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Atradius Group



Global Collections Review

Assessing businesses requirements for outsourcing of collections across four continents

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1.1 Survey scope

Basic population

- Companies from twenty countries were monitored (Australia, Austria, Belgium, Canada, China, the Czech Republic, Denmark, France, Germany, Hong Kong, Ireland, Italy, Mexico, the Netherlands, Poland, Spain, Sweden, Switzerland, the United Kingdom and the United States of America)
- The appropriate contacts for accounts receivables management were interviewed

Selection process

- Internet survey:
Companies were selected and contacted by use of an international internet panel
- At the beginning of the interview, a screening for the appropriate contact and for quota control was conducted

Sample

- n=3,538 persons were interviewed in total (approx. n=150-200 persons per country)
- In each country, a quota was maintained according to three rough industry categories and two classes of company size.

1.2 Sample overview

Country (n=3,538)	n	%
Austria	167	5%
Belgium	195	6%
Czech Republic	152	4%
Denmark	150	4%
France	203	6%
Germany	204	6%
Ireland	154	4%
Italy	211	6%
The Netherlands	209	6%
Poland	149	4%
Spain	212	6%
Sweden	151	4%
Switzerland	161	5%
United Kingdom	208	6%
Australia	168	5%
Canada	156	4%
China	162	5%
Hong Kong	162	5%
Mexico	154	4%
USA	210	6%
Turnover (n=3,538)	n	%
1-10 million euro	1,392	39%
Over 10 million euro	2,146	61%
Economic sector (n=3,538)	n	%
Services	1,489	42%
Wholesale / Retail / Distribution	1,155	33%
Manufacturing	894	25%
Position in company (multiple answer, n=3,538)	n	%
Accountant	891	26%
Senior manager / division director	707	21%
Controller	397	12%
CEO / CFO / Managing Director	376	11%
Owner of the company	343	10%
(Chief) financial administration	342	10%
Project manager / project employee	338	10%
Financial manager	287	8%
Debtor management	278	8%
Credit manager	161	5%
Other	115	3%
Don't know / no information given	153	-

1.2 Sample overview (continued)

Industry (n=3,538)	n	%
Building / Construction	324	9%
Services	280	8%
Financial Services	232	7%
Trade / Wholesale	218	6%
Steel- / Metal-working	215	6%
Government / Local Authorities	214	6%
Technology / Science / Electronics	197	6%
Transport / Logistics	180	5%
Food / Drinks / Agricultural Products	177	5%
Health Care	168	5%
Retail	165	5%
Real Estate	112	3%
Chemical / Pharmaceutical	110	3%
Tourism / Leisure	102	3%
Automotive	101	3%
Textiles / Footwear / Clothing / Fabrics	90	3%
Telecommunications	77	2%
Plastics Processing or Fabrication	66	2%
Energy	59	2%
Media / Advertising / PR	54	2%
Raw Materials	49	1%
Printing / Publishing	47	1%
Paper / Packaging	35	1%
Oil and Gas	34	1%
Furniture	34	1%
Education	28	1%
Other	136	4%
Don't know / no answer given	34	-

Where a single answer is possible, it may occur that the results are one percent more or less than 100% when adding the results up. This is the consequence of rounding off the results. We have chosen to not adjust the results so the outcome would fit to a 100% outcome, so the individual results will be as exact as possible.

2 Summary

2.1 Foreword

The 'Global Collections Review' survey has been conducted with the objective of building insight into current business practices and trends in relation to outsourcing of collections services. The survey looks into the impact of the economic crisis on the use of outsourced collections services; and gives insight into the criteria businesses are likely to use to select a debt collections partner, as well as aspects that are likely to discourage them from outsourcing their outstanding debts.

2.2 Economic crisis impact on the use of outsourced collections services

More than 50% of the respondents in all but five of the countries surveyed have made no change in their use of outsourced collections services. However, out of the respondents from companies that have made a change in practice, a distinctly larger number have increased their use of outsourced collections compared to those that have decreased their use. Overall, approximately 35% of respondents have increased their use of outsourced collections as a result of the economic crisis.

Belgium stands out with the highest percentage of companies increasing their use of outsourced collections services (44%), followed by the Netherlands (43%), China and Hong Kong (41%).

The Czech Republic and to a lesser extent Denmark stood out as extremes with very large percentages of respondents who have made no change (82% and 72% respectively) in their use of outsourced collections services, and subsequently very low percentages of decreases (0% and 5% respectively) in use. The most notable decrease in the use of outsourced collections was reported in Poland (20%).

