

BIIA

Business Information Industry Association
Asia Pacific – Middle East

“STATE OF INFORMATION”

BIIA INFORMS USERS

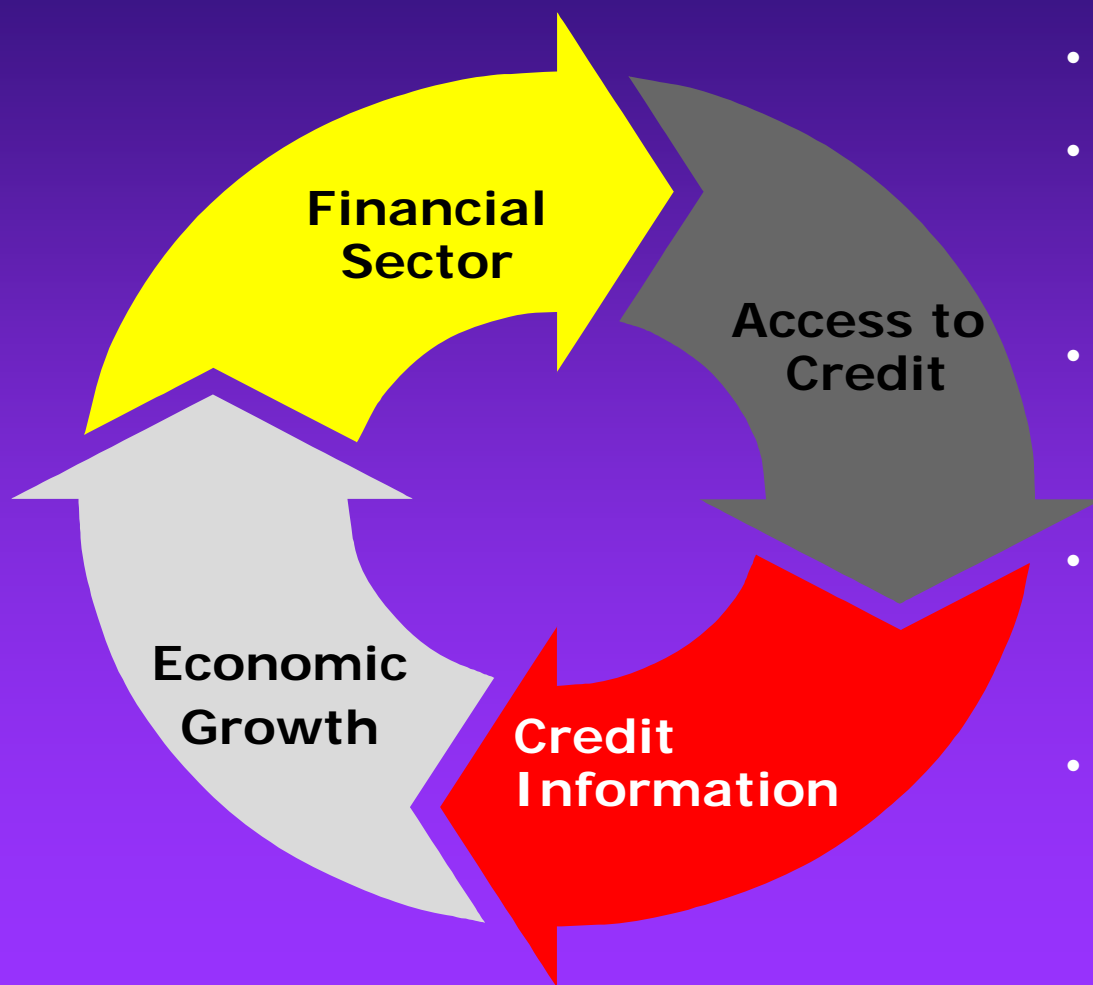
Joachim C. Bartels, Managing Director

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Presented at the BIIA Credit Management & Information Forum 2008, Hong Kong

