDS

EXTERNAL
STAKEHOLDERS

INTERNAL
STAKEHOLDERS

Allianz Group

The structure of the digital corporate design framework is similar to previously presented dimensions

Digital Corporate Design Framework

THE STAKEHOLDER DIMENSION

THE MEDIA DIMENSION

THE BRAND DIMENSION

PRIVATE CUSTOMERS

BUSINESS CUSTOMERS

CROSSMEDIA PUBLISHING

APPLICATIONS

CD-ROM DVD

Allianz Group

ONLINE

FINANCIAL COMMUNITY

SPECIAL INTEREST

Allianz

OTHER BRANDS

POI/POS

MOBILE

DIGITAL BROADCASTING

EXTERNAL STAKEHOLDERS

INTERNAL STAKEHOLDERS

Allianz Group

The core design elements

THE CORE DESIGN ELEMENTS

Group Element (integrated approach)
Colours

PRIVATE CUSTOMERS

BUSINESS CUSTOMERS

CROSSMEDIA PUBLISHING

APPLICATIONS

CD-ROM DVD

Allianz Group

ONLINE

FINANCIAL COMMUNITY

SPECIAL INTEREST

Allianz

OTHER BRANDS

POI/POS

MOBILE

DIGITAL BROADCASTING

EXTERNAL STAKEHOLDERS

INTERNAL STAKEHOLDERS

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The core design elements

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Group Element (integrated approach)
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Allianz Group

The core design elements

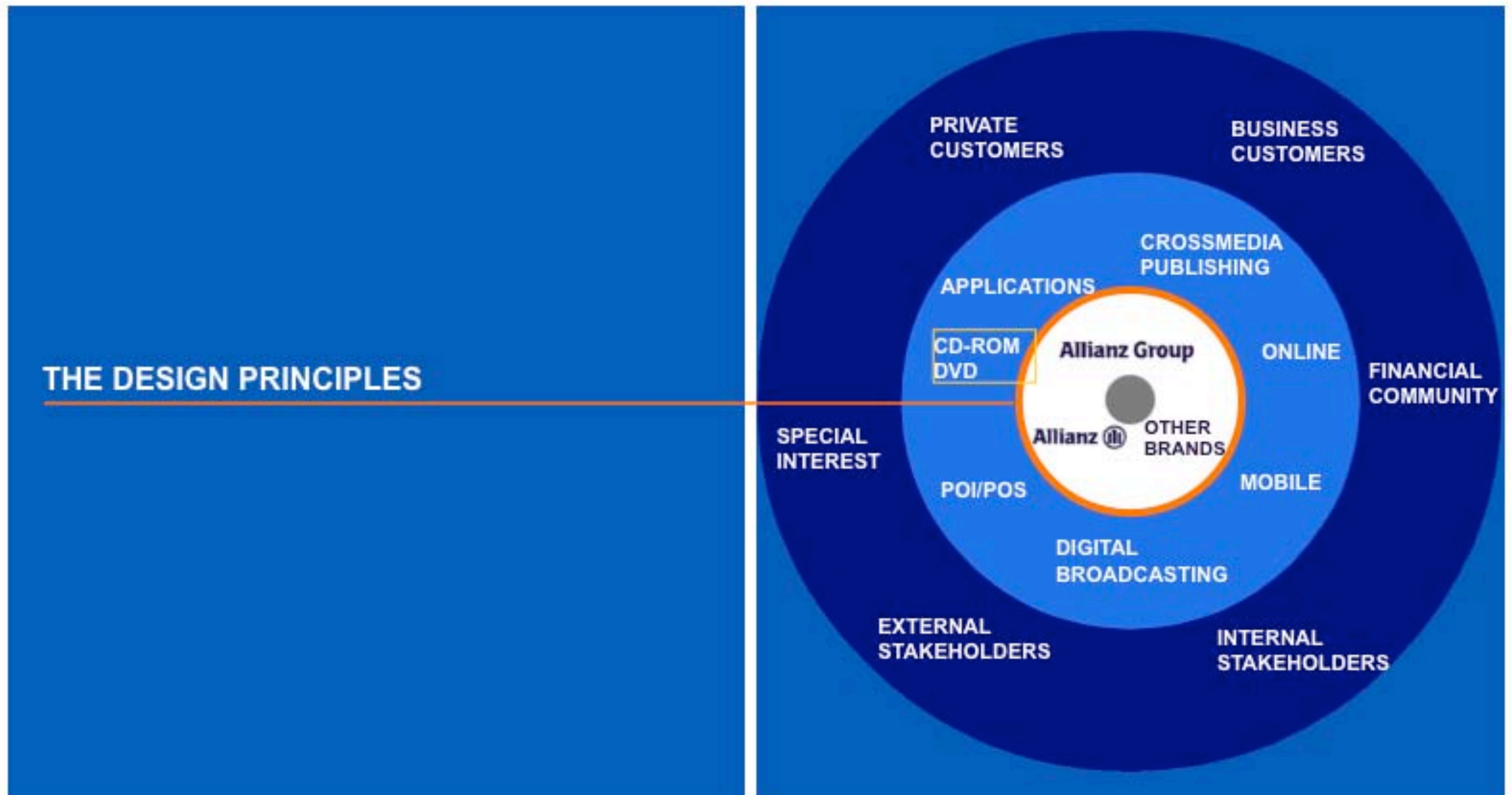**THE CORE DESIGN ELEMENTS**

Group Element (integrated approach)
Colours

The design principles

THE DESIGN PRINCIPLES

PRIVATE
CUSTOMERS

BUSINESS
CUSTOMERS

CROSSMEDIA
PUBLISHING

APPLICATIONS

CD-ROM
DVD

Allianz Group

ONLINE

FINANCIAL
COMMUNITY

SPECIAL
INTEREST

Allianz

OTHER
BRANDS

POI/POS

MOBILE

DIGITAL
BROADCASTING

EXTERNAL
STAKEHOLDERS

INTERNAL
STAKEHOLDERS
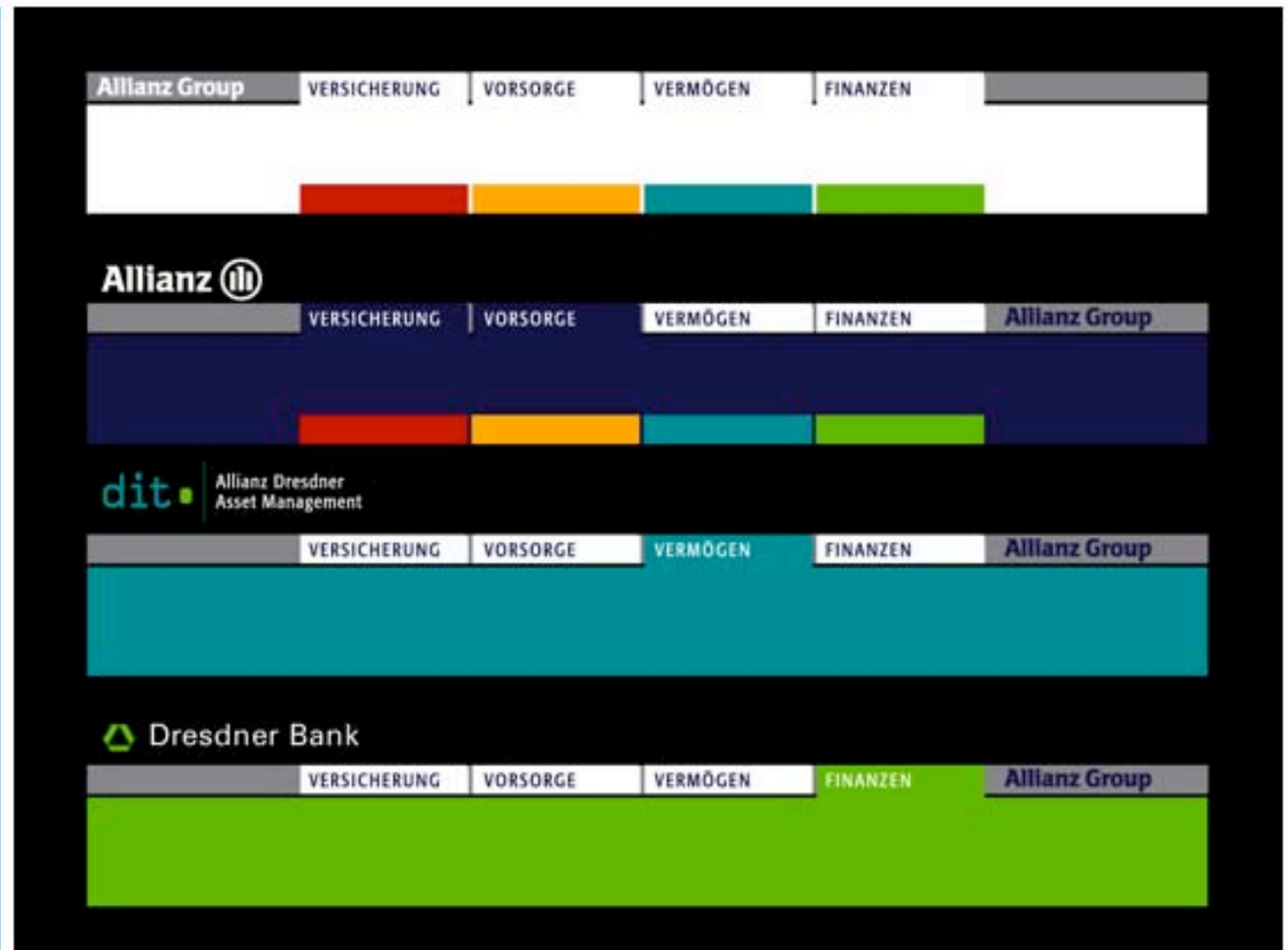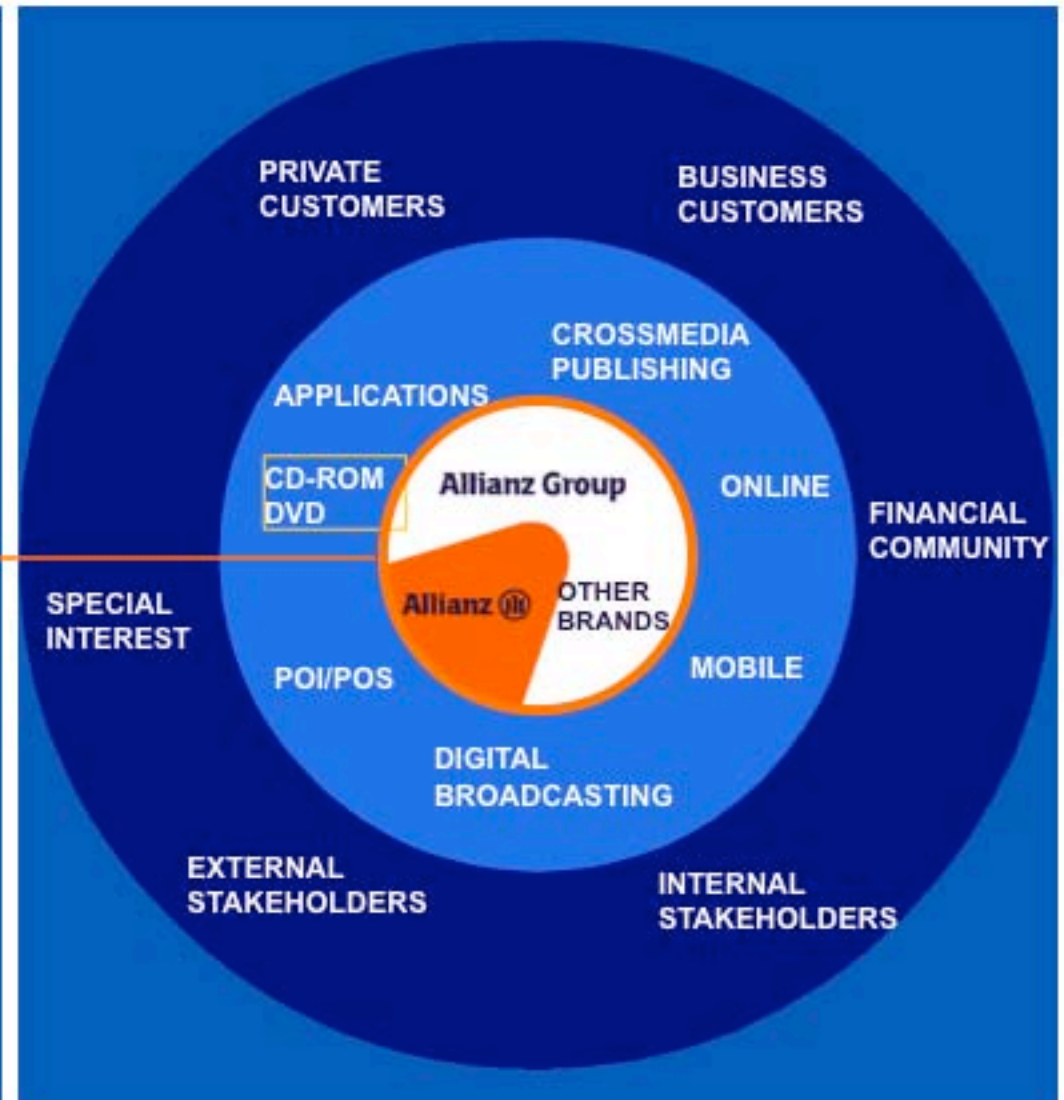
The design principles