2.3 Outstanding debts: domestic versus international

In the majority of the surveyed countries, the outstanding receivables owed by domestic business partners amounted to 70% or more of the total outstanding debts. Hong Kong and Belgium stood out with the highest percentage of international debts – 44% and 32% respectively. Australian, Canadian and Italian companies have the lowest percentage of international debts. About 13% of the outstanding debts of Australian companies, and 17% of Canadian and Italian companies' debts are owed by foreign business partners.

In respect to turnover class, the survey results did not bring any surprises confirming the common belief that larger companies are likely to have a greater share of international debts. 36% of the receivables of respondents from companies with turnover exceeding 1 billion Euro were foreign. International debts only account for 18% of the receivables of the smaller companies (with the turnover between 1 and 10 million Euro) participating in the survey.

Respondents from the chemical/pharmaceutical industries have the highest percentage of international debts – 41%, followed by companies from the steel/metal sector with 37% of debts owed by foreign business partners. Among the industries with the lowest percentage of international debts were government/local authorities (9%) followed by retail (16%) and building/construction (16%).

2.4 Selection Criteria for outsourcing debt collections

Price

Across all 20 countries surveyed, the vast majority of respondents ranked 'price' as either 'very important' or 'reasonably important'. Mexican respondents, 63% of which said price is a very important and 32% a reasonably important consideration when looking for a provider of debt collection services, are the most price sensitive. Denmark stood out with the highest percentage of respondents among the surveyed countries who rated price as 'not important at all' (20%).

Global expertise

Importance of global expertise ranks very high among French, Italian and Belgian respondents. 75% of French companies rated global expertise as 'very important', followed by Belgium (68%) and Italy (64%). Austria and Sweden have the highest percentage of respondents who ranked global expertise as 'not important at all' (37% and 34% respectively).

By industry sector, respondents from the health care industry rated global expertise as the least important with 27% of respondents selecting 'not important at all' and only 30% 'very important'. Respondents operating in the technology/science/electronics sector rated global expertise highest of all sectors represented in the survey (43% - 'reasonably important', 47% - 'very important').

Local knowledge

As expected, local knowledge was consistently rated of high importance across all 20 countries surveyed. Belgian, French, Irish and Czech respondents are the most likely to have rated local knowledge 'very important'.

Relation with debtor

The survey countries showed less unanimity when it comes to the importance of the supplier's relation with their debtors. This criterion was ranked as 'not important at all' by 47% of German respondents and 40% of Danish respondents. In contrast, respondents in France and Mexico attached higher significance to their relation with the debtor than any other country – 53% of respondents from these two countries rated it as 'very important'.

Easy access to up-to-date information

Most of the companies surveyed across all 20 countries were inclined to rate easy access to up-to-date information as an important consideration when selecting a debt collection services supplier. Approximately 49% of all respondents rated it as 'very important' and about 42% rated it as 'reasonably important'.

Success rate

The importance of success rate in selecting a supplier to outsource debt collections was assessed highest by French respondents, 87% of which rated it as 'very important' and 12% as 'reasonably important'. Success rate is considered to be the most important of all criteria when selecting a debt collections service provider.

Reputation

While reputation rated consistently high in importance among all countries surveyed, respondents in Denmark and Hong Kong attached slightly less importance to this criterion. 24% of respondents in Denmark and 20% in Hong Kong rated reputation as 'not important at all'.

Additional services

Additional services are the least important of all the criterion in the selection of a debt collections service provider. In Denmark, only 21% of respondents rated it as 'very important' while 49% said it was 'not important at all'. Likewise in Germany, 21% of respondents rated it as 'very important', and 40% as 'not important at all'.

2.5 Reasons for not outsourcing collection of outstanding debt

Across all but one of the surveyed countries, respondents named 'price' and 'use of internal resources' as their prime reasons for not outsourcing collection of outstanding debts. The only exception was Hong Kong where respondents named 'language/legal complexity' as their second most important reason for not outsourcing after 'price'. Italian companies rated 'price' higher than any other surveyed country – 61% of respondents selected it as a reason for not outsourcing. Chinese respondents rated 'language/legal complexity' highest out of all surveyed countries (38%). The Czech Republic stood out as an extreme with regards to using internal resources for debt collections – 70% of respondents selected it as the reason for not outsourcing collection of outstanding debts.

Consistently throughout the majority of the surveyed countries, the lowest percentage of respondents selected 'No trust in the success of the outsourcing party' as the reason for not outsourcing debt collections.

2.6 Conclusions

The survey shows that as a result of the economic crises, the majority of respondents across all markets are more inclined to have increased than decreased their use of outsourced collections services in their efforts to improve cash flow and increase liquidity.

The importance of 'price' was consistently rated high - both as an aspect to consider when selecting a debt collections partner, and as a reason that discourages companies from outsourcing.

