











**1. Looking forward to 2014, what are your biggest concerns as a credit professional?  
(Choose three)**

		Response Percent	Response Count
Increase in difficult selling/collection experiences as company expands into foreign markets		14.9%	52
Legal changes or government regulations		14.3%	50
Fraudulent business activity		11.2%	39
A lack of information on potential customers		31.2%	109
<b>Large customers dictating unfavorable terms</b>		<b>54.4%</b>	<b>190</b>
The implementation of new technology or software (ERP system, etc.)		16.6%	58
Outsourcing as a threat to the credit function		8.9%	31
The overall health of the global economy		42.4%	148
Slow payment, delinquencies and general customer creditworthiness		52.1%	182
A deterioration in bank credit availability		16.9%	59
	Please elaborate in the comments		104
<b>answered question</b>			<b>349</b>
<b>skipped question</b>			<b>0</b>