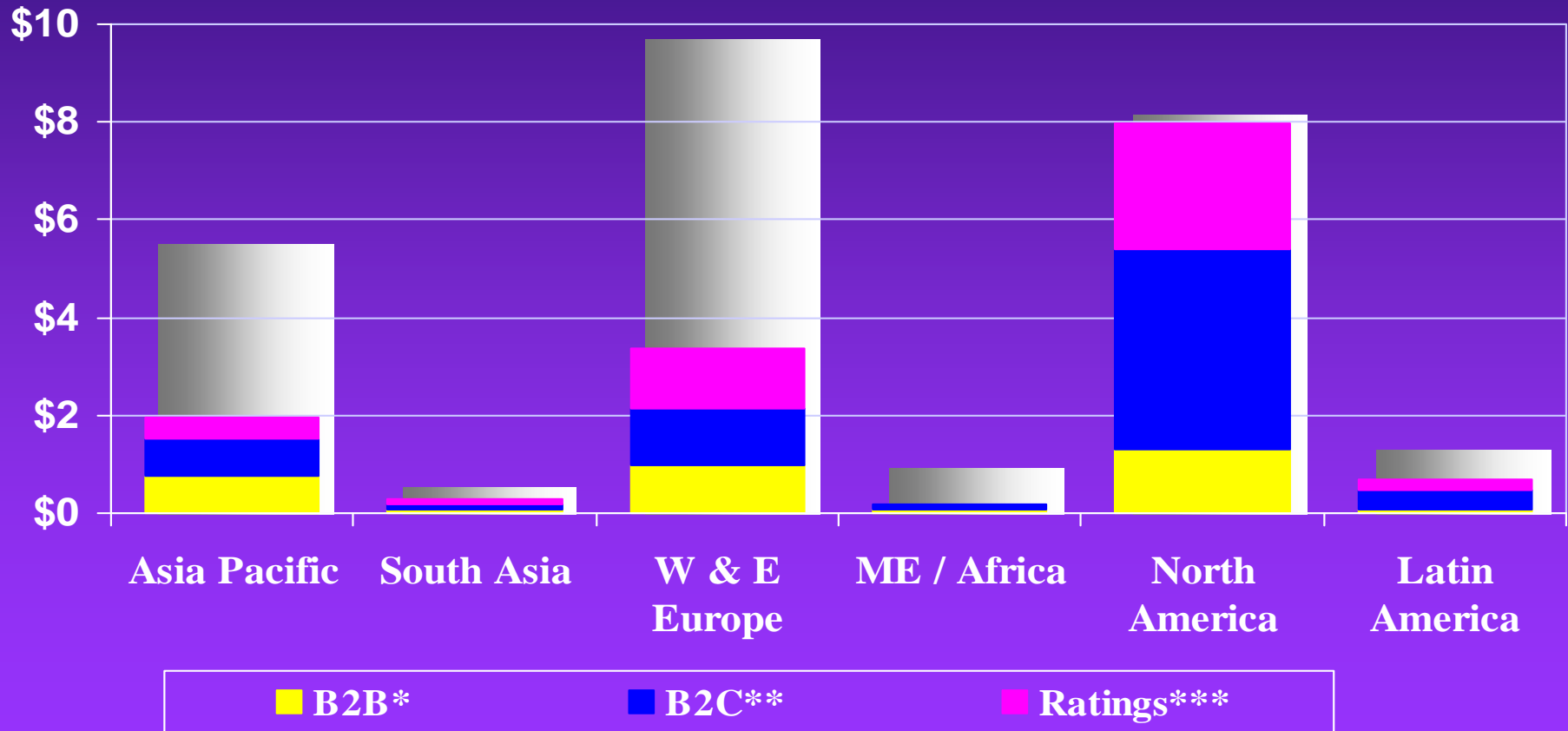
WHY ARE WE HERE?



- ***ASYMMETRIES IN INFORMATION***
- ***SUCCESS FACTORS DRIVING INFORMATION AVAILABILITY & QUALITY***
- ***ROLE MODEL OF A PUBLIC SECTOR / PRIVATE SECTOR PARTNERSHIP***
- ***IFC INITIATIVES IN FINANCIAL SECTOR INFRASTRUCTURE DEVELOPMENT***
- ***THE PROMISE OF NON-FINANCIAL DATA IN COMMERCIAL CREDIT REPORTING***

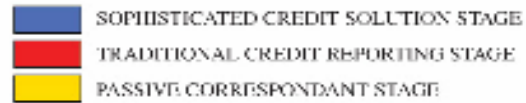
ASYMMETRIES IN INFORMATION

*Information Consumption Based on GDP (Benchmark North America)
Current Information Consumption US\$ 14 bn - Potential US 25 bn+*