While respondents across all surveyed countries rated success rate of collections efforts as one of the most important factors to consider, they did not display a low level of trust in the success of external parties, thus leading to the conclusion that the outsourced debt collections industry maintains a positive image.

3. Outsourcing of collections services

3.1 Australia

Outstanding debts: domestic versus international

87% of the total outstanding receivables of respondents from Australian companies are domestic, whereas 13% are international. Of all the countries surveyed, Australia has the highest percentage of domestic receivables.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

54% of Australian respondents rated price as a “very important” consideration when selecting a supplier of debt collection services, whereas 40% rated it as “reasonably important”. Only 6% of respondents in Australia rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

32% of respondents rated global expertise as a “reasonably important” consideration when selecting a debt collection services supplier, and 42% rated it as “very important”. Global expertise was rated as “not important at all” by 26% of Australian respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “reasonably important” in the selection of a debt collection services supplier by 40% of Australian respondents, whereas 57% rated it as “very important”. 3% of Australian respondents, the lowest percentage of all 20 countries surveyed, rated local knowledge as “not important at all” in their consideration of a supplier of debt collections services. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

36% of Australian respondents rated their relation with the debtor as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 41% rated it as “very important”. The relation with the debtor was rated as “not important at all” by 24% of respondents in Australia. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “reasonably important” in the selection of a debt collection services supplier by 38% of Australian respondents, whereas 56% rated it as “very important”. 6% of respondents in Australia rated easy access to up to date information as consideration that is “not important at all”. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

75% of respondents in Australia rated success rate as “very important”, whereas 22% rated it as “reasonably important”. Only 2% of Australian respondents rated success rate as “not important at all” in the selection of a debt collection services supplier. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” by 66% of Australian respondents, whereas 31% rated it as “reasonably important”. 3% of respondents rated reputation as “not important at all” in the selection of a debt collection services supplier. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

53% of respondents in Australia rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, and 25% rated them as “very important”. Additional services were rated as “not important at all” by 22% of Australian respondents. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Australia, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Australian respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (59% of respondents)
2. Costs (40%)
3. Relationship with the customer (20%)
4. No trust in the success of the outsourcing party (14%)
5. Too complex - language/legal (12%)

3.2 Austria

Outstanding debts: domestic versus international

78% of the total outstanding receivables of respondents from Austrian companies are domestic, whereas 22% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

54% of Austrian respondents consider price to be a “very important” consideration when selecting a supplier of debt collection services, whereas 42% rated price as “reasonably important”. Only 4% of respondents in Austria rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

27% of Austrian respondents rated global expertise as a “very important” consideration when selecting a supplier of debt collection services, and almost 36% rated it as “reasonably important”. Global expertise of the supplier was rated as “not important at all” by 37% of Austrian respondents, the highest percentage of all the countries surveyed. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “very important” by 52% of Austrian respondents, whereas 41% rated it as “reasonably important”. 7% of Austrian respondents rated local knowledge as “not important at all” in the selection of a debt collection services supplier. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

39% of Austrian respondents rated their relation with the debtor as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 33% rated it as “very important”. The relation with the debtor was rated as “not important at all” by 28% of Austrian respondents. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” by 51% of Austrian respondents, whereas 44% rated it as “reasonably important”. 5% of respondents in Austria rated easy access to up to date information as “not important at all” in the selection of a debt collection services supplier. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as “very important” by 71% of Austrian respondents and 28% rated it as “reasonably important”. 2% of Austrian respondents rated success rate as “not important at all” in the selection of a supplier of debt collection services. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” by 53% of Austrian respondents, whereas 40% rated it as “reasonably important”. 8% of respondents in Austria rated reputation as “not important at all” in the selection of a supplier of debt collection services. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

50% of respondents rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 14% rated additional services as “very important”. Additional services were rated as

“not important at all” by 36% of Austrian respondents. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Austria, the use of internal sources as well as costs are the main reasons for companies not to not to outsource collection of their outstanding receivables.

The reasons most often noted by Austrian respondents for not outsourcing collection of both domestic and international receivables include:

1. Costs (56%)
2. Use of internal sources (44%)
3. Relationship with the customer (41%)
4. Too complex - language/legal (23%)
5. No trust in the success of the outsourcing party (19%)

3.3 Belgium

Outstanding debts: domestic versus international

69% of the receivables of respondents from companies in Belgium are domestic, whereas 32% are international. Of the 20 surveyed countries, Belgium has the second highest percentage of international debts, after Hong Kong.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

48% of Belgian respondents rated price as a “very important” consideration when selecting a supplier of debt collection services. A slightly lower percentage of respondents (45%) rated price as “reasonably important”. Only 8% rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