THE DESIGN PRINCIPLES

Design Concept
Consistent Design Elements
    Logo
    Colours
    Visual Language
    Grid
    Typography
    Navigation
    Animation/Sound

Diagram labels: PRIVATE CUSTOMERS, BUSINESS CUSTOMERS, CROSSMEDIA PUBLISHING, APPLICATIONS, CD-ROM DVD, Allianz Group, ONLINE, FINANCIAL COMMUNITY, SPECIAL INTEREST, Allianz, OTHER BRANDS, POI/POS, MOBILE, DIGITAL BROADCASTING, EXTERNAL STAKEHOLDERS, INTERNAL STAKEHOLDERS

The design principles: allianz flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
  Logo
  Colours
  Visual Language
  Grid
  Typography
  Navigation
  Animation/Sound

THE DEVICE

Allianz (ll)

PARTNERSHIP OF
EQUALS

WORLD OF OPTIONS

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
 Logo
 Colours
 Visual Language
 Grid
 Typography
 Navigation
 Animation/Sound

Allianz
Suisse

Allianz
Global Risks

Allianz Cornhill

Allianz Cornhill
Animal Health

Allianz Dresdner
Asset Management

dit. | Allianz Dresdner
Asset Management

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
   Logo
   Colours
   Visual Language
   Grid
   Typography
   Navigation
   Animation/Sound

Allianz SUISSE

Allianz GLOBAL RISKS

Allianz Cornhill

Allianz Cornhill
ANIMAL HEALTH

Allianz Dresdner
ASSET MANAGEMENT

dit | ALLIANZ DRESDNER ASSET MANAGEMENT

Allianz Group

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
   Logo
   Colours
   Visual Language
   Grid
   Typography
   Navigation
   Animation/Sound

Allianz Group

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
   Logo
   Colours
   Visual Language
   Grid
   Typography
   Navigation
   Animation/Sound

Allianz Group

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
    Logo
    Colours
    Visual Language
    Grid
    Typography
    Navigation
    Animation/Sound

Allianz (ili)

TARGETGROUPS

PRIVATE CUSTOMERS

BUSINESS CUSTOMERS

FINANCIAL COMMUNITY

SPECIAL INTEREST

INTERNAL

EXTERNAL

Allianz Group

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
    Logo
    Colours
    Visual Language
    Grid
    Typography
    Navigation
    Animation/Sound

Allianz ⦿

TARGETGROUPS   BUSINESS FIELDS

PRIVATE CUSTOMERS   PROTECTION

BUSINESS CUSTOMERS   PROVISION

FINANCIAL COMMUNITY   PERFORMANCE

SPECIAL INTEREST   BANKING

INTERNAL

EXTERNAL

Allianz Group

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
Logo
Colours
Visual Language
Grid
Typography
Navigation
Animation/Sound

Allianz Group

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
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    Navigation
    Animation/Sound

Allianz Group

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
　　Logo
　　Colours
　　Visual Language
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　　Typography
　　Navigation
　　Animation/Sound

Allianz Group

The design principles: allianz flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

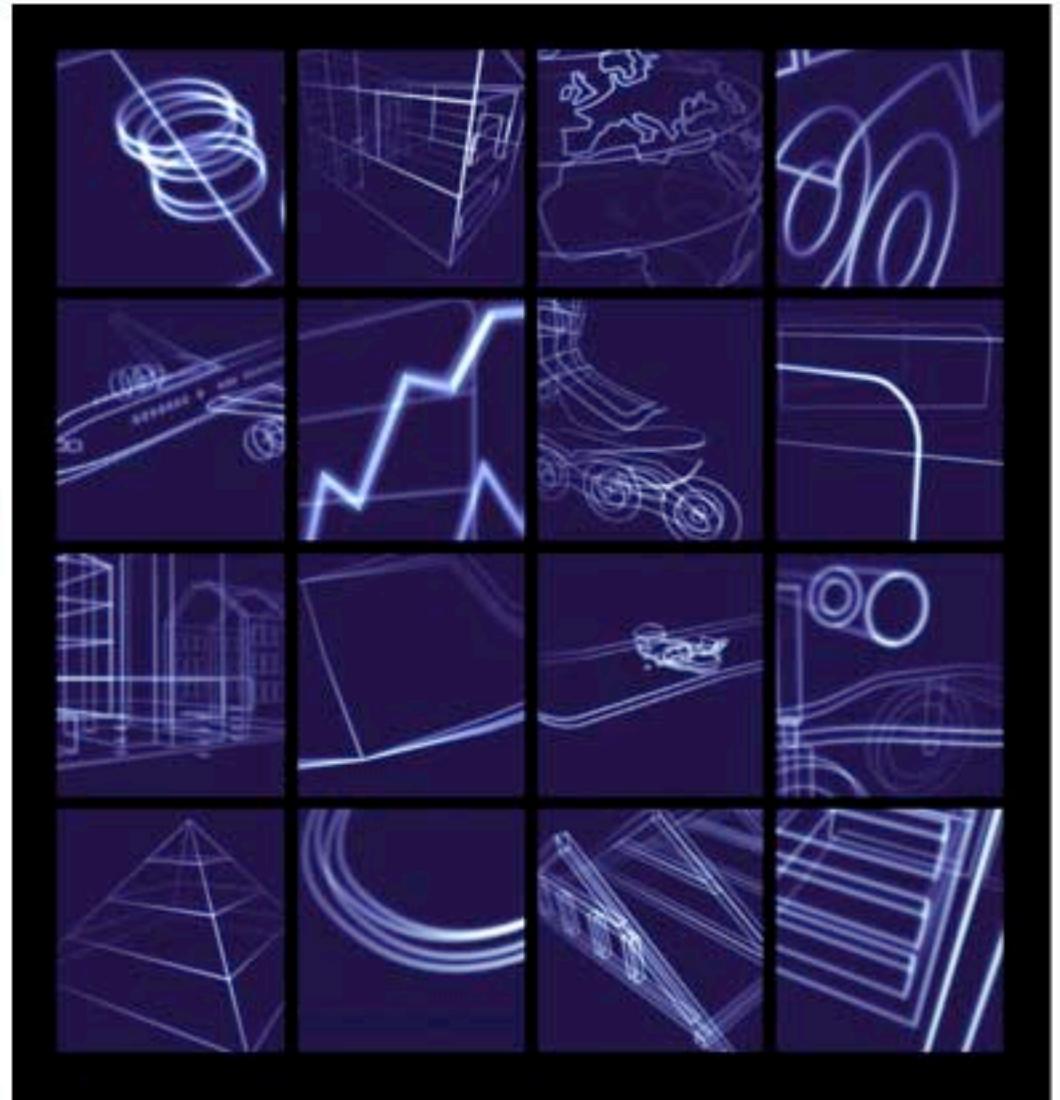Design Concept
Consistent Design Elements
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Allianz Group

The design principles: Allianz Flagship

Allianz Group

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

Design Concept
Consistent Design Elements
   Logo
   Colours
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   Grid
   Typography
   Navigation
   Animation/Sound