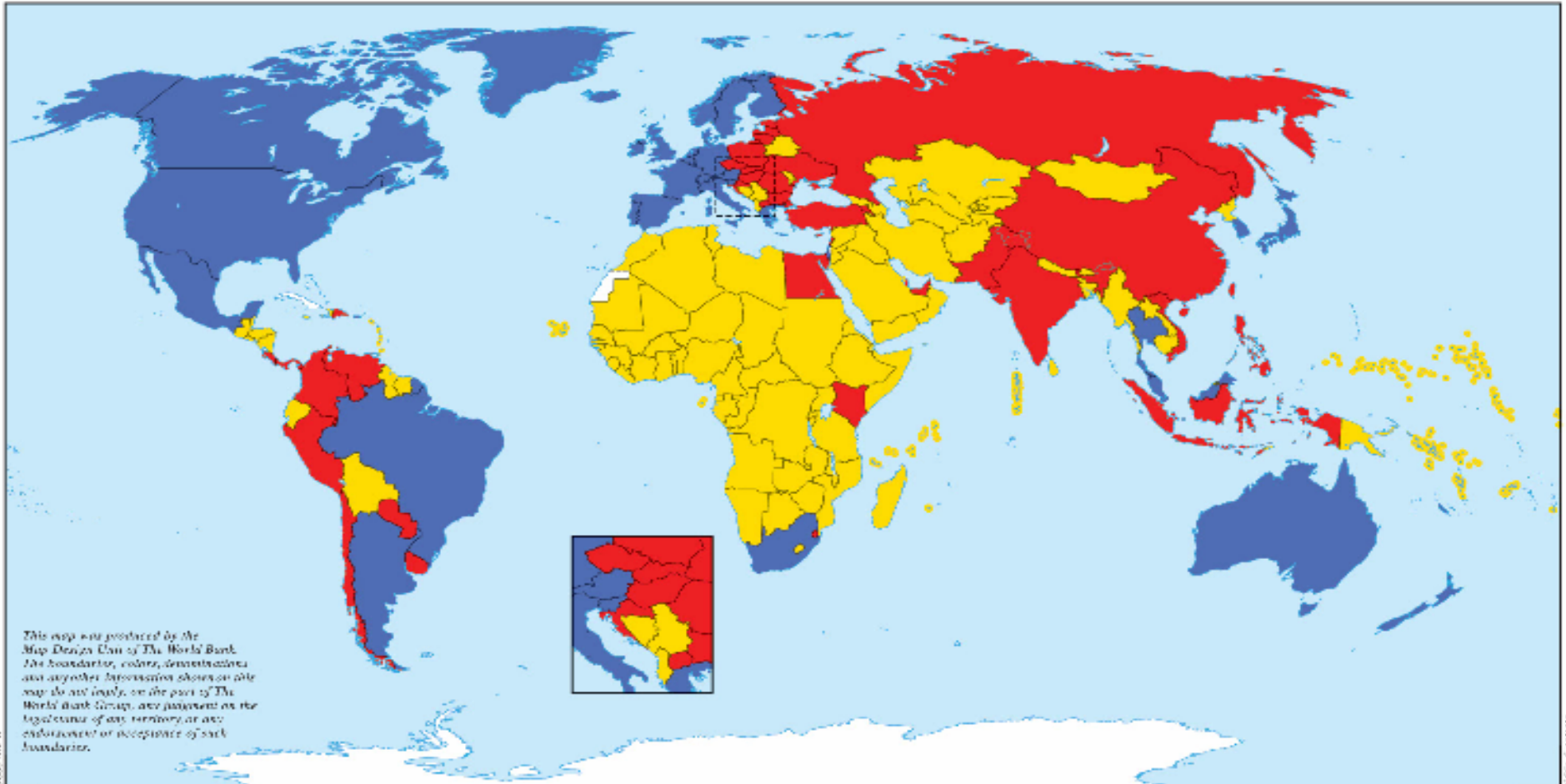


* Business Credit Information ** Consumer Credit Information *** Credit Rating Services