58% of respondents in Belgium rated global expertise as “very important”, whereas 25% rated it as “reasonably important”. 18% of respondents rated global expertise as “not important at all” in the selection of a debt collection services supplier. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “very important” by 69% of Belgian respondents, the highest percentage of all the countries surveyed. 25% rated it as “reasonably important”. 6% of respondents rated local knowledge as “not important at all” in the selection of a debt collection services supplier. Of all the countries surveyed, Belgium stands out as the country with the largest percentage of respondents who rated local knowledge as “very important”. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

40% of Belgian respondents rated the relation with the debtor as a “reasonably important” aspect to consider when selecting a debt collection services supplier, and 39% rated it as “very important”. The relation with the debtor was rated as “not important at all” by 21% of Belgian respondents. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” by 58% of Belgian respondents, whereas 39% rated it as “reasonably important”. 4% of Belgian respondents rated easy access to up to date information as “not important at all” in the selection of a debt collection services supplier. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as “very important” by 79% of Belgian respondents, whereas 16% rated it as “reasonably important”. 5% of Belgian respondents rated success rate as “not important at all” in the selection of a supplier of debt collection services. Belgium ranks second to France as to the percentage of respondents who consider success rate to be “very important” in the selection of a supplier of debt collection services. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

54% of respondents rated reputation as “very important”, whereas 35% rated it as “reasonably important”. 11% of Belgian respondents rated reputation as “not important at all” in the selection of a debt collection services supplier. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

51% of respondents in Belgium rated additional services as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 26% rated them as “very important”. Additional services were rated as “not important at all” by 23% of Belgian respondents. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Belgium, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Belgian respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (58%)
2. Costs (32%)
3. Relationship with the customer (25%)
4. No trust in the success of the outsourcing party (5%)
5. Too complex - language/legal (5%)

3.4 Canada

Outstanding debts: domestic versus international

83% of the receivables of respondents from companies in Canada are domestic, whereas 17% are international. Of all the countries surveyed, Canada along with Italy has the second highest percentage of domestic receivables, after Australia.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

49% of respondents in Canada rated price as a “reasonably important” consideration when selecting a supplier of debt collection services, and a slightly smaller percentage of respondents (47%) rated price as “very important”. Only 5% of respondents in Canada (5%) rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

56% of respondents in Canada rated global expertise as a “very important” consideration when selecting a debt collection services supplier, and 31% rated it as “reasonably important”. 13% of respondents in Canada rated global expertise as “not important at all”. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

57% of respondents rated local knowledge as a “very important” consideration when selecting a debt collection services supplier, and 37% rated it as “reasonably important”. Only 5% of companies rated local knowledge as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

42% of Canadian respondents rated the relation with the debtor as a “very important” consideration when selecting a debt collection services supplier and the same percentage of respondents rated it as “reasonably important”. The relation with the debtor was rated as “not important at all” by 15% of responding companies. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” by 59% of respondents in Canada, whereas 37% rated it as “reasonably important”. 5% of respondents rated easy access to up to date information as “not important at all” in the selection of a debt collection services supplier. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

69% of respondents in Canada rated success rate as “very important”, and 27% rated it as “reasonably important”. 4% of respondents rated success rate as “not important at all” in the selection of a debt collection services supplier. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

63% of Canadian respondents rated the reputation of the debt collection services supplier as “very important”, whereas 31% rated it as “reasonably important”. 6% of respondents in Canada rated reputation as “not important at all” in the selection of a debt collection services supplier. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

44% of respondents in Canada rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, and 34% rated additional services as “very important”. Additional services were rated as “not important at all” by 22% of Canadian respondents. Respondents in all the countries surveyed were more

inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Canada, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Canadian respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (53%)
2. Costs (34%)
3. Relationship with the customer (23%)
4. No trust in the success of the outsourcing party (14%)
5. Too complex - language/legal (13%)

3.5 China

Outstanding debts: domestic versus international

71% of the receivables of Chinese companies are domestic, whereas 29% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

58% of Chinese respondents rated price as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 38% reported that price is “very important”. Only 3% of respondents in China rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

51% of Chinese respondents rated global expertise as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 43% rated it as “very important”. Only 6% of respondents in China, second fewest after France, rated global expertise as “not important at all”. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

47% of respondents in China rated local knowledge as a “very important” consideration when selecting a debt collection services supplier, and the same percentage of respondents rated it as “reasonably important”. Local knowledge was rated as “not important at all” by 5% of Chinese respondents. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

51% of Chinese respondents rated the relation with the debtor as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 42% of respondents rated it as “very important”. Only 7% - the lowest percentage of the 20 countries surveyed - rated the relation with the debtor as “not important at all”. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

53% of respondents in China rated easy access to up to date information as a “reasonably important” consideration when selecting a debt collection services supplier, and 45% of respondents rated it as “very important”. Only 1% of respondents rated easy access to up to date information as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