Verdana

ABCDEFGHIJKLMNOPQRSTUVWXYZ
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Formata e

cdefgh

Allianz Group

The design principles: Allianz Flagship

THE DESIGN PRINCIPLES: ALLIANZ FLAGSHIP

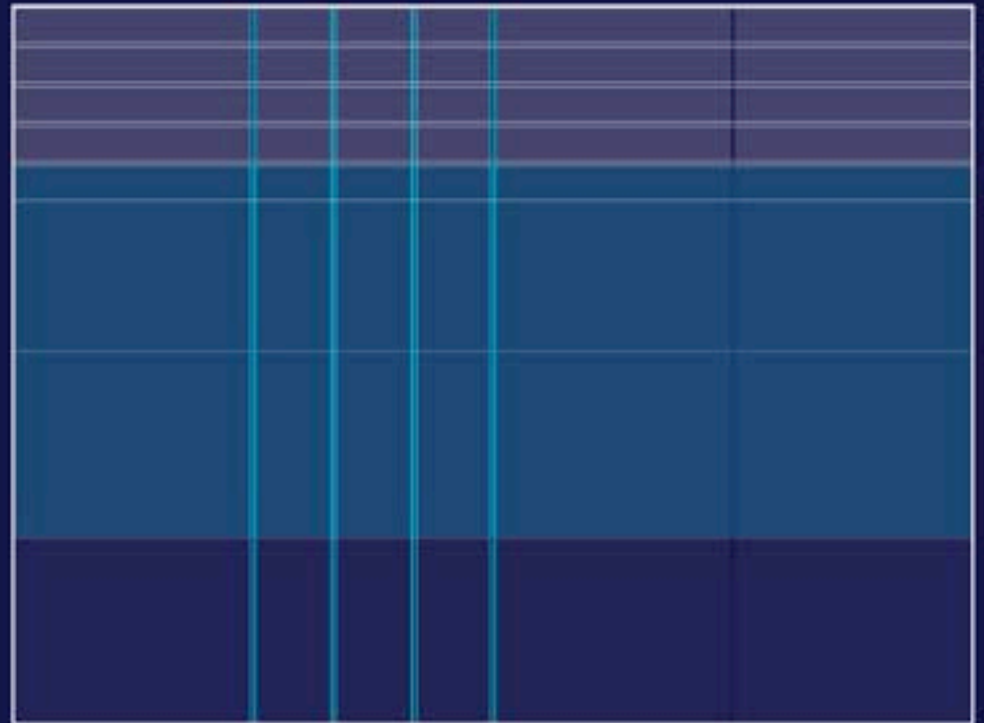Design Concept
Consistent Design Elements
    Logo
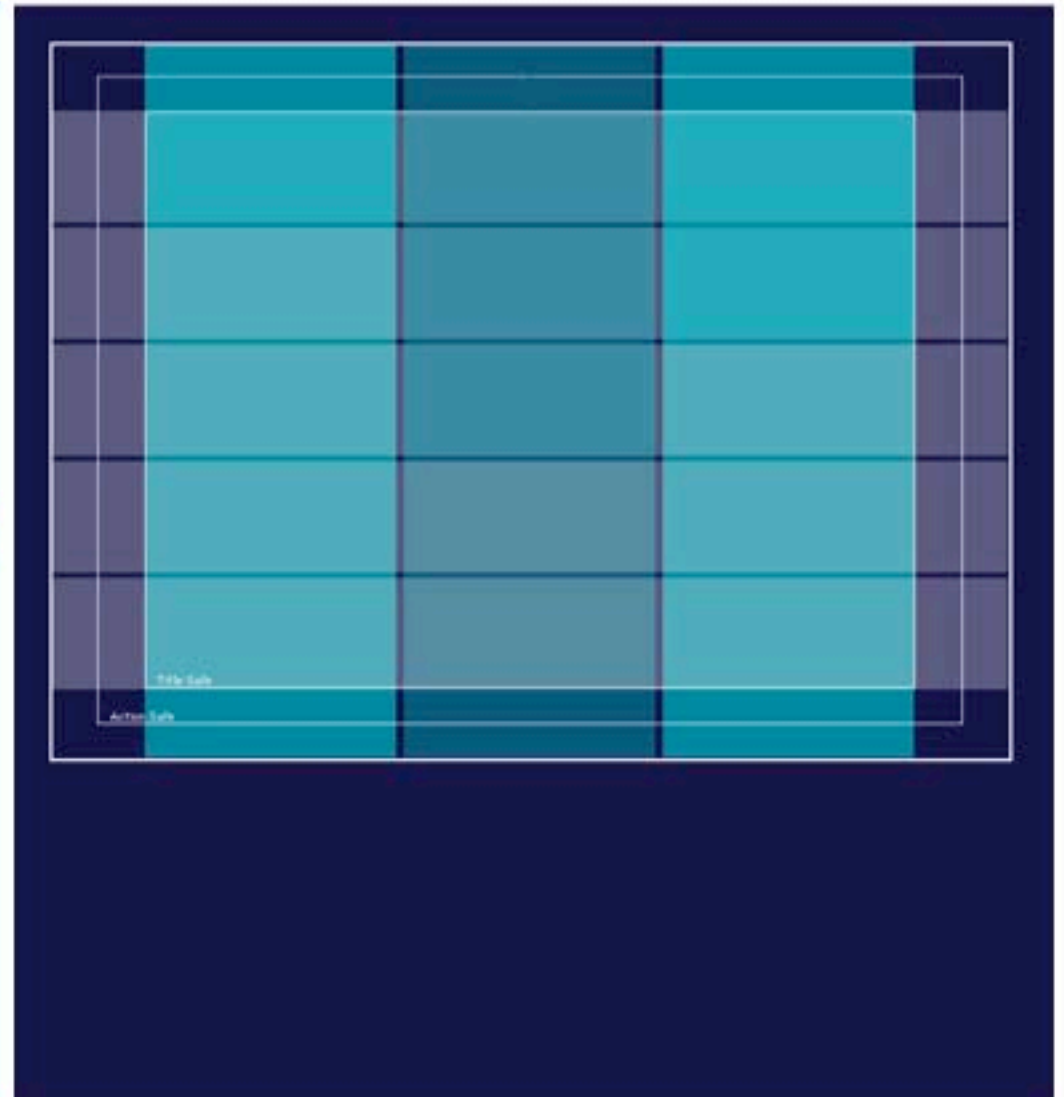   Colours
    Visual Language
    Grid
    Typography
    Navigation
    Animation/Sound

Allianz Group

Media-specific elements

Media-specific elements: Online

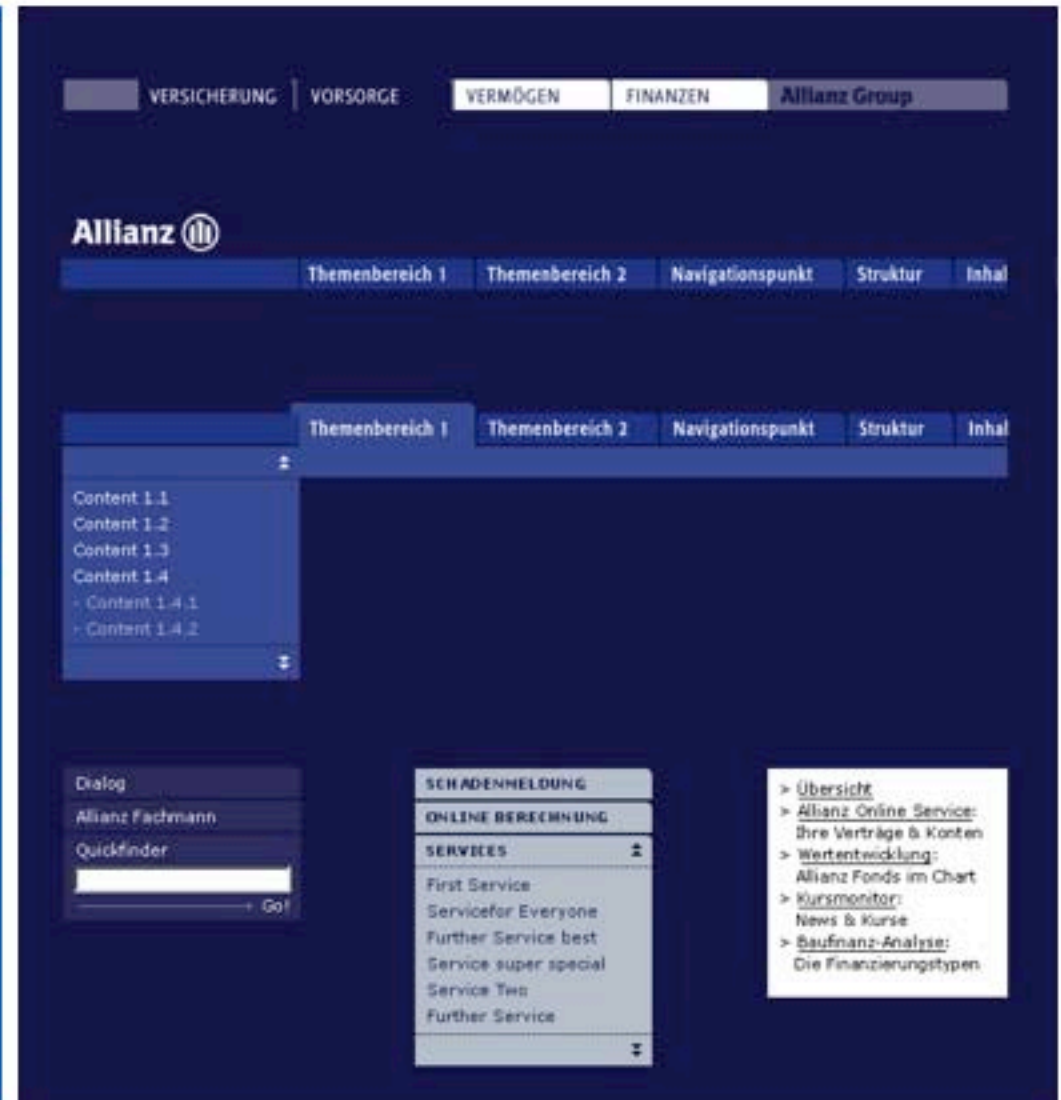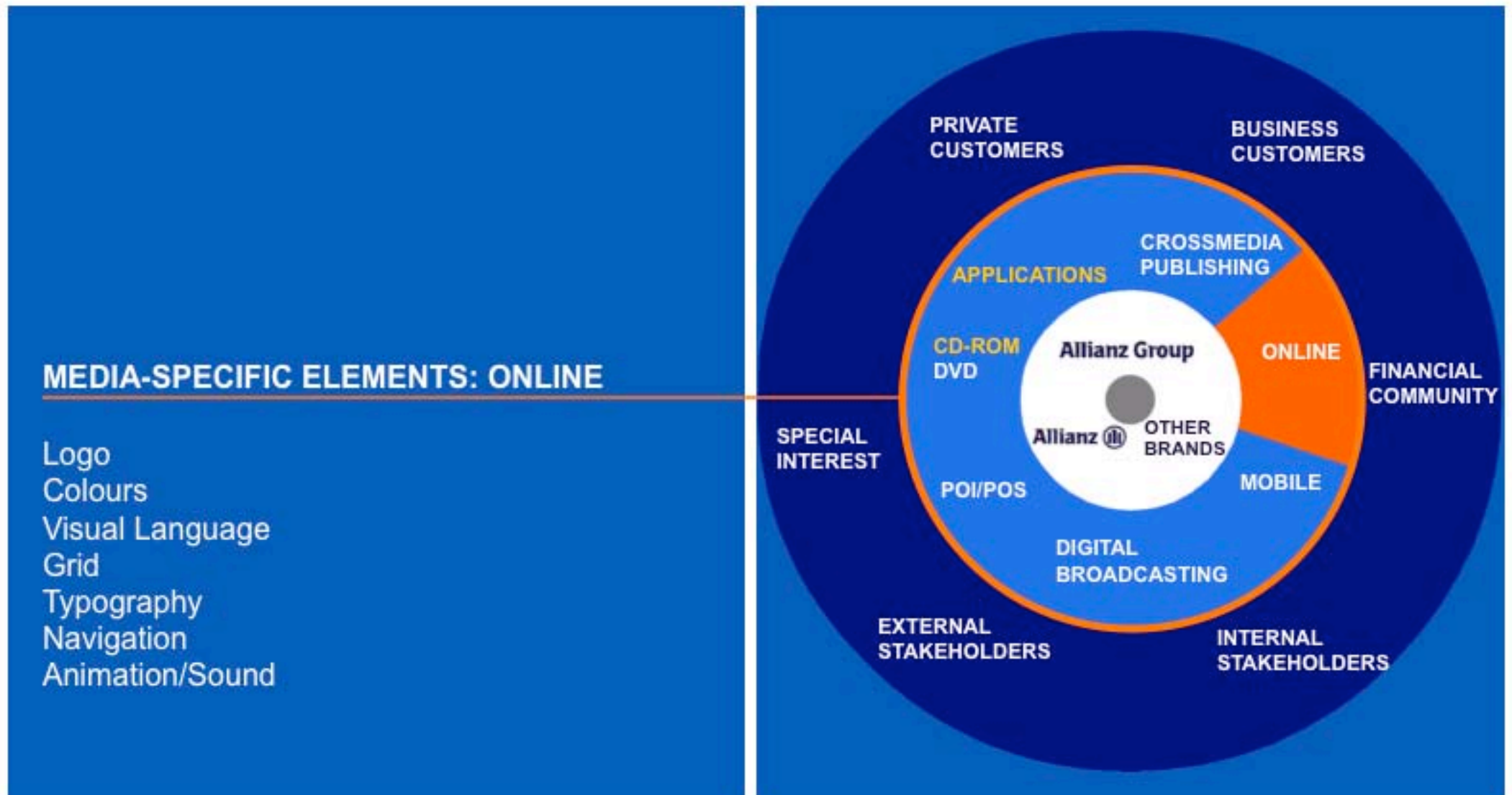**MEDIA-SPECIFIC ELEMENTS: ONLINE**

