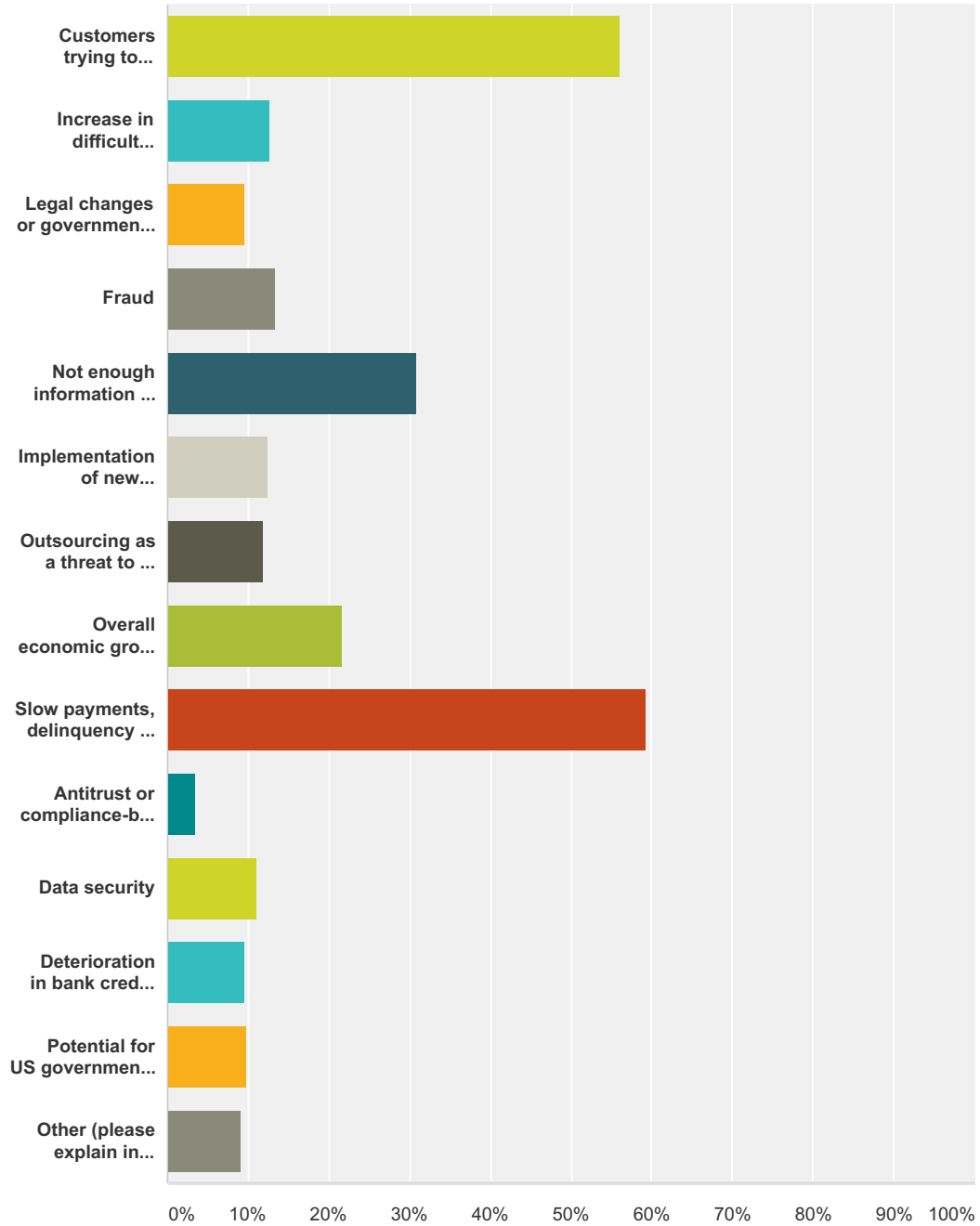


Q1 Looking forward to 2015, what are your deepest concerns as a credit professional? (Choose three)

Answered: 305 Skipped: 0



Answer Choices	Responses
Customers trying to dictate unfavorable terms	56.07% 171
Increase in difficult selling/collection experiences as company expands into foreign markets	12.79% 39
Legal changes or government regulations	9.51% 29

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Fraud	13.44%	41
Not enough information on potential customers	30.82%	94
Implementation of new technology or software (ERP systems, etc.)	12.46%	38
Outsourcing as a threat to the credit function/staffing levels	11.80%	36
Overall economic growth prospects globally (especially the European Union and China) and/or domestically	21.64%	66
Slow payments, delinquency and general customer creditworthiness	59.34%	181
Antitrust or compliance-based violations	3.61%	11
Data security	11.15%	34
Deterioration in bank credit availability	9.51%	29
Potential for US government disruptions (government shutdowns or gridlock over budgets, spending, policy)	9.84%	30
Other (please explain in comments)	9.18%	28
Total Respondents: 305		