

INTRODUCTION

In the world today, where technology such as the Internet has covered all aspects of business and has reached its peak compared to the earlier years. Nowadays, each and every business ranging from small and large companies and also from home industries to giant multinational corporations has mostly adopt an advance feature of technology that is the internet which provides global interconnection that links a particular business to another. The increase in Internet usage continues to impact business of all sizes, as companies are continually seeking ways to connect with customers and suppliers over the Internet as ways to exchange business information and strengthen existing business relationships. Internet is very beneficial for the running of the business as it provide web sites for a company, which can link them with worldwide, global customers, suppliers as well as business competitors. In addition it provides secure business transactions and new opportunities for commerce. Not only that, it offers opportunities for businesses to expand globally. It also serves as promotional and an advertising tool for the company.

The Internet is radically transforming the provision of services and goods because of its immediacy, openness, ubiquity and global reach. The financial and banking industry has not been aloof from the Internet, but has fully surround its new potentialities as demonstrated by a variety set of new financial services offered to clients at competitive costs. This development represents just the start of an overall evolution that is expected to embrace the whole financial industry as convergence between information and telecommunication services and new rules and regulations. lets take an example of the Internet's usage and involvement on one of the world's leading financial services, the Deutsche Bank. this company owns a web site and uses it to provide information for its customers, suppliers and everybody else in the external environment.

COMPANY PROFILE

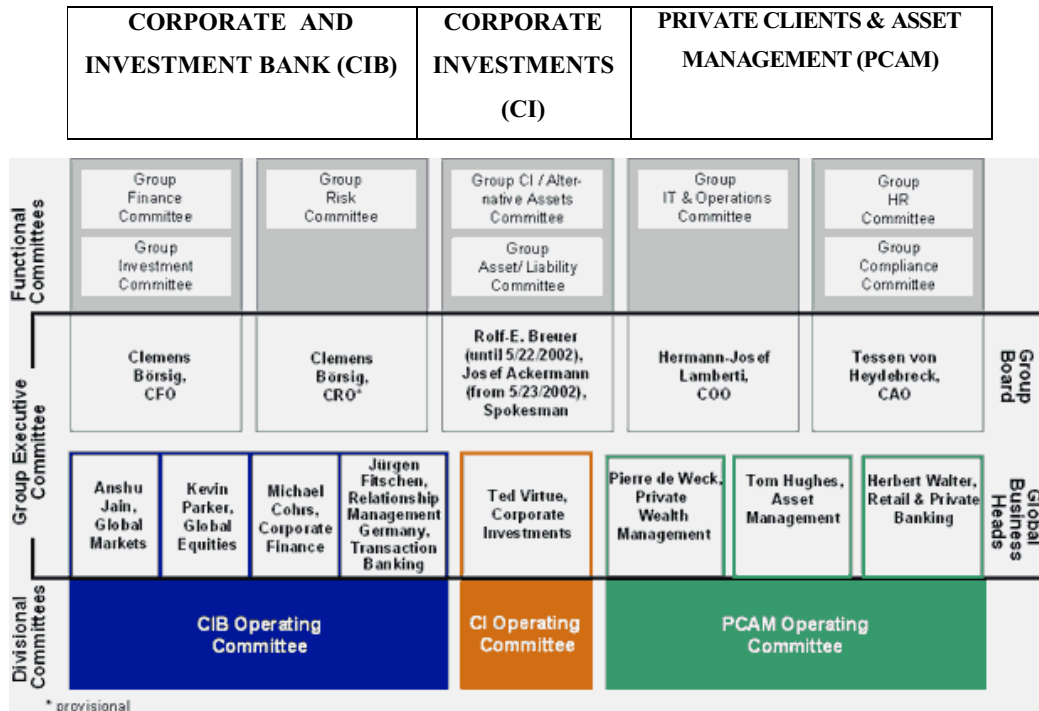
Deutsche Bank is one of the leading international financial service providers. With more than 95,000 employees, the bank serves more than 12 million customers in more than 70 countries worldwide.

They offer their customers a broad range of modern banking services. They are available to their personal and private clients with an all-round service ranging from account-keeping as well as cash and securities investment advisory to asset management. They offer their corporate and institutional clients the full range of an international corporate and investment bank – from payments processing and corporate finance to support with IPOs and M&A advisory. In addition to that, the bank has a leading position in international foreign exchange, fixed-income and equities trading.

Deutsche Bank is dedicated to being the best financial services provider in the world. The bank endeavors to use their breadth of experience, capabilities and financial strength to create value for their shareholders, customers, employees and society as a whole.

ORGANIZATIONAL STRUCTURE

Deutsche Bank is organised in three groups: Corporate and Investment Banking (CIB), Private Clients and Asset Management (PCAM) and Corporate Investments (CI).