Global Business Credit Information Industry



Source: World Bank Survey



THE IMPERFECT WORLD OF INFORMATION

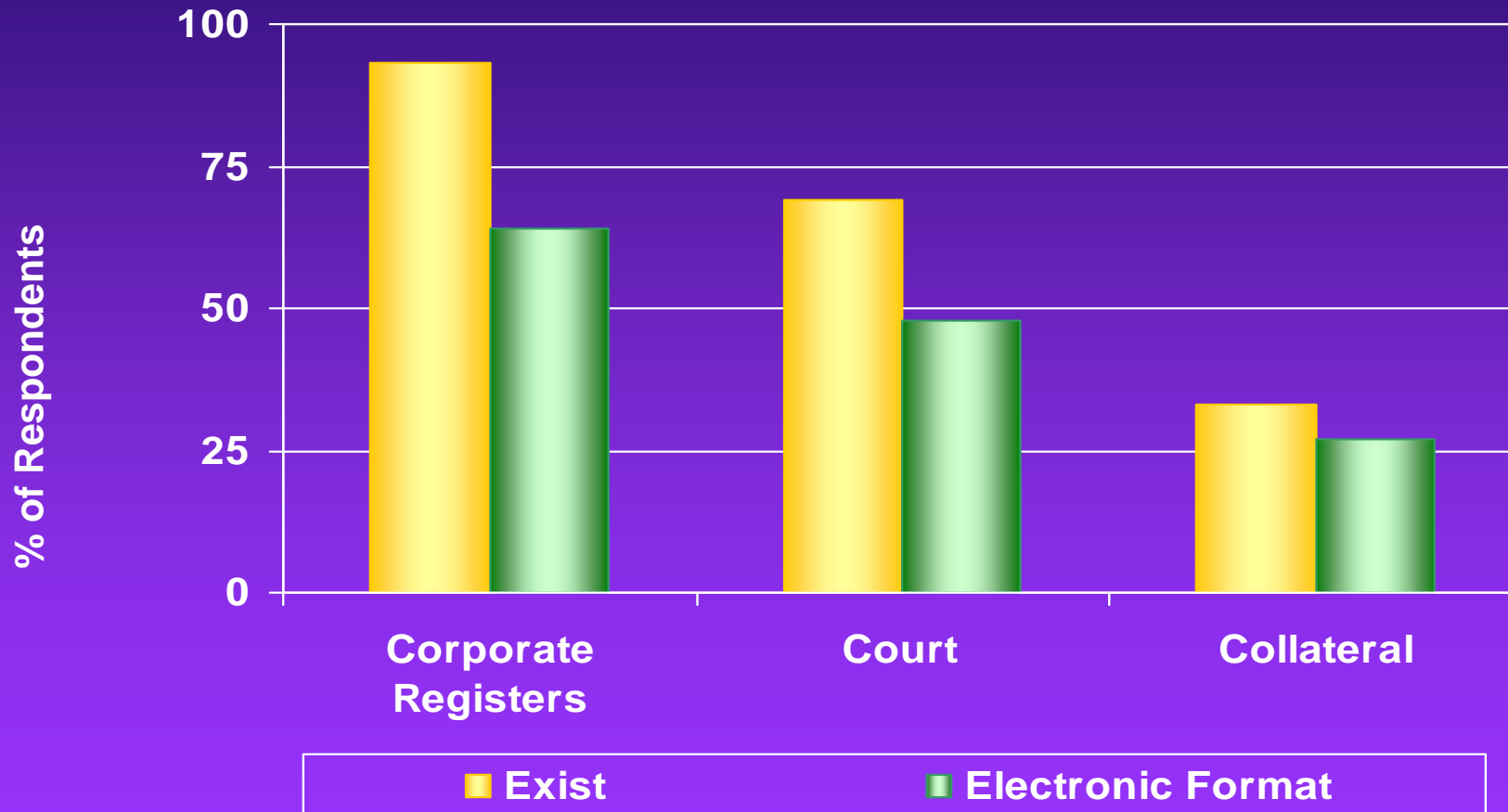
• Underdeveloped Infrastructures

- Difficult to Access***
- Paper Based***
- Poor Quality – Out of Date***
- Lax Compliance***