Logo
Colours
Visual Language
Grid
Typography
Navigation
Animation/Sound

Media-specific elements: Online

**MEDIA-SPECIFIC
ELEMENTS: ONLINE**

Logo
Colours
Visual Language
Grid
Typography
Navigation
Animation/Sound

Media-specific elements: Online

**MEDIA-SPECIFIC
ELEMENTS: ONLINE**

Logo
Colours
Visual Language
Grid
Typography
Navigation
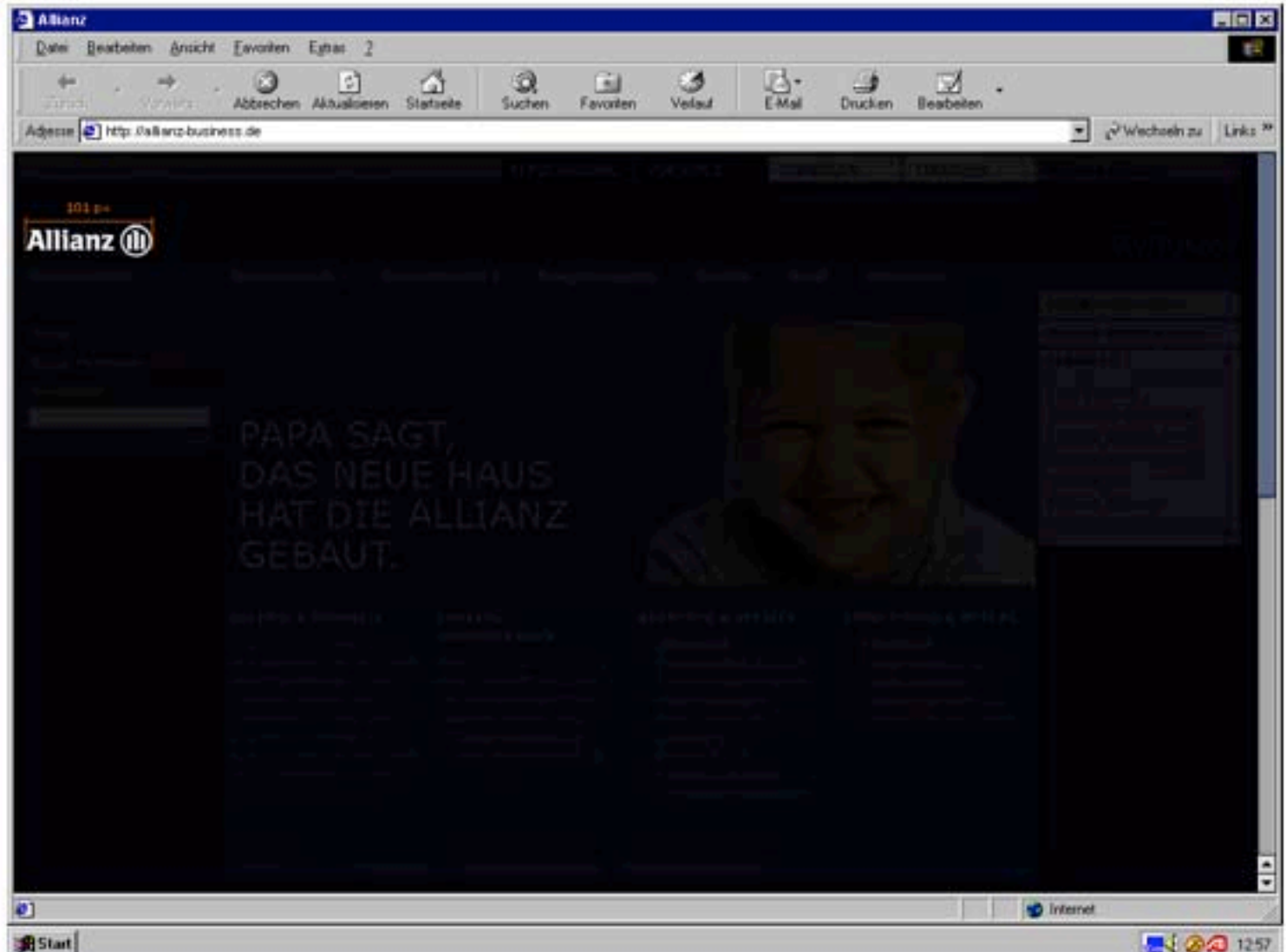Animation/Sound
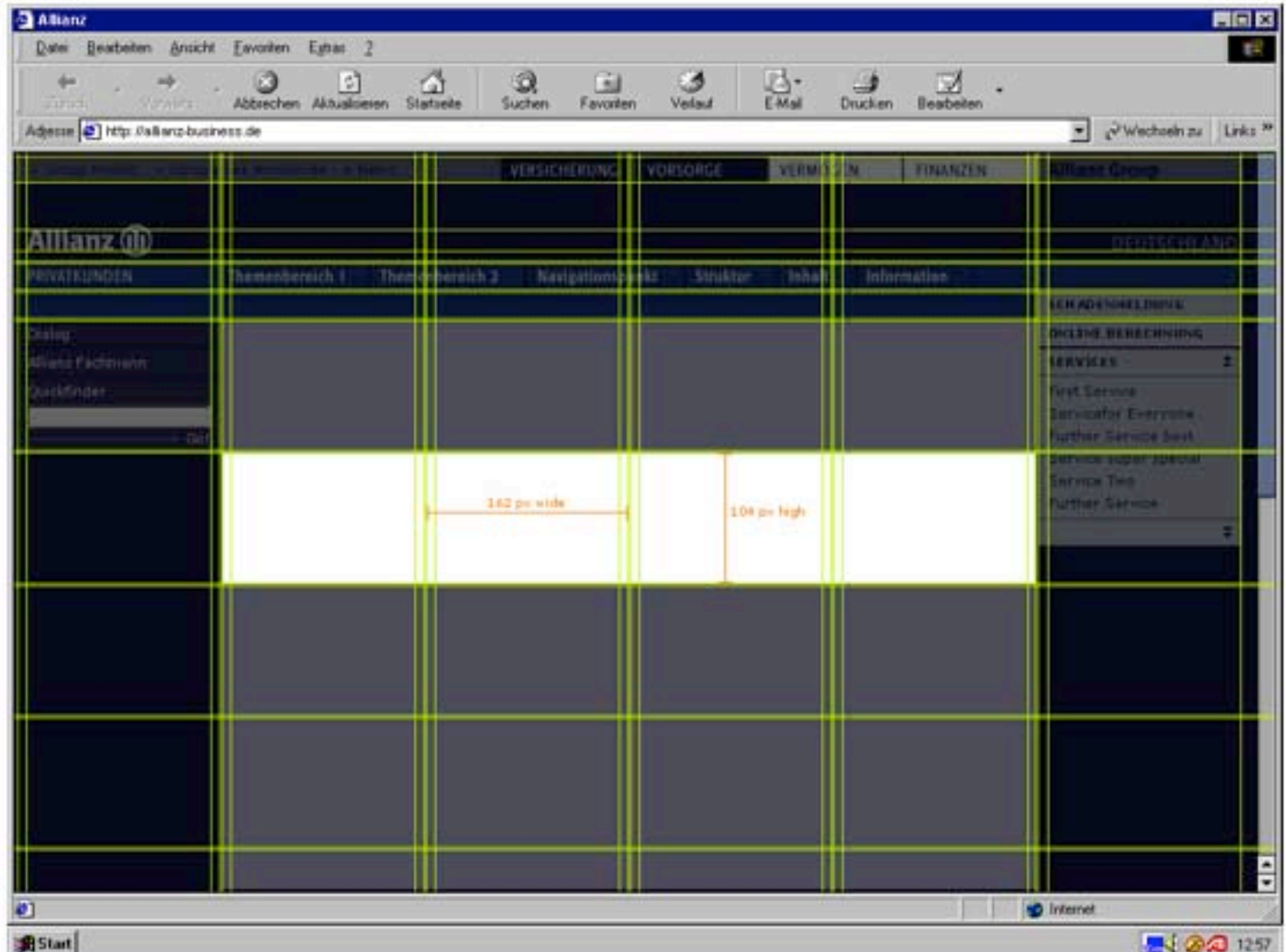
Media-specific elements: Online