54% of Chinese respondents rated success rate as “very important”, and 41% rated it as “reasonably important” in the selection of a debt collection services supplier. 5% of Chinese respondents rated success rate as a consideration that is “not important at all”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” by 65% of respondents, whereas 32% rated it “reasonably important” in the selection of a supplier of debt collections services. 3% of Chinese respondents rated reputation as an aspect that is “not important at all” in the selection of a debt collection services supplier. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

56% of respondents in China rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 34% of respondents rated them as “very important”. 10% of Chinese

respondents, the smallest percentage of the 20 countries surveyed, rated additional services as “not important at all”. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration

when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in China, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Chinese respondents for not outsourcing collection of both domestic and international receivables include:

1. Costs (57% of respondents)
2. Use of internal sources (54%)
3. Too complex - language/legal (38%)
4. Relationship with the customer (36%)
5. No trust in the success of the outsourcing party (22%)

3.6 Czech Republic

Outstanding debts: domestic versus international

72% of the total outstanding debts of companies in the Czech Republic are owed by domestic business partners, whereas 28% are owed by international business partners. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

60% of Czech respondents rated price as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 35% of respondents rated price as “very important”. Only 5% of respondents in the Czech Republic rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

61% of Czech respondents rated global expertise as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 27% rated it as “very important”. Global expertise was rated as “not important at all” by 13% of respondents in the Czech Republic. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “very important” by 60% of Czech respondents, and 34% rated it as “reasonably important”. 6% of respondents rated local knowledge as “not important at all” in the selection of a debt collection services supplier. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

The relation with the debtor was rated as “very important” by 47% of Czech respondents, whereas 34% rated it as “reasonably important”. 19% of respondents in the Czech Republic rated the relation with the debtor as “not important at all” in the selection of a debt collection services supplier. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” by 54% of Czech respondents, and 44% rated easy access to up to date information as “reasonably important”. Only 2% of Czech respondents rated easy access to up to date information as “not important at all” in the selection of a debt collection services supplier. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as “very important” by 72% of Czech respondents, whereas 26% of the respondents rated it as “reasonably important”. Only 2% of respondents rated success rate as “not important at all” in the selection of a debt collection services supplier. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

47% of Czech respondents rated reputation as a “very important” consideration when selecting a debt collection services supplier, whereas 44% rated it as “reasonably important”. Reputation was rated as “not important at all” by 9% of Czech respondents. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

54% of respondents in the Czech Republic rated additional services as a “reasonably important” aspect to consider when selecting a supplier of debt collection services, and 9% rated additional services as “very important”. The Czech Republic stands out as the country with the lowest percentage of respondents that consider additional services as

“very important”. Additional services were rated as “not important at all” by 37% of Czech respondents. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when

selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in the Czech Republic, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Czech respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (70% of respondents)
2. Costs (25%)
3. Relationship with the customer (20%)
4. No trust in the success of the outsourcing party (10%)
5. Too complex - language/legal (6%)

3.7 Denmark

Outstanding debts: domestic versus international

77% of the receivables of respondents from companies in Denmark are domestic, whereas 23% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

41% of Danish respondents rated price as a “very important” consideration when selecting a supplier of debt collection services, whereas 39% rated price as “reasonably important”. 20% of respondents in Denmark (the largest percentage of the 20 countries surveyed) rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

37 of Danish respondents rated global expertise as a “very important” consideration when selecting a supplier of debt collection services, whereas 34% rated it as “reasonably important”. Global expertise was rated as “not important at all” by 29% of Danish respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “very important” by 53% of Danish respondents, whereas 40% rated it as “reasonably important”. 7% of respondents in Denmark rated local knowledge as “not important at all” in the selection of a debt collection services supplier. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

24% of Danish respondents, the lowest percentage of the 20 countries surveyed, rated the relation with the debtor as a “very important” consideration when selecting a debt collection services supplier. 36% rated it as “reasonably important”. The relation with the debtor was rated as “not important at all” by a quite large percentage of Danish respondents (40%). Of the 20 surveyed countries, Denmark ranks second after Germany as to the percentage of respondents who rated the relation with the debtor as “not important at all”. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” in the selection of a debt collection services supplier by 47% of respondents and 42% rated it as “reasonably important”. 10% of Danish respondents rated easy access to up to date information as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as “very important” in the selection of debt collection services supplier by 56% of Danish respondents, whereas 30% of respondents in Denmark rated it as “reasonably important”. 13% of Danish respondents rated success rate as “not important at all”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” in the selection of a debt collection services supplier by 46% of Danish respondents, whereas 30% rated it as “reasonably important”. 24% of Danish respondents rated reputation as “not important at all”, the highest percentage of the 20 countries surveyed. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