- Lack of Legal Framework***

• Attitudes of Businesses

- Information is Secret!***
- Lack of Voluntary and Legal Disclosure***
- No Enforced Compliance***
- Lack of Transparency***

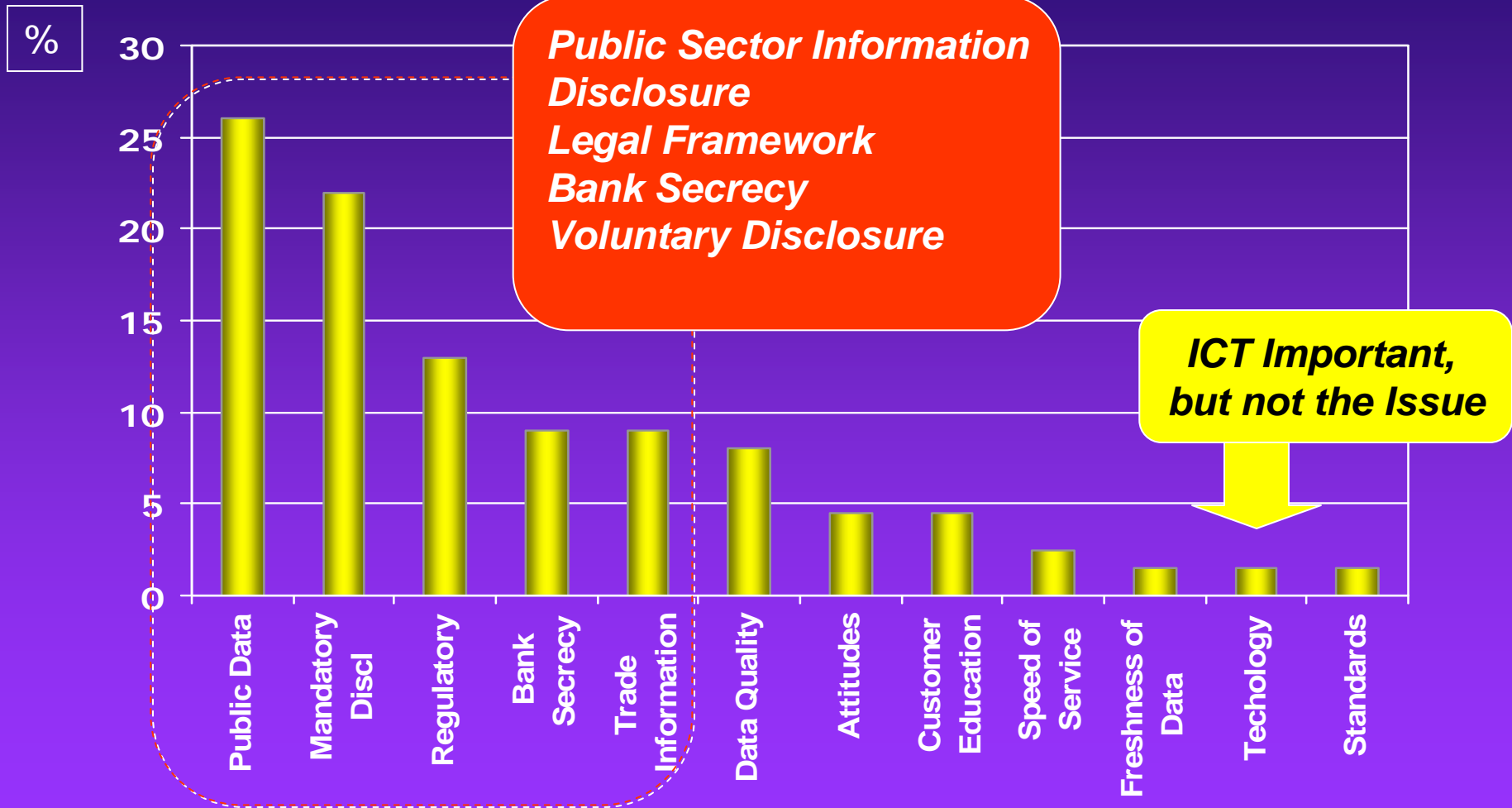
DEFICIENCIES IN PUBLIC SECTOR INFORMATION (PSI)