**MEDIA-SPECIFIC
ELEMENTS: ONLINE**

Logo
Colours
Visual Language
Grid
Typography
Navigation
Animation/Sound
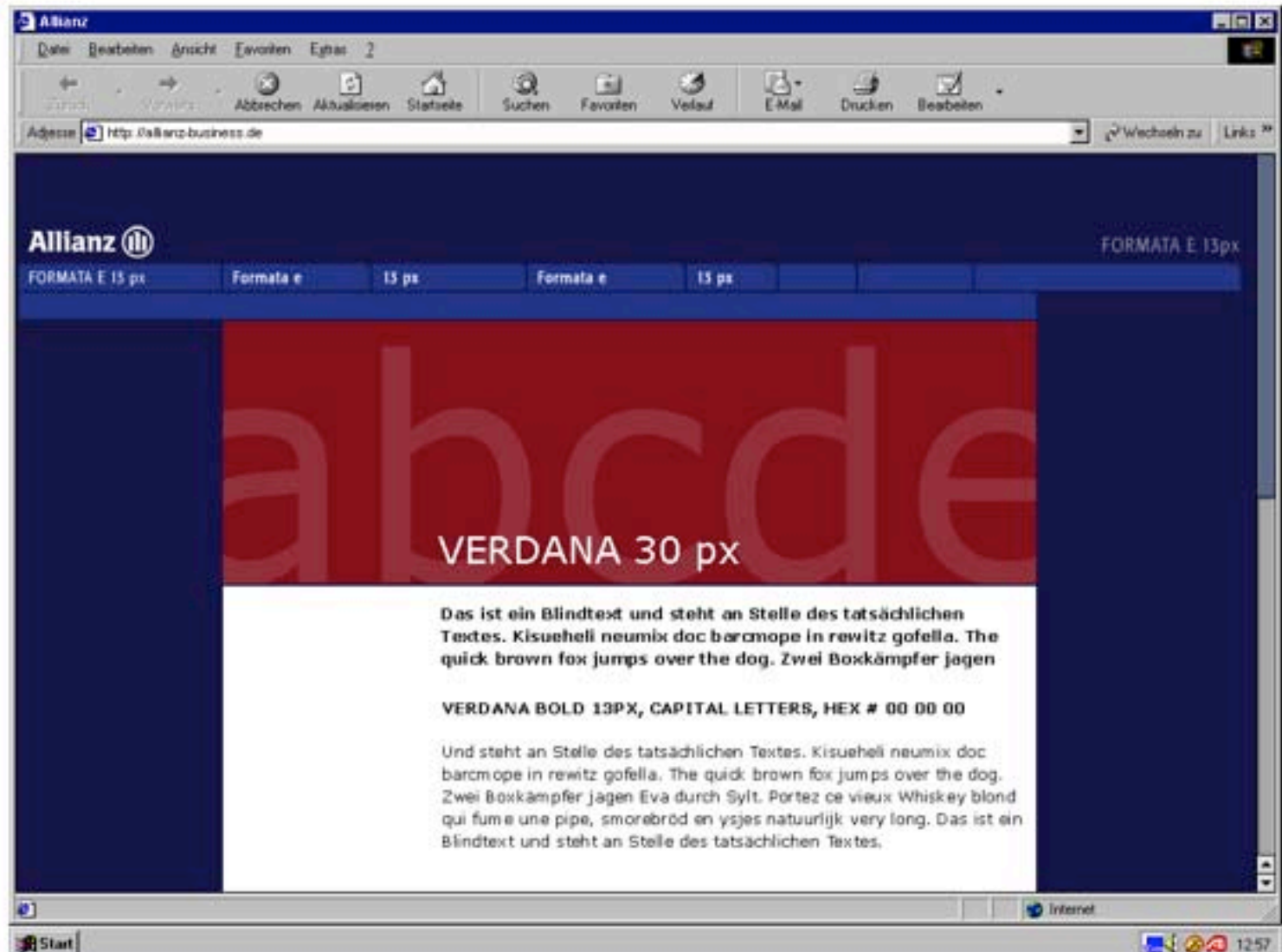
Target group-specific elements
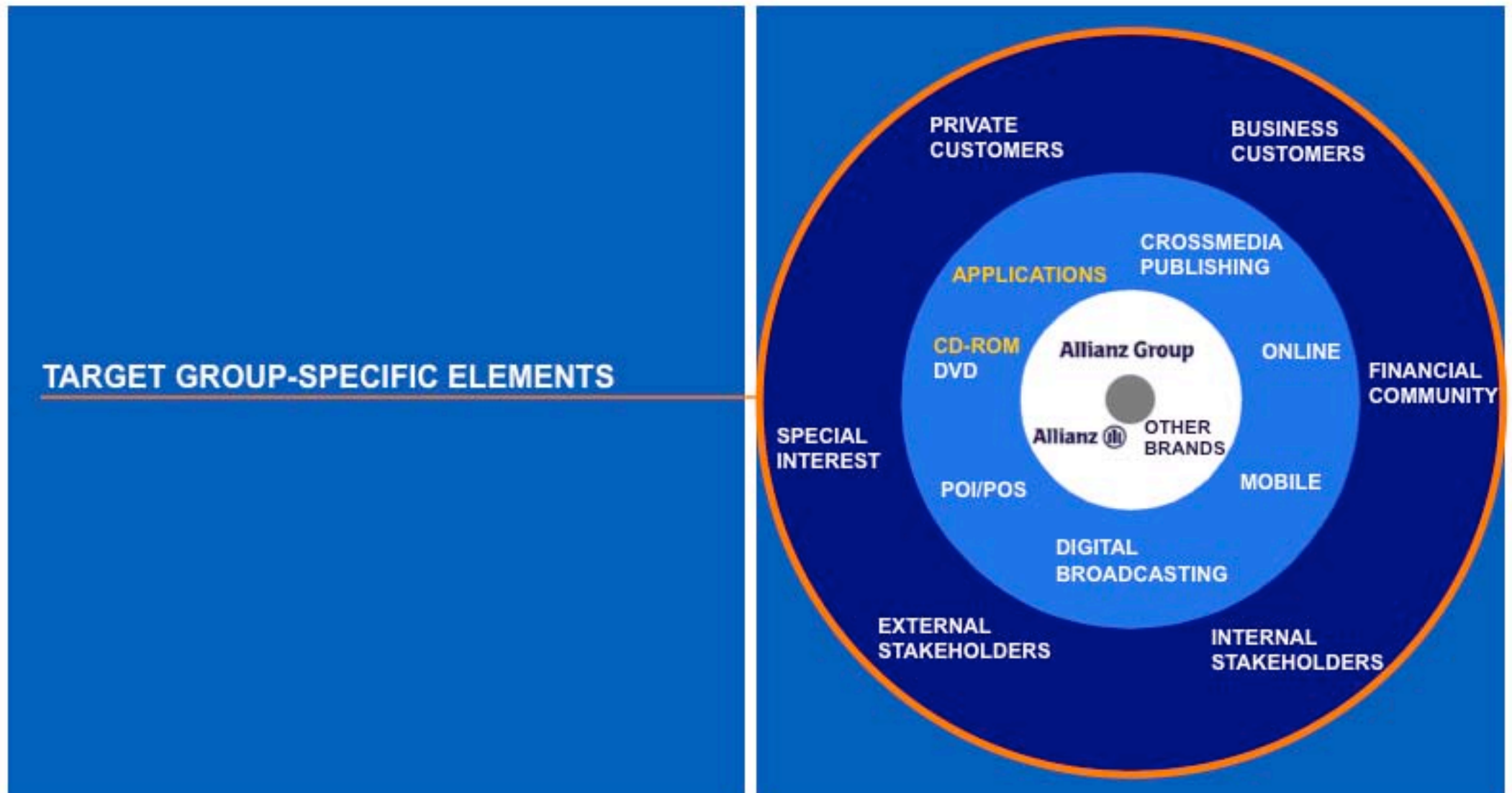
Target group-specific elements: Private Customers
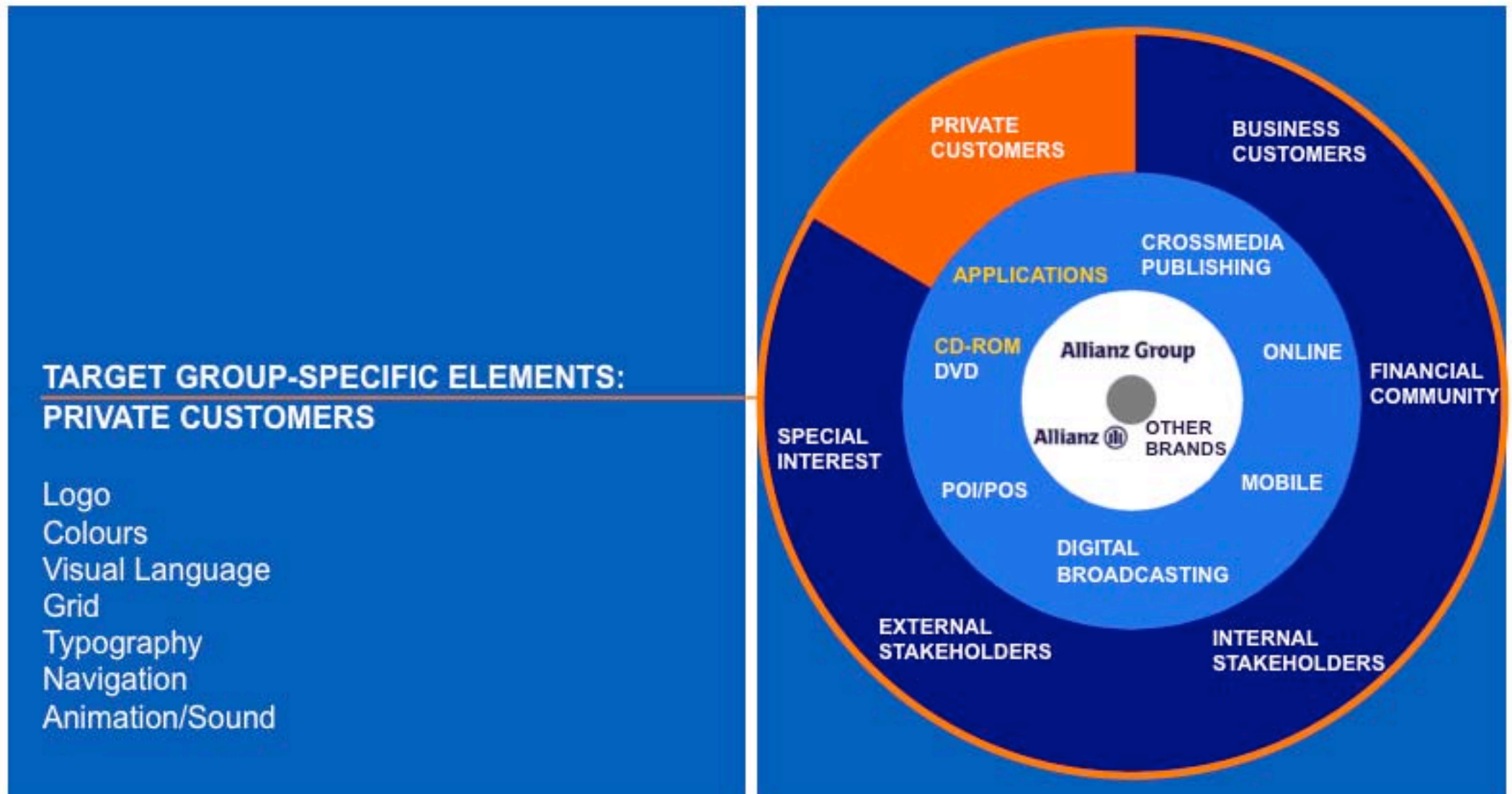
**TARGET GROUP-SPECIFIC ELEMENTS:
PRIVATE CUSTOMERS**