21% of respondents in Denmark rated additional services as a “very important” aspect to consider when selecting a supplier of debts collection services, and 30% rated them as “reasonably important”. Additional services were rated as

“not important at all” by 49% of Danish respondents. Of the 20 surveyed countries, Denmark stands out as the country with the largest percentage of respondents rating additional services as “not important at all”. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Denmark, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Danish respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (57% of respondents)
2. Costs (30%)
3. Relationship with the customer (18%)
4. Too complex - language/legal (12%)
5. No trust in the success of the outsourcing party (10%)

3.8 France

Outstanding debts: domestic versus international

76% of the receivables of respondents from companies in France are domestic, whereas 24% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

55% of French respondents rated price as a “very important” consideration when selecting a supplier of debt collection services, and 40% of respondents rated price as “reasonably important”. Only 5% of respondents in France rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

Global expertise of the supplier was rated as “very important” in the selection of a supplier of debt collection services by 75% of French respondents, whereas 21% rated it as “reasonably important”. 4% of French respondents rated global expertise as “not important at all”. Of the 20 surveyed countries, France stands out as the country with the largest percentage of respondents who rated global expertise as “very important”. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “very important” in the selection of a supplier of debt collection services by 64% of French respondents, whereas 28% rated it as “reasonably important”. 7% of respondents in France rated local knowledge as “not important at all”. Of all the surveyed countries, France ranks second after Belgium as to the percentage of respondents who rated local knowledge as “very important”. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

The relation with the debtor was rated as “very important” by 53% of French respondents, whereas 36% rated it as “reasonably important” in the selection of a debt collection services supplier. 11% of French respondents rated relations with the debtor as “not important at all”. Of the 20 countries surveyed, France and Mexico stand out as the countries whose respondents were most inclined to rate the relation with the debtor as a very important consideration in the selection of a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” by 60% of French respondents, whereas 35% rated it as “reasonably important” in the selection of a debt collection services supplier. 5% of French respondents rated easy access to up to date information as “not important at all”. Of all the countries surveyed, France ranks second after Mexico as to the percentage of respondents who rated easy access to up to date information as “very important”. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as “very important” in the selection of a supplier of debt collection services by 87% of French respondents, whereas 12% rated it as “reasonably important”. Only 1% of respondents in France rated success rate as “not important at all”. Of all the countries surveyed, France stands out as the country with the largest percentage of respondents who considered the success rate of the supplier as “very important”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” by 55% of French respondents and 37% rated it as “reasonably important” in the selection of a debt collection services supplier. 8% of respondents in France rated reputation as “not important at all”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

58% of French respondents rated additional services as a “reasonably important” consideration in selecting a supplier of debt collection services, whereas 30% rated additional services as “very important”. Additional services were rated as “not important at all” by 11% of respondents from French companies. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in France, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by French respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (48% of French respondents)
2. Costs (39%)
3. Relationship with the customer (15%)
4. Too complex - language/legal (12%)
5. No trust in the success of the outsourcing party (8%)

3.9 Germany

Outstanding debts: domestic versus international

74% of the receivables of respondents from companies in Germany are domestic, whereas 26% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

50% of German respondents rated price as a “very important” consideration when selecting a supplier of debt collection services, whereas 43% of respondents rated price as “reasonably important”. Only 7% of respondents in Germany rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

39% of respondents rated global expertise as a “reasonably important” consideration when selecting a debt collection services supplier, and 29% of respondents rated it as “very important”. Global expertise was rated as “not important at all” by 32% of respondents in Germany. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

47% of German respondents rated local knowledge as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 40% rated it as “very important”. Local knowledge was rated as “not important at all” by 13% of German respondents. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

26% of respondents rated their relation with the debtor as a “very important” consideration when selecting a debt collection services supplier, whereas 28% rated it as “reasonably important”. The relation with the debtor was rated as “not important at all” by 47% of respondents in Germany. Of all the 20 countries surveyed, Germany stands out as the country with the largest percentage of respondents who rated the relation with the debtor as “not important at all”. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

53% of German respondents rated easy access to up to date information as a “reasonably important” consideration when selecting a debt collection services supplier, and 43% of respondents rated it as “very important”. Easy access to up to date information was rated as “not important at all” by 4% of respondents. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as “very important” by 65% of respondents in Germany, whereas 29% rated it as “reasonably important” in the selection of a debt collection services supplier. 6% of German respondents rated success rate as “not important at all”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” in the selection of a debt collection services supplier by 53% of respondents, whereas 39% rated it as “reasonably important”. 7% of German respondents rated reputation as “not important at all”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