Source: World Bank Survey on Business Credit Information and PSI

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SUCCESS FACTORS – ICT OR INFORMATION?



Source: BIIA & World Bank Survey of Commercial Credit Information 2006

EFFECTIVENESS OF INFORMATION

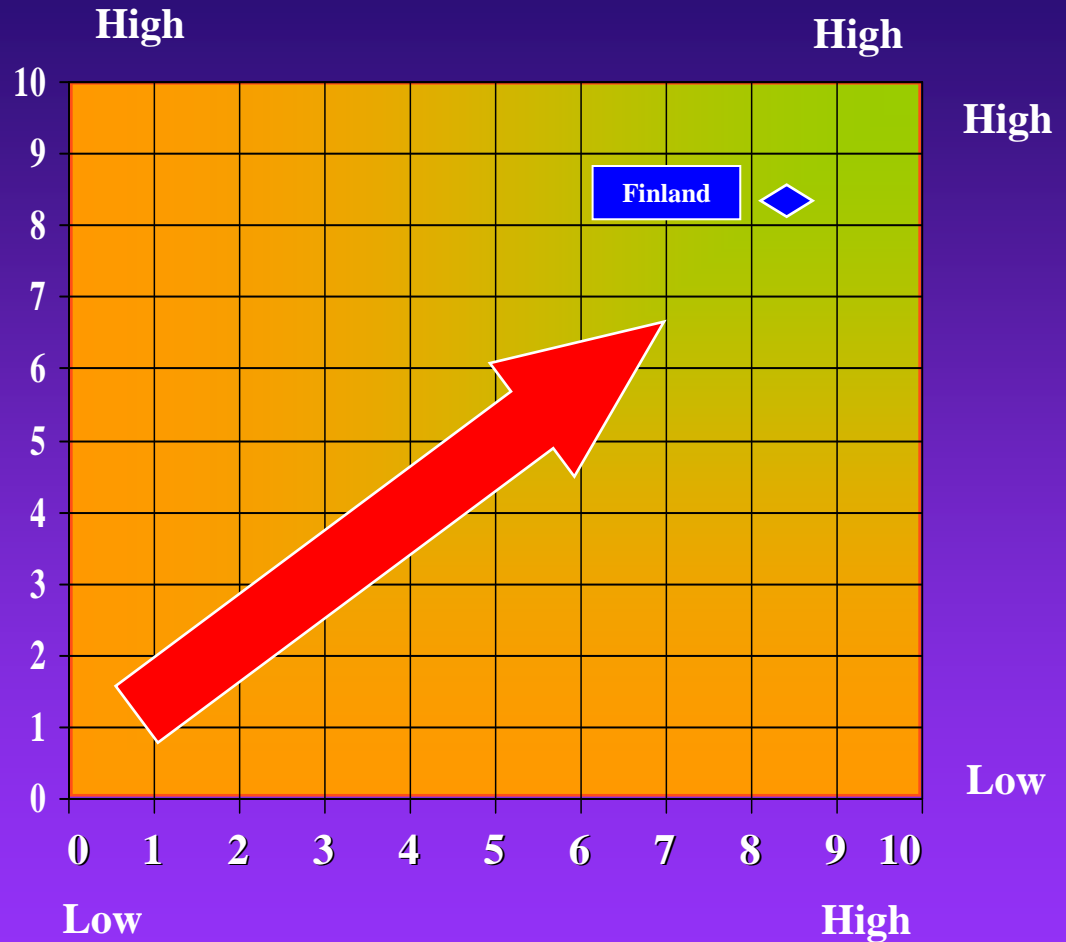
INFRASTRUCTURE CRITERIA

- GOVERNMENT
- LEGAL
- ICT
- BUSINESS
- CREDIT
- HR Development

IMD Rankings

Sophistication of Country Infrastructure

Low

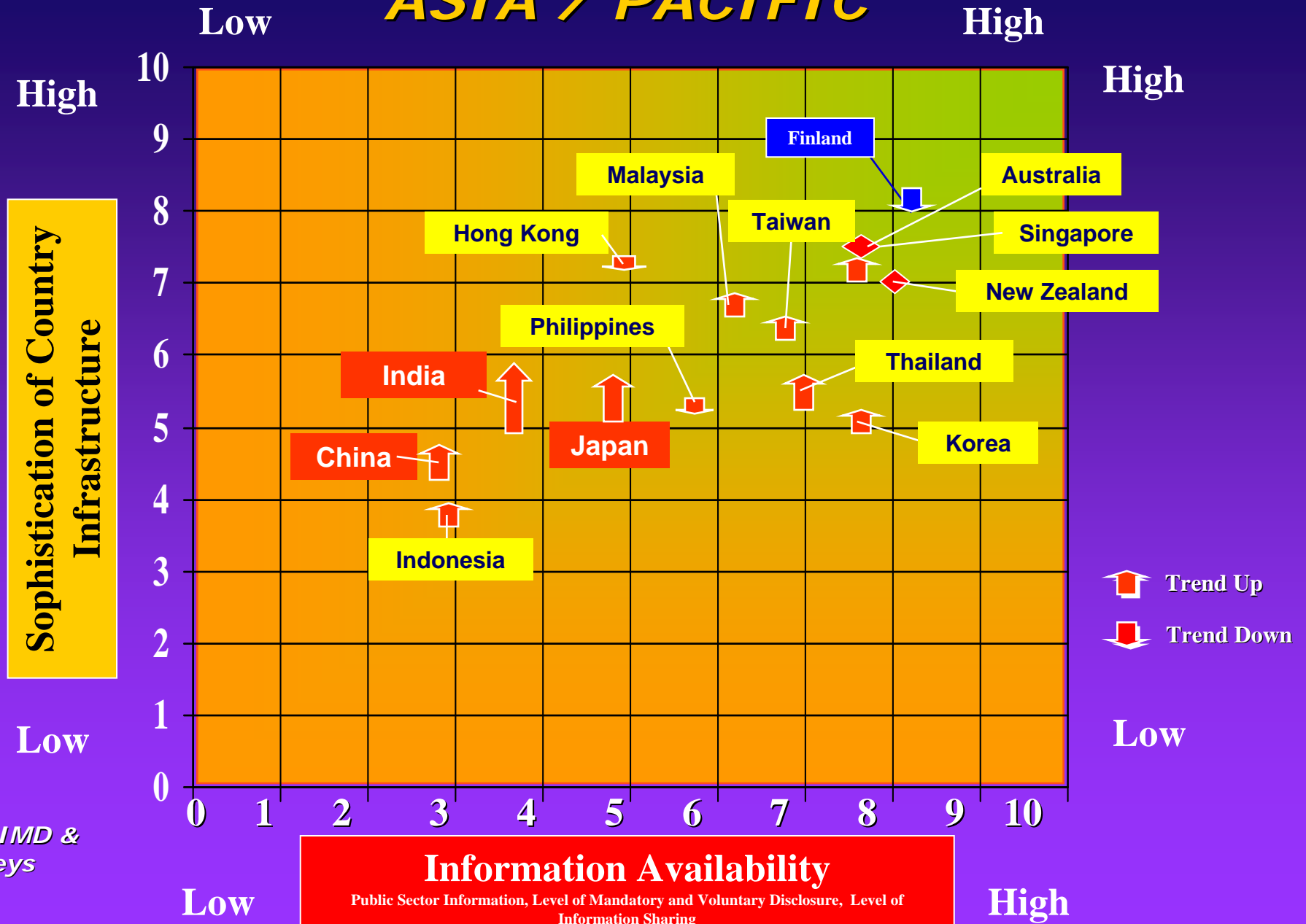


BIIA Surveys

Information Availability

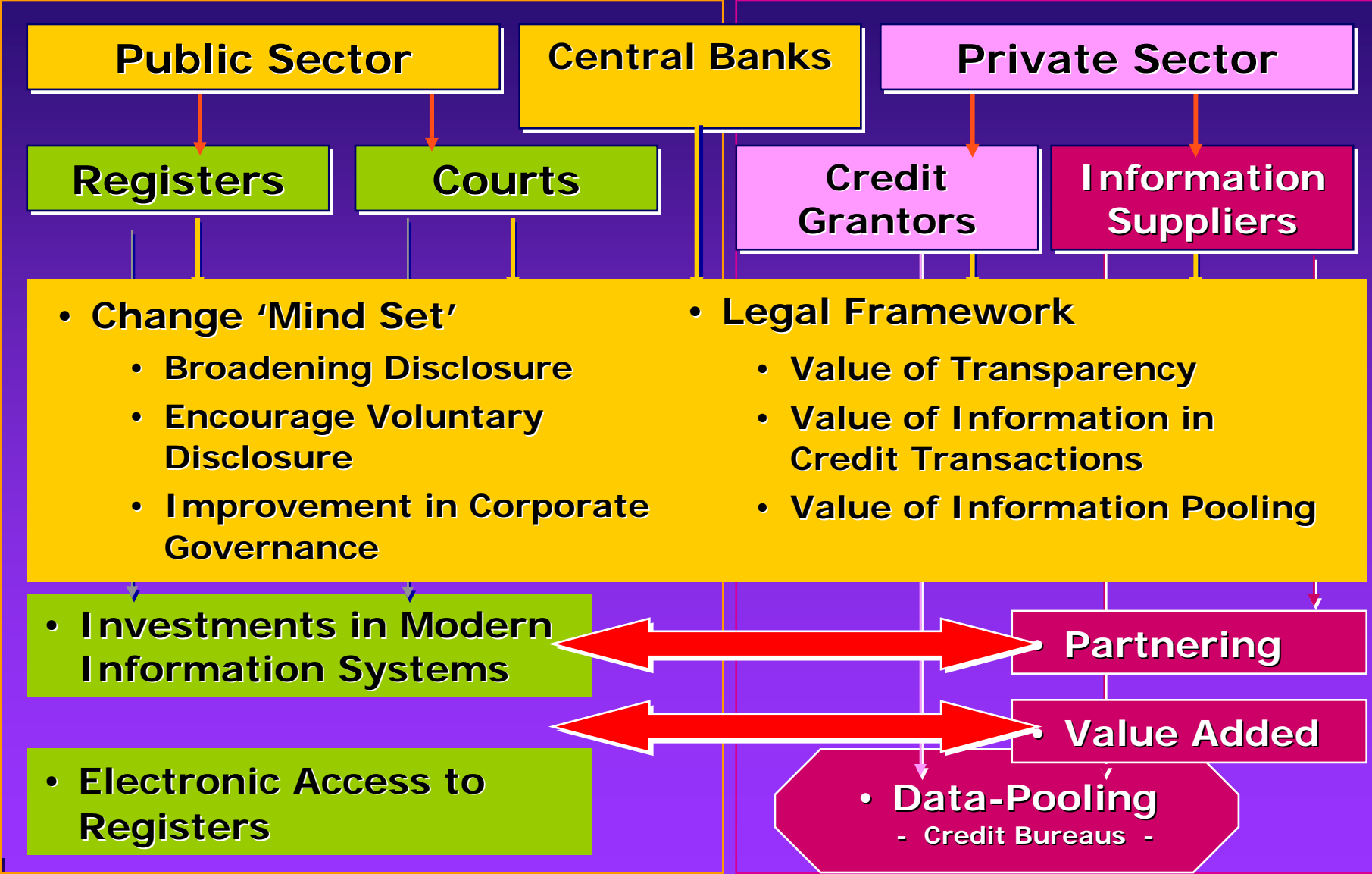
Public Sector Information, Level of Mandatory and Voluntary Disclosure, Level of Information Sharing

ASIA / PACIFIC



Source: IMD & IEI Surveys

ELIMINATING ASYMMETRIES IN INFORMATION



CONCERTED EFFORT

“....It is not so much the information industry which has to drive the effort of putting pressure on governments, regulators and the public sector information. The main driver of this effort should be the users of information (trade credit providers).”

The users cannot beat up the information providers forever, if the problems are in the public sector information and driven by negative attitudes towards disclosure and transparency.”

“If we (trade credit providers) decide this is an important issue it is time to either put up or shut up”