Logo
Colours
Visual Language
Grid
Typography
Navigation
Animation/Sound

PRIVATE
CUSTOMERS

BUSINESS
CUSTOMERS

CROSSMEDIA
PUBLISHING

APPLICATIONS

CD-ROM
DVD

Allianz Group

ONLINE

FINANCIAL
COMMUNITY

SPECIAL
INTEREST

Allianz

OTHER
BRANDS

POI/POS

MOBILE

DIGITAL
BROADCASTING

EXTERNAL
STAKEHOLDERS

INTERNAL
STAKEHOLDERS

Target group-specific elements: Private Customers

TARGET GROUP-SPECIFIC ELEMENTS: PRIVATE CUSTOMERS

Logo
Colours
Visual Language
Grid
Typography
Navigation
Animation/Sound

Allianz

TARGETGROUPS

PRIVATE CUSTOMERS

BUSINESS FIELDS

PROTECTION

PROVISION

Target group-specific elements: Private Customers

**TARGET GROUP-SPECIFIC ELEMENTS:
PRIVATE CUSTOMERS**

Logo
Colours
Visual Language
Grid
Typography
Navigation
Animation/Sound

The "DCD Turntable"

Click on Turntable

SCENARIO 1

Sender: **Allianz**
Media Channel: **Online**
Target Group: Private Customers/
                      Clients and Prospects

INTERNAL

FINANCIAL
COMMUNITY
MOBILE
DIGITAL
BROAD-
CASTING

POI/POS

Allianz Group

PRIVATE
CUSTOMERS

APPLI-
CATIONS
Allianz
OTHER
BRANDS
ONLINE

BUSINESS
CUSTOMERS
CROSS-
MEDIA
CD-ROM
DVD
SPECIAL
INTEREST

EXTERNAL

Toolbox 1: Allianz/Online/Clients and Prospects

TOOLBOX 1

The Guidelines:
   Logo
   Colours
   Visual Language
   Grid
   Typography
   Navigation
   Animation/Sound

Examples:
   Home page
   Index page
   Content page

Toolbox 1: Allianz/Online/Clients and Prospects

Allianz Group

Toolbox 1: Allianz/Online/Clients and Prospects

TOOLBOX 1

The Guidelines:
Logo
Colours
Visual Language
Grid
Typography
Navigation
Animation/Sound

Examples:
Home Page
Index Page
Content Page

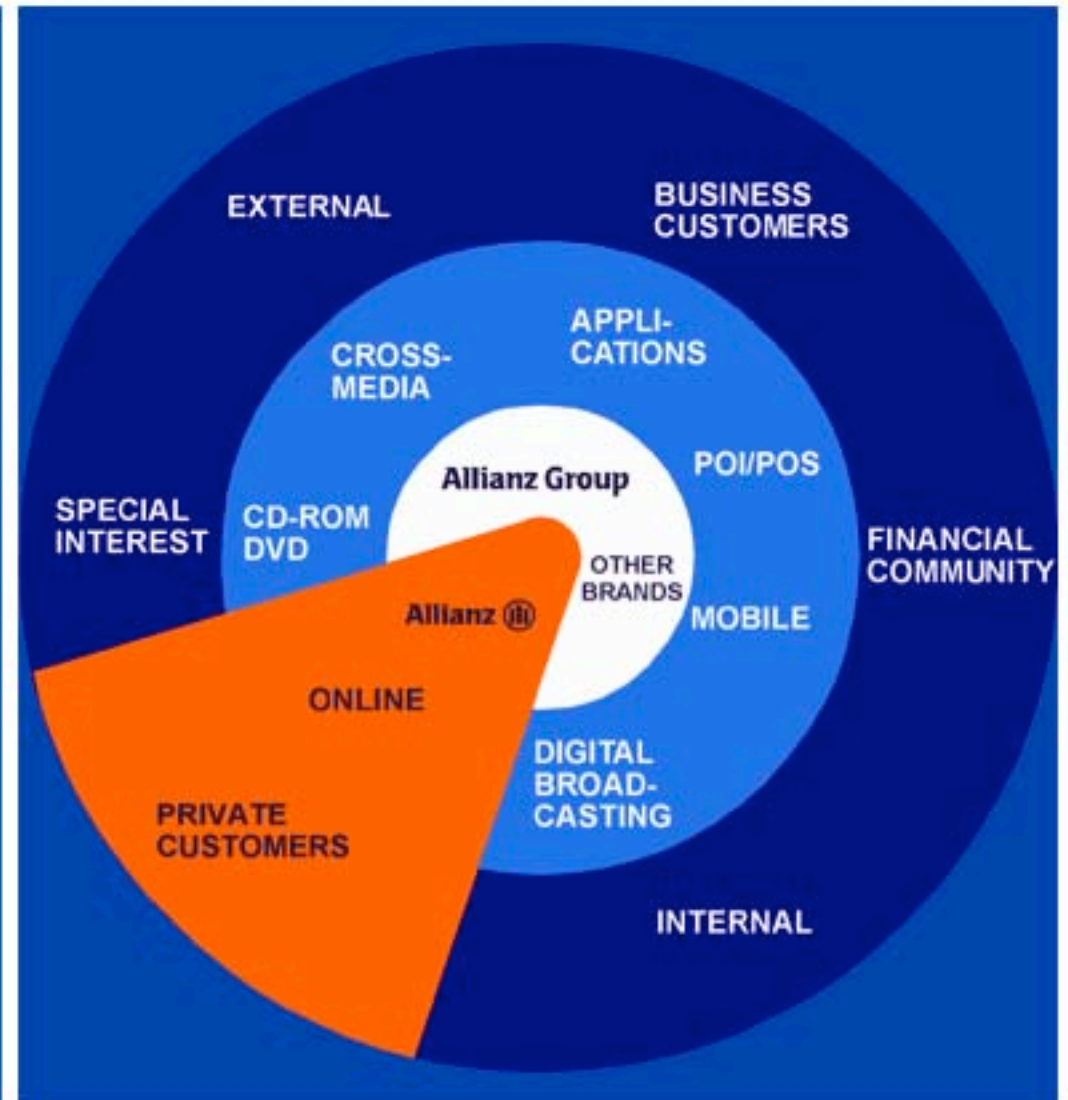**Allianz Group**

Toolbox 1: Allianz/Online/Clients and Prospects

TOOLBOX 1

The Guidelines:
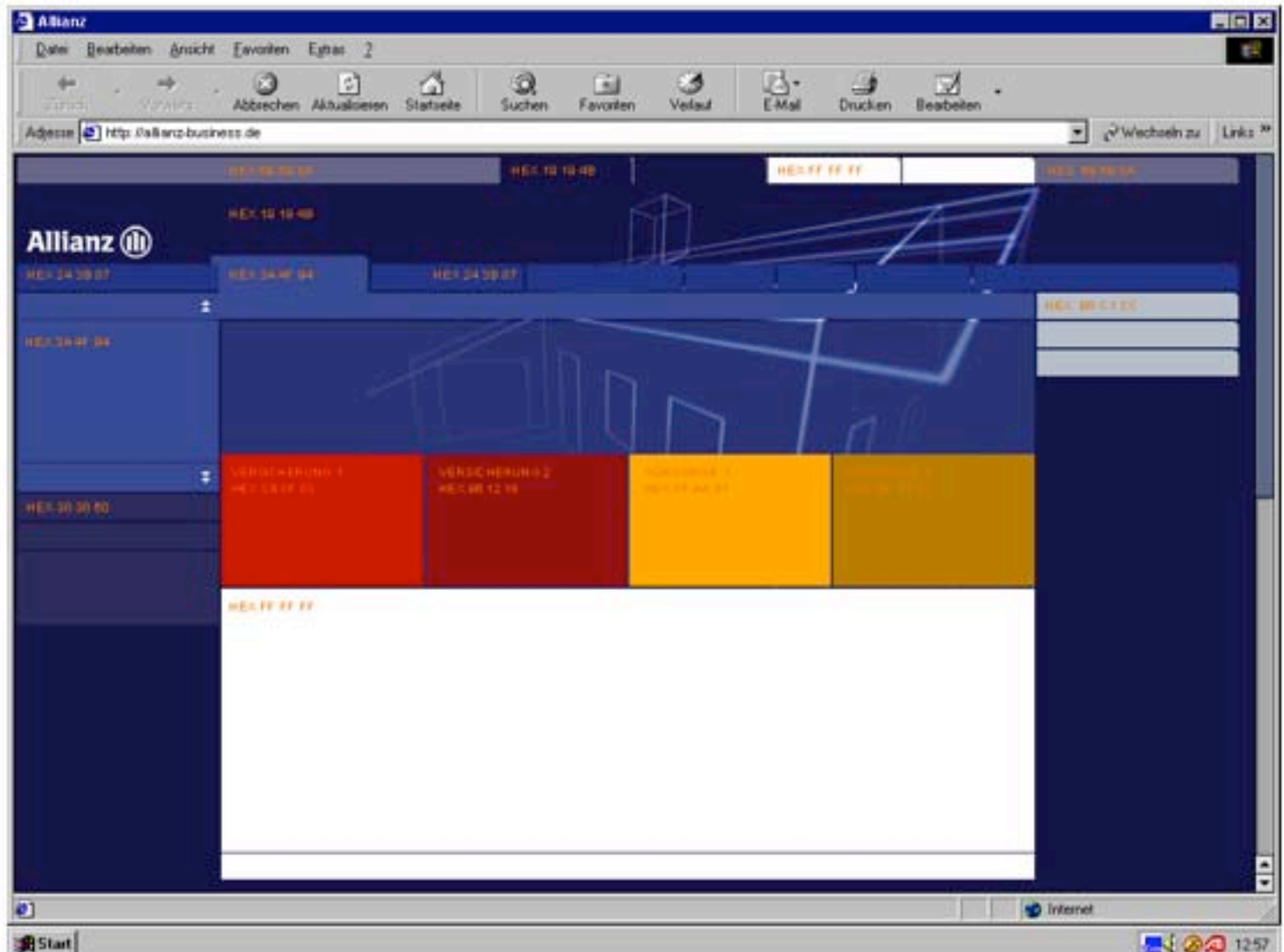Logo
Colours
Visual Language
Grid
Typography
Navigation
Animation/Sound