CORPERATE AND INVESTMENT BANK (CIB)	CORPERATE INVESTMENTS (CI)	PRIVATE CLIENTS AND ASSET MANAGEMENT (PCAM)
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ORGANIZATIONAL CULTURE

The Deutsche Bank as a global company, adopting a good and strong culture in developing a multi-cultural organization is a competitive advantage. The Organization Culture in the Deutsche Bank can be an advantage on the running of their business. Lets say that by having a positive corporate culture, it saves the company's money by decreasing turnover and the human resources expenditures related to higher turnover. Culture can also cause strains. It depends on how solid the culture is, the company could face enormous obstacles in mergers and acquisitions due to clash in cultures. So it is important for every individual of the Deutsche Bank to know and understand what organizational culture entails as well as how to form or to maintain a "good" culture.

IMPACT OF THE DEUTSCHE BANK WEB SITE ON THE COMPANY

Off late, there is a huge gap between having a web site and vice versa. There are a lot of advantages or benefits in having a web site, especially for the Deutsche Bank. Other than using it for e-banking, it also provides various information for the external environment. In addition, the Deutsche Bank profits from establishing, owning and maintaining its own web site.

The Deutsche Bank web site can be used as an effective marketing tool to get the company's message across and persuading customers to take immediate action. The Deutsche Bank web site is very user friendly. The customers worldwide can easily and efficiently find what they want to know about the bank. If any customers make it to the Deutsche Bank web page, they will immediately find out what is it about and what they are offering.

The Deutsche Bank web site allows expanding hours of operation. We know that all banks close early, including Deutsche Bank. Now, by owning a web site, it allows the bank to be "open" and operational 24 hours a day, 365 days a year, providing information such as the foreign exchange rate, the current market interest, equities, global credit products, annual reports, etc. The web site is also able to sell products and services right from its web site. Another advantage of having a web site is that it reduces or eliminates printing, faxing, postage and handling, long-distance, and customer service and sales staff costs. Customers can easily access information about the Deutsche Bank's products and services right from its web site at their convenience. This also allows Deutsche Bank's customers to post advice, critics, complaints or even questions via e-mail right from their home. This reduces incoming customer service calls and, thus, demands on costly staff time.

Additionally, the Deutsche Bank web site keeps all its information up-to-date and always within reach. Unlike a printed brochure, business card or catalog, no one can misplace the web site if they have added that information to everything you send to customers or potential clients. Web site content can be changed in minutes, this

allows the Deutsche Bank to keep information accurate and timely at far less cost than reprinting brochures, catalogs and business cards every time updates are needed.

Another benefit of the Deutsche Bank in having a web site is that it can expand their customer base with unlimited advertising. By having a web site, whether their focus is local, regional or world-wide, the Deutsche Bank can reach a larger audience on the web – in full-color, sound and motion – at a remarkably reasonable "advertising" cost. And unlike other marketing mediums such as television, print, and radio, there are no time, space, or size restrictions to the digital "advertisement."

The Deutsche Bank web site also enables the Deutsche Bank to sell its products and services. The Deutsche Bank maintains its catalog online and allow customers to safely place orders through a secure server, via a toll-free phone number and/or a printable form for faxing or mailing orders.

The Deutsche Bank have a very user-friendly e-banking system ready for around the clock financial needs of their clients. Customers can apply for accounts, check their balances on-line, transfer money between your accounts, and even take care of their loan payments each month. All of these on-line e-banking services will be provided free to the Deutsche Bank customers. Customers will also be able to download your account information into your favorite financial software -- like MS Money and Quicken, QuickBooks, Excel, etc.

Deutsche Bank customers are not only able to take care of checking balances and normal banking practices on-line, but there is also the option of paying all their bills on-line to whomever or wherever they are and whenever they are due. This save stamps and time and late fee charges by scheduling automatic payments.

Transferring money between accounts or paying loans by transferring funds from one of the Deutsche Bank accounts to another Deutsche Bank loan account is quick and easy and secure. There will be no more last minute rush to drive to the bank to pay the loan on time, from the convenience of their living room they can pay that loan and it posts on the next business day.

The Deutsche Bank has set up a partnership with paybox. They stand for fast, safe and convenient payments by mobile phone. This is a complement to all other payment systems now in use. With paybox, the way is also opened for the bank's e-transaction services to benefit from m-commerce (mobile commerce). In addition to providing its infrastructure, Deutsche Bank is bringing its e-payment know-how, its distribution net, its brand environment and its role as a trusted intermediary into this strategic partnership.

CONCLUSION

With assets of almost 1 trillion Euro and over 97,000 employees, Deutsche Bank offers its clients unparalleled financial services throughout the world in over 70 countries. It ranks among the leaders in asset management, capital markets, corporate finance, custody, cash management and private banking. All these are gains of the Deutsche Bank. we cannot run from the fact that advancement in technology such as the internet has benefited the Deutsche Bank in many aspects and hence I would like to point out that internet plays a very important role in the success of the Deutsche Bank as it provides the Deutsche Bank a web site which is very useful and also increases efficiency in the bank itself.

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