21% of respondents in Germany rated additional services as a “very important” aspect to consider when selecting a supplier of debt collection services, and 40% rated additional services as “reasonably important”. Additional services were rated as “not important at all” by 40% of German respondents. Of all the 20 countries surveyed, Germany stands

out as the country with the second highest percentage of respondents, after Denmark, who rated additional services as “not important at all”. Respondents in all the countries surveyed were more inclined to rate additional services as

an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Germany, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by German respondents for not outsourcing collection of both domestic and international receivables include:

1. Costs (51%)
2. Use of internal sources (34%)
3. Relationship with the customer (31%)
4. Too complex - language/legal (18%)
5. No trust in the success of the outsourcing party (18%)

3.10 Great Britain

Outstanding debts: domestic versus international

70% of the receivables of respondents from companies in Great Britain are domestic, whereas 30% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

51% of British respondents rated price as a “very important” consideration when selecting a supplier of debt collection services, whereas 43% of respondents rated price as “reasonably important”. Only 5% of respondents in Great Britain rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

43% of British respondents rated global expertise as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 39% of respondents rated it as “very important”. Global expertise was rated as “not important at all” by 19% of British respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “very important” in the selection of a debt collection services supplier by 57% of British respondents, whereas 36% rated it as “reasonably important”. 7% of respondents in Great Britain rated local knowledge as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

42% of British respondents rated the relation with the debtor as a “reasonably important” aspect to consider when selecting a debt collection services supplier, whereas 40% of respondents rated it as “very important”. The relation with the debtor was rated as “not important at all” by 19% of British respondents. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as a “very important” consideration in the selection of a debt collection services provider by 53% of British respondents, whereas 41% rated it as “reasonably important”. 6% of respondents in Great Britain rated easy access to up to date information as a consideration that is “not important at all” in the selection of a debt collection services supplier. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as a “very important” consideration in the selection of a supplier of debt collections services by 66% of respondents, whereas 31% rated it as “reasonably important”. Only 3% of British respondents rated success rate as “not important at all” in the selection of a supplier of debt collection services. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” in the selection of a debt collection services supplier by 63% of respondents, whereas 29% rated it as a “reasonably important”. 8% of British respondents rated reputation as “not important at all”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

47% of respondents in Great Britain rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 34% rated them as “very important”. Additional services were rated as “not important at all” by 20% of British respondents. Respondents in all of the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in the United Kingdom, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by British respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (60%, the second largest percentage of all the countries surveyed)
2. Costs (49%)
3. Too complex - language/legal (22%)
4. Relationship with the customer (21%)
5. No trust in the success of the outsourcing party (13%)

3.11 Hong Kong

Outstanding debts: domestic versus international

56% of the receivables of respondents from companies in Hong Kong are domestic, whereas 44% are international. Of the 20 surveyed countries, Hong Kong has the highest percentage of international receivables.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

48% of respondents in Hong Kong rated price as a “reasonably important” consideration when selecting a supplier of debt collection services, and 41% rated price as “very important”. Only 11% of respondents in Hong Kong rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

49% of respondents rated global expertise as a “reasonably important” consideration when selecting a debt collection services supplier, and 30% rated global expertise as “very important”. Global expertise was rated as “not important at all” by 21% of respondents in Hong Kong. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

45% of respondents in Hong Kong rated local knowledge as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 38% rated it as “very important”. Local knowledge was rated as “not important at all” by 17% of respondents. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

50% of respondents in Hong Kong rated their relation with the debtor as a “reasonably important” consideration when selecting a debt collection services supplier, and 31% rated it as “very important”. The relation with the debtor was rated as “not important at all” by 19% of respondents. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

47% of respondents in Hong Kong rated easy access to up to date information as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 34% rated it as “very important”. Easy access to up to date information was rated as “not important at all” by 20% of respondents. Of the 20 countries surveyed, Hong Kong stands out as the country whose respondents were most inclined to rate easy access to up to date information as not important in the selection of a debt collection services supplier. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

43% of respondents in Hong Kong rated success rate as a “reasonably important” consideration when selecting a supplier of debt collection services, and 41% rated it as “very important”. 17% rated success rate as “not important at all”. Of the 20 countries surveyed, Hong Kong stands out as the country with the highest percentage of respondents who rated success rate as “not important at all” in the selection of a debt collection services supplier. Hong Kong is the only country in which more respondents stated success rate is “reasonably important” than “very important”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier.