Examples:
Home Page
Index Page
Content Page

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Toolbox 1: Allianz/Online/Clients and Prospects

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All Toolboxes at a glance

	PRIVATE CUSTOMERS	BUSINESS CUSTOMERS	FINANCIAL COMMUNITY	INTERNAL STAKE-HOLDERS	EXTERNAL STAKE-HOLDERS	SPECIAL INTEREST
WWW	■	■	■		■	■
Intranet/Extranet				■		
Smartphone/PDA	■	■	■	■	■	■
Interactive TV	■	■	■	■	■	
Business TV		■		■	■	■
POI/POS	■	■	■		■	■
DVD/CD-ROM	■	■	■	■	■	■
Applications	■	■	■	■	■	■

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All Allianz Group Toolboxes at a glance

	PRIVATE CUSTOMERS	BUSINESS CUSTOMERS	FINANCIAL COMMUNITY	INTERNAL STAKE-HOLDERS	EXTERNAL STAKE-HOLDERS	SPECIAL INTEREST
WWW			🟧			
Intranet/Extranet				🟧		
Smartphone/PDA						
Interactive TV						
Business TV			🟧	🟧		
POI/POS			🟧			
DVD/CD-ROM						
Applications				🟧		

1. Project Introduction

2. Key Findings from the Best Practice Analysis

3. Challenges for Allianz Group Digital Corporate Design

4. The Allianz Group Corporate Design Framework

5. **Outlook**

6. Benefits

7. Next Steps

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The digital corporate design framework provides the basis for consistent crossmedia communication for the entire Allianz Group.

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Allianz Group Communication Overview

GROUP MODULE

Online
Advertising
Literature

Allianz Group

Allianz Group Communication Overview

GROUP MODULE

Online
Advertising
Literature

Allianz Group

Allianz Group Communication Overview

GROUP MODULE

Online
Advertising
Literature

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Allianz ⓲ Communication Overview

GROUP MODULE

Online
Advertising
Literature

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Allianz ⑪ Communication Overview

Allianz Group

Allianz (ⅲ) Communication Overview

GROUP MODULE

Online
Advertising
Literature

Allianz (ⅲ)

Allianz Group

Dresdner Bank
Die Beraterbank

Communication Overview

GROUP MODULE

Online
Advertising
Literature

Allianz Group

Dresdner Bank
Die Beraterbank

Communication Overview

Allianz Group

Dresdner Bank
Die Beraterbank

Communication Overview

GROUP MODULE

Online
Advertising
Literature

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Consistent digital brand communication

- For all Allianz Group brands

- Across all relevant digital media channels

- With all Allianz Group Stakeholders

Allianz Group Brands

Digital Media Channels

Allianz Group Stakeholders

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Flexible development environment

– Adjustable to changing Allianz Group brand architecture and creative concepts

– Reduction of effort and complexity in the development of media-specific corporate design guidelines

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Clear processes

- Optimization of the guideline development process

- Reduction of implementation costs

- Precise role allocation between Allianz Group Marketing and OEs

Project Level

allianz.com

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Toolboxes

Design Principles

Evolution of Digital Corporate Design

Framework Level

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Guidelines for crossmedia communication

- Reduction of necessary basic design elements

- Comprehensive, versatile design elements

- Rules for media-specific variations of design principles
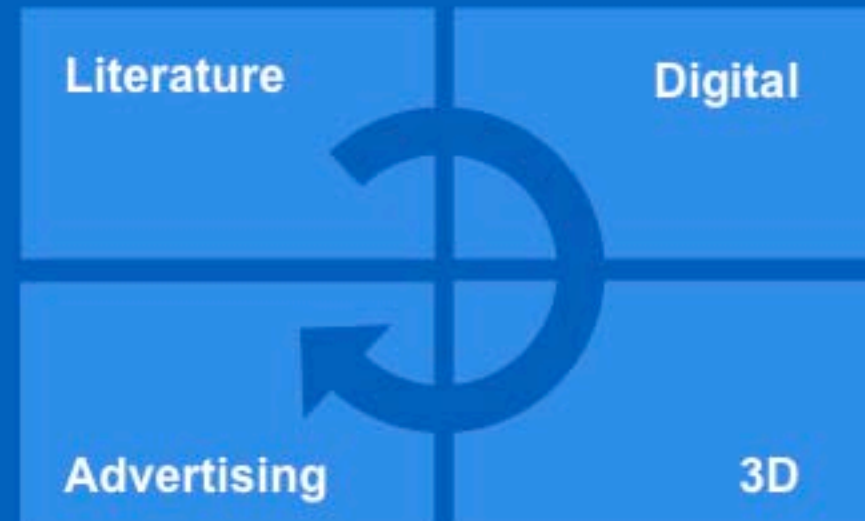
Literature	Digital
Advertising	3D

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Next Steps

Allianz Group Digital Corporate Design

– Development of digital corporate design guidelines

– Optimization of the design and implementation process

– Evaluation of implications for the e-StyleGuide

Follow-up Projects

– Verification of the effectiveness of the digital corporate design framework

– Implementation of corporate design "Ambassador Network"

– Development of guidelines for applications and digital services

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Brand Architecture

Three brand architecture models were identified:

Branded House
- AXA, Deutsche Bank, ING
- Group brand identical with principal flagship brand
- Multifunctional role of group as "group label" and as "group brand"

House of Brands
- BMW, Daimler Chrysler
- Group brand plays a secondary role in overall brand communication
- Principal task of group is to establish a neutral platform for joint communication among several strong flagship brands

One Brand
- IBM, Microsoft, Nike, BP, GE
- No group brand
- Brand communication structured by brand divisions

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Digital corporate design structure

The following structural models occur either separately or jointly:

Representation of company structure
– Internal organizational structure overlays client oriented structure
– Orientation and navigation are complicated and not intuitive

Differentiation according to target groups
– Target group segments (e.g. Vodafone: private/business)
– Communities of interest (e.g. Nike: sports categories)

Differentiation according to senders
– Product segments (BMW, Daimler Chrysler: passenger cars/commercial vehicles)
– Business fields (BP: chemicals, oil, solar)

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Digital corporate design elements

The use of comprehensive group corporate design elements is still limited.

Branding
– Unified use of logos (position, size, functionality)
– Recurring design elements (e.g. color gradients, shapes, "group bars")

Navigation
– Structure and navigation
– Position and design of navigation elements
– Naming

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Communications Characteristics: World Wide Web

Profile	The World Wide Web is the digital center of the communication and transaction platform for Allianz. The tremendous global diversity and the rapid expansion of available options make the World Wide Web one of the most powerful and versatile media channels in the Allianz global communication ensemble.
Market Penetration	As of February 2002 the global internet population totaled 544.2 million people. Africa 4.15 million, Asia/Pacific 157.49 million, Europe 171.35 million, Middle East 4.65 million, Canada and the USA 181.23 million, Latin America 25.33 million. Large increase in users projected during the next 5 years. Forecasts: 2004 945 million users; 2007 1.460 million
Areas of Use	– Pre-Sales (interactive client service) – Sales (direct insurance, online banking) – CRM (online community, personalization) – Advertising (banners, advertorial, sponsorships, viral)

The Web User	USA	EUROPE	ASIA
	2/3 between 20 and 50, 48% male, 52% female; majority with secondary education and medium to high income	2/3 between 20 and 50, 60% male, 40% female; majority with secondary education and medium to high income	2/3 between 20 and 40, 65% male, 45% female; majority with secondary education and medium to high income

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Communications Characteristics: Intranet/Extranet

	INTRANET	EXTRANET
Profile	An intranet is an inhouse Web site that enables employees of an company to exchange information, and supports internal communication and cooperation. The Allianz intranet is currently being developed to become a primary internal communications platform for the entire Allianz Group.	An extranet can be viewed as part of a company's intranet that is extended to users outside the company. It offers a system for secure sharing of part of a company's information or operations with suppliers, vendors, partners, and other businesses.
Areas of Use	– Internal Communication (sharing of documents, electronic forms, teambuilding and project documentation) – E-Learning/E-Training (knowledge management, multi-user sessions possible, access to central tutoring materials) – CRM (access to relevant client data, faster reaction to sales opportunities possible)	– Sales/Presales (in-depth information tailored to needs of external partner in "Workplace Marketing" project) – CRM (direct feedback possibilities for partners, faster reaction to sales opportunities)

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Technical Characteristics: World Wide Web/Intranet/Extranet

	INTRANET	EXTRANET
Viewing Situation	Single-user situation, user views content on PC monitor either at home or in working environment	Single-user situation, user views content on PC monitor in working environment
Input Restrictions	None (keyboard available)	
Data Rate/ Loading Time	– Start page maximum 60 kb – Content pages maximum 80-90 kb – Loading rate depending on user's connectivity	– Flexible, as intranets access via LAN – Internet standards recommended for content relevant for remote access
Screen Resolution	1024 x 768 pixels	
Color Depth	Millions of colors	
Sound	Integration possible; option for user sound control should be included	

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Communications Characteristics: Cellular Phones/Smartphones

Profile	Mobile telephone set that provides anytime, anywhere communication due to a wireless communication system. The term smartphone is used to characterize a cellular phone with special computer-enabled features — e.g. wireless e-mail, internet access, personal information management.
Market Penetration	More than one billion subscribers worldwide since april 2002. 40% of subscribers use prepaid services. Mobile user penetration in Western Europe: greater than 70%. Subscribers (Q4 2001): World: 941 Mio, USA/Canada: 132 Mio, Western Europe: 319 Mio, Eastern Europe: 44 Mio, Asia Pacific: 314 Mio (largest individual market China: 149 Mio), Latin America: 88 Mio. share of internet capable mobile devices: World 24%, Europe 19%, Japan 51%, USA 14% (1/2002).
Areas of Use	– Pre-Sales (mobile client service) – Sales (mobile banking, m-commerce, mobile payment) – CRM (community, personalization, sales force automation, mobile CRM access) – Advertising (mobile marketing)