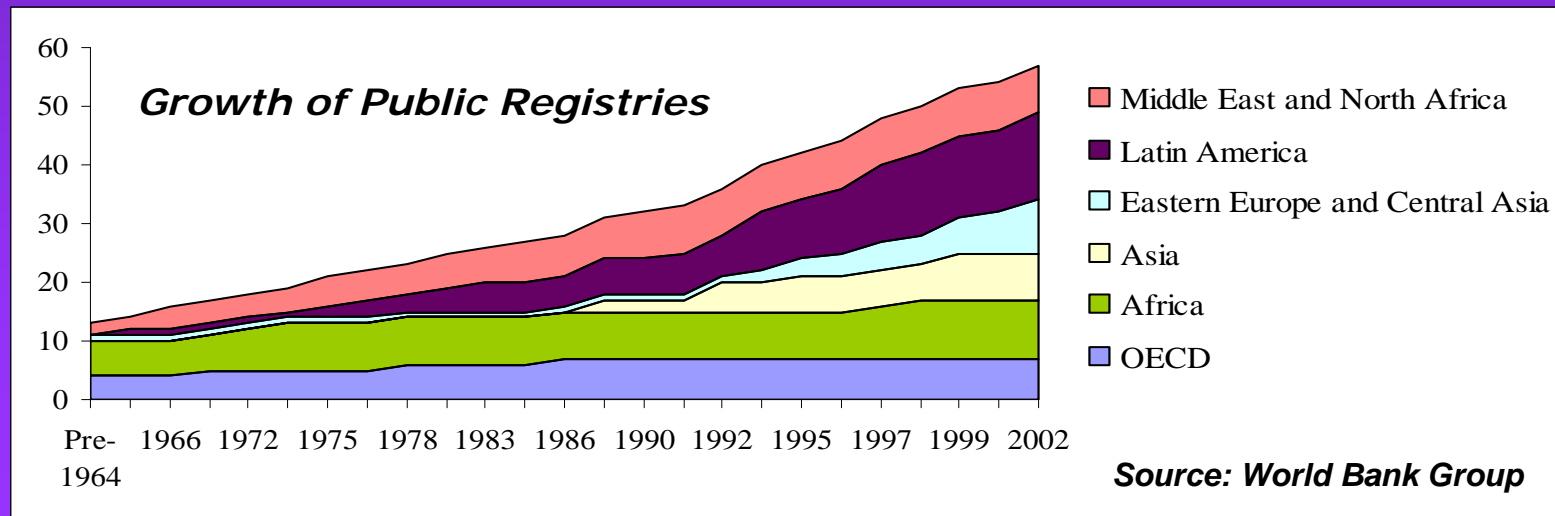
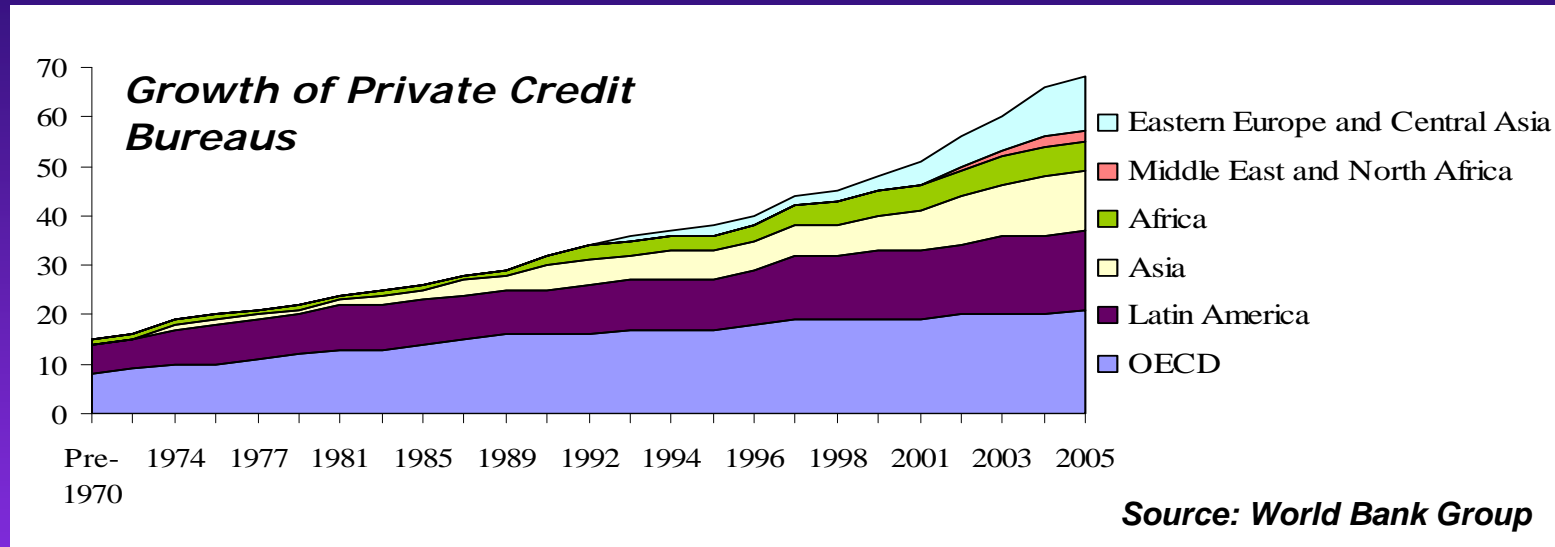
Kevin Chandler

Director of Global Credit and Collections

Halliburton Energy Services, Inc.



WORLD BANK GROUP EFFORT TO ENHANCE INFORMATION INFRASTRUCTURE



THE STATE OF INFORMATION

THANK YOU

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