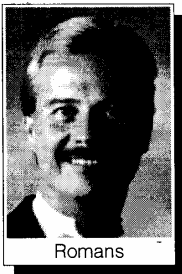


# XML: the next generation

By Vincent Romans

Business today requires us to have a greater working knowledge of the Internet and its capabilities. Furthermore, our ever-increasing dependence on the Internet and Web technology requires us to know more about the way our electronic communication actually takes place with our various contacts, clients, associates, and constituent groups.



Romans

In the process of using the Internet, we have become familiar with the Internet language and document format called HTML or HyperText Markup Language. HTML is an application of what is called SGML or Standard Generalized Markup Language. This language allows for the transmission and communication of text and data files over the Web, which are then read and translated by Web browsers. HTML has evolved as the standard for Web publishing.

However, there is a growing trend incorporating another Internet language called XML or Extensible Markup Language. XML appears to be the next step in language cycle and vocabulary development for Internet applications. Like HTML, XML is a document format language for the Internet.

The two languages work at different levels with regard to how they treat data. XML provides tags that have information about data, while HTML provides for data display and presentation. XML is not intended to replace HTML, but rather to complement it. XML will work in many environments outside the Web, including data interchange and commercial applications.

XML is a subset of Standard Generalized Markup Language,

and, as such, other languages or vocabularies can be developed in XML. XML is developed to optimize communication on the Web with more features and functionality than Standardized General Markup Language.

While HTML is about displaying information, XML is a standard language about describing data and information. It is a language that is used to structure and describe data so it can be understood by different applications, while HTML will most often be used to format data. Even though the two languages process data differently, they most often complement rather than compete with each other.

XML is an enabling technology, a component of any larger technology solution. No one owns or has rights to this markup. It allows businesses to use Web pages that function much like a database record. XML allows for smooth and easy data transfers among completely different kinds of computer systems.

While XML represents a future trend for Internet standards, it cooperates with existing popular programming languages like JAVA. JAVA is used to write programs and is a computer language that enables these programs to work on different operating systems. XML is attached to data in order to make it usable on all systems. Since XML format is standards based, meaning that many applications can understand it, data can be converted to XML and be easily read by various systems or applications.

XML can also be seen as a way of extending EDI from a small set of business users today to use among millions of large and small companies throughout the world. As XML facilitates the use of data communication standards over the Internet, a number of standard documents and procedures could evolve, bringing the insurance and auto body repair industries closer, while simplifying claims processing

and management in the future.

XML can include the rules required to process and validate data. Information will travel with the document over the Internet. The attributes and characteristics of the data elements will be known, which will allow for a greater degree of integrity in data processing.

Simply stated, XML will allow any computer user within any system architecture, using any platform, running any operating system, using any database software within an Intranet or on the Internet to communicate, integrate, and exchange data quickly and easily. Data can be sent as pictures, text, Web pages, streaming audio, and video.

XML is expected to be widely adopted over the next 12 to 24 months. Some technology experts even see it as revolutionary. Leaders in worldwide e-business standards design and development believe it has a chance to become the de facto worldwide standard for e-commerce communications and transactions.

Leading edge companies today are employing XML, or leveraging technology solutions that incorporate XML, as part of their strategic technology, business, and competitive positioning.

The use of XML within a company's technology structure should be considered one of the cornerstones of its systems development and business communications initiatives for the Internet. Those companies that come to the e-commerce market first with XML will have the technological breadth and depth necessary to maintain and develop the competitive edge needed to succeed in today's e-business environment.

Those who use technology for their business growth and development would be best served to work with companies that have incorporated and plan to integrate XML into their e-business solutions.

**H&D**

*Vincent Romans is CEO and president of The Romans Group, which provides business analysis to collision repairers, automotive services, and auto insurers.*