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Communications Characteristics: Personal Digital Assisitants (PDA)

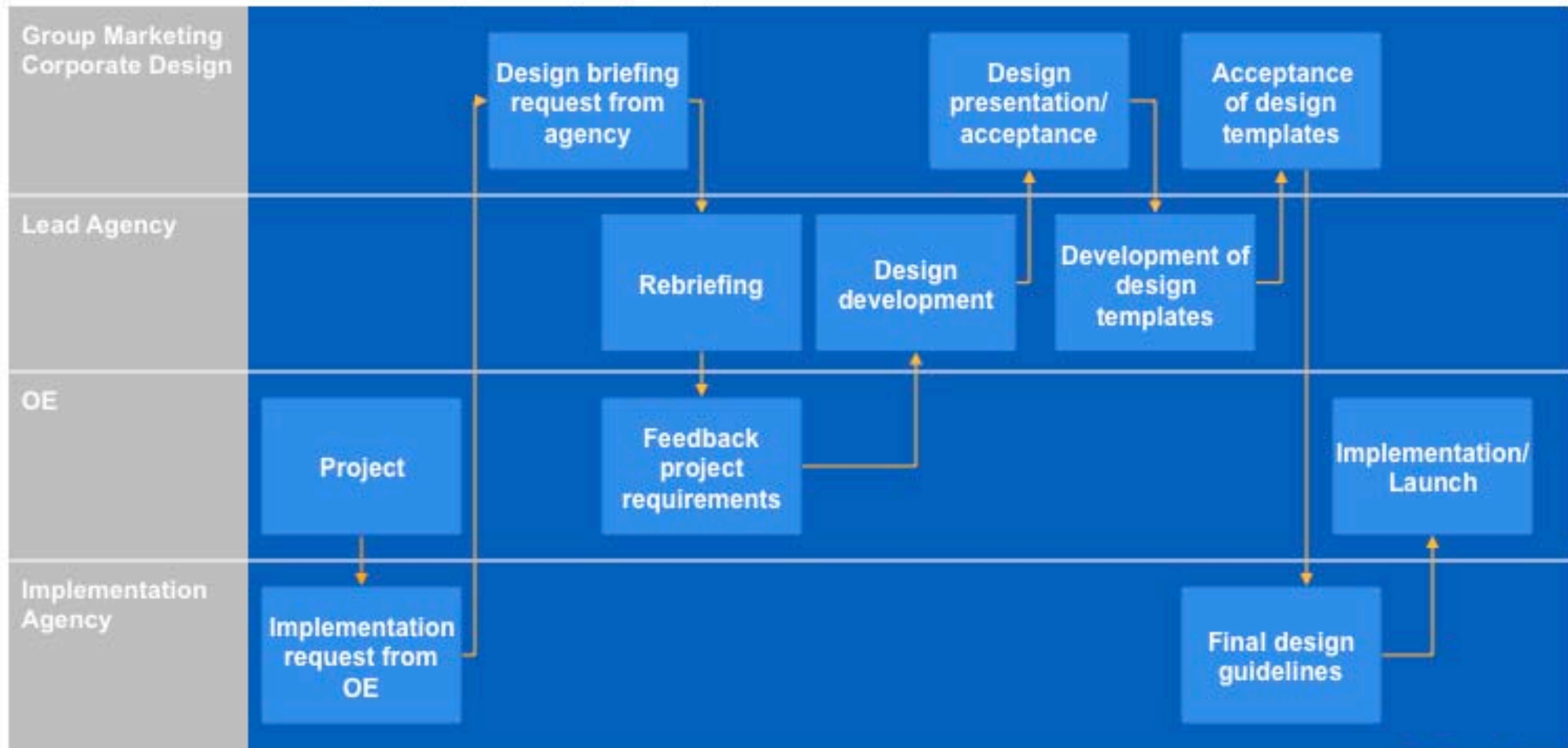|	
Profile	Small mobile hand-held device that provides computing and information storage and retrieval capabilities for personal information management — e.g. for keeping schedule calendars and address book information and notes handy.
Market Penetration	Worldwide PDA sales in 2001: 16,375 Mio. (pen PDA 12,5 Mio., keyboard PDA 3,21 Mio., phone PDA 0,675 Mio.), forecast for 2005: 43,5 Mio. Market share of manufactures: 1st Palm (39%), 2nd Compaq, 3rd Handspring. OS market share: PalmOS 52,8%, PocketPC 21%
Areas of Use	– Pre-Sales (mobile client service) – Sales (sales force automation) – Internal communication
The PDA User	– 75% sold to individuals – 25% sold to enterprises

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Technical Characteristics: Mobile

	CELLULAR PHONE	**SMARTPHONE**	**PDA**
Viewing Situation	Single-user situation — mostly phone calls, SMS, WAP (for mobile Internet access)	Single-user situation, phone calls and content viewing on a small screen	Single-user situation, content viewing on a small screen
Input Restrictions	Voice (phone call), numeric keypad (simulating letters)	Pen, some with a small keyboard, voice (phone call)	Pen (75%) or a small keyboard (25%)
Data Rate/ Loading Time	GSM 9,6 Kbps GPRS 38.4-3884 Kbps UMTS max 2Mbps	GSM 9,6 Kbps GPRS 38.4-3884 Kbps UMTS max 2Mbps	Local synchronization by cable or wireless local network
Screen Resolution	No standard; typical resolution e.g. 84x48, 96x65, 96x92, 101x67 or 101x80 pixels; 4 to 8 lines	Typically 240 x 320 pixels (WxH) or smaller	240 x 320 pixels (WxH)
Color Depth	Usually monochrome, new devices with color screens (256 or 4,096 colors)	Grayscale or 4,096 colors or 65,536 colors	Monochrome or 4,096 colors or 65,536 colors
Sound	Yes	Yes	No

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The current design development process without digital corporate design guidelines requires between 11 and 13 steps.

Illustration of current development process (simplified)

Group Marketing Corporate Design	Design briefing request from agency	Design presentation/ acceptance	Acceptance of design templates
Lead Agency	Rebriefing	Design development	Development of design templates
OE	Project	Feedback project requirements	Implementation/ Launch
Implementation Agency	Implementation request from OE	Final design guidelines

→ Briefing and development process

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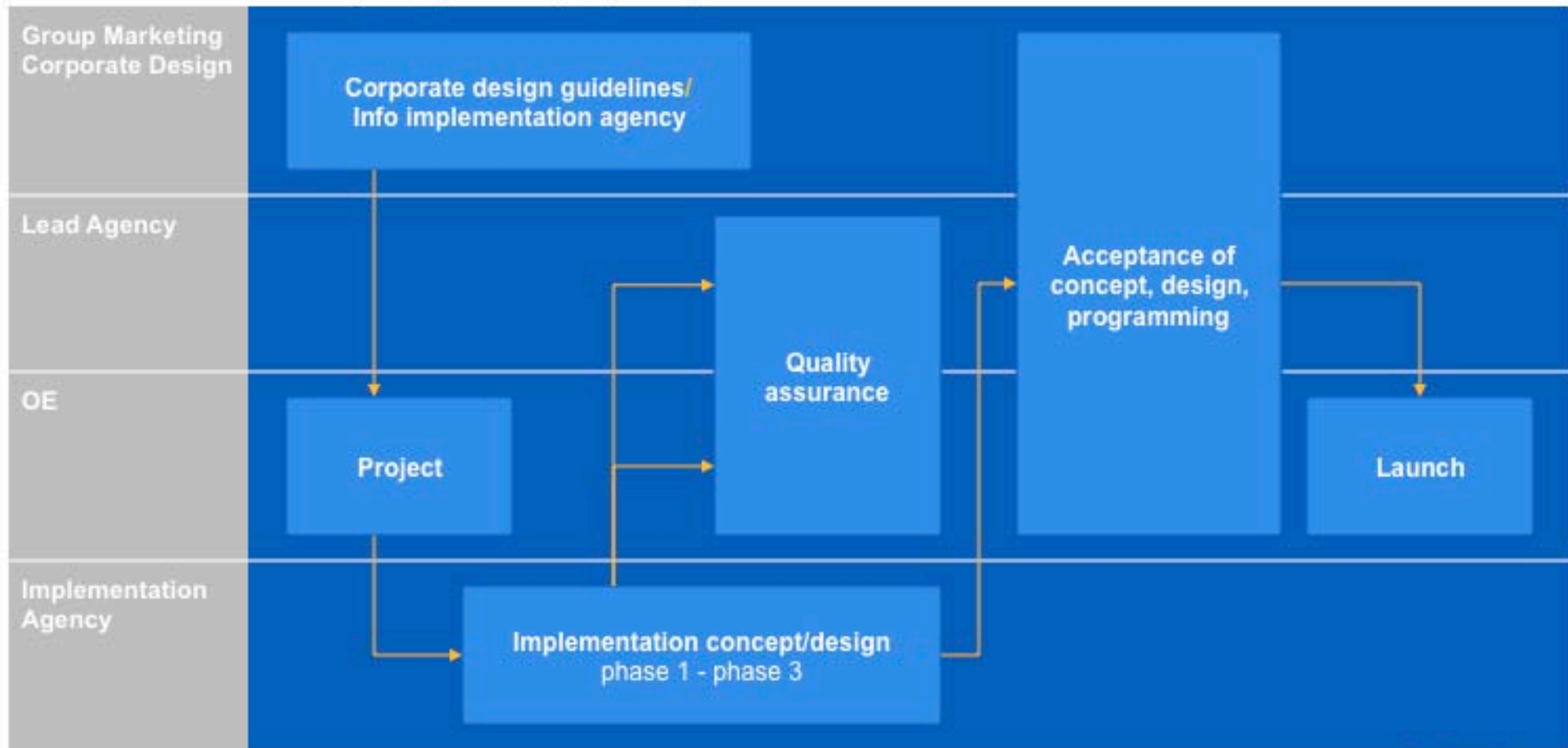**Allianz Group**

Future process of design development will reduce the number of implementation steps and facilitate a high level of quality assurance.

Illustration of future development process (simplified)

Group Marketing Corporate Design	Corporate design guidelines/ Info implementation agency				
Lead Agency				Acceptance of concept, design, programming	
OE	Project		Quality assurance		Launch
Implementation Agency		Implementation concept/design phase 1 - phase 3			

→ Briefing and development process

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