Importance of reputation

38% of respondents in Hong Kong rated reputation of the supplier as a “reasonably important” consideration when selecting a supplier of debt collection services, and 42% rated it “very important”. 20% rated reputation as “not important at all”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

41% of respondents in Hong Kong rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, and 33% rated additional services as “very important”. Additional services were rated as “not important at all” by 26% of respondents. Respondents in all of the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Hong Kong, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by respondents from Hong Kong for not outsourcing collection of both domestic and international receivables include:

1. Costs (52% of respondents)
2. Too complex - language/legal (31%)
3. Use of internal sources (30%)
4. Relationship with the customer (25%)
5. No trust in the success of the outsourcing party (19%)

3.12 Ireland

Outstanding debts: domestic versus international

76% of the receivables of Irish companies are domestic, whereas 24% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

55% of Irish respondents rated price as a “very important” consideration when selecting a supplier of debt collection services, whereas 40% rated price as “reasonably important”. Only 5% of respondents in Ireland rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services..

Importance of global expertise

44% of respondents in Ireland rated global expertise as a “very important” consideration when selecting a supplier of debt collection services, and 28% rated it as “reasonably important”. Global expertise was rated as “not important at all” by 28% of Irish respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “very important” in the selection of a debt collection services supplier by 61% of Irish respondents, whereas 29% rated it as “reasonably important”. 10% of respondents in Ireland rated local knowledge as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

47% of Irish respondents rated their relation with the debtor as a “very important” consideration when selecting a supplier of debt collection services, whereas 38% rated it as “reasonably important”. The relation with the debtor was rated as “not important at all” by 16% of Irish respondents. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” in the selection of a debt collection services supplier by 50% of Irish respondents, whereas 44% rated it as “reasonably important”. 7% of respondents in Ireland rated easy access to up to date information as an aspect that is “not important at all”. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

72% of responding companies in Ireland rated success rate as “very important” in the selection of a supplier of debt collection services, whereas 22% rated it as “reasonably important”. 6% of Irish respondents rated success rate as “not important at all”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” in the selection of a debt collection services supplier by 73% of respondents from Ireland, whereas 25% rated it as “reasonably important”. 2% of Irish respondents, the lowest percentage of the 20 countries surveyed, rated reputation as “not important at all”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

44% of respondents in Ireland rated additional services as a “reasonably important” aspect to consider when selecting a supplier of debt collection services, whereas 26% of respondents rated additional services as “very important”. Additional services were rated as “not important at all” by 30% of Irish respondents. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection

services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Ireland, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Irish respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (53% of respondents)
2. Costs (36%)
3. Relationship with the customer (26%)
4. No trust in the success of the outsourcing party (13%)
5. Too complex - language/legal (11%)

3.13 Italy

Outstanding debts: domestic versus international

83% of the receivables of respondents from companies in Italy are domestic, whereas 17% are international. Of all the countries surveyed, Italy along with Canada has the second highest percentage of domestic receivables, after Australia.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

48% of Italian respondents rated price as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 41% of respondents rated price as “very important”. Only 11% of respondents in Italy rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

Global expertise was rated as “very important” in the selection of a debt collection services supplier by 64% of Italian respondents, whereas 29% of respondents rated it as “reasonably important”. 7% of Italian respondents rated global expertise as “not important at all”. Of all the surveyed countries, Italy ranks second after France as to the percentage of respondents who rated global expertise as “very important”. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “very important” in the selection of a debt collection services supplier by 56% of Italian respondents, whereas 28% of companies rated it as “reasonably important”. 16% of respondents in Italy rated local knowledge as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

41% of Italian respondents rated their relation with the debtor as a “reasonably important” consideration when selecting a debt collection services supplier, and 31% rated it as “very important”. The relation with the debtor was rated as “not important at all” by 28% of Italian respondents. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” in the selection of a debt collection services supplier by 52% of Italian respondents, and 37% rated it as “reasonably important”. 11% of respondents in Italy rated easy access to up to date information as an aspect that is “not important at all”. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as “very important” in the selection of a debt collection services supplier by 55% of respondents in Italy, whereas 34% rated it as “reasonably important”. 10% of Italian respondents rated success rate as “not important at all”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

47% of Italian respondents rated reputation as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 45% rated it “very important”. Reputation was rated as “not important at all” by 7% of respondents in Italy. Italy and Switzerland are the only two countries surveyed in which more respondents rated reputation “reasonably important” than did “very important”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

42% of respondents in Italy rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 27% of respondents rated additional services as “very important”.

Additional services were rated as “not important at all” by 32% of Italian respondents. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Italy, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Italian respondents for not outsourcing collection of both domestic and international receivables include:

1. Costs (61% of respondents, the largest percentage of all the countries surveyed)
2. Use of internal sources (25%)
3. No trust in the success of the outsourcing party (22%)
4. Relationship with the customer (18%)
5. Too complex - language/legal (16%)

3.14 Mexico

Outstanding debts: domestic versus international

81% of the receivables of Mexican respondents are domestic, whereas 19% are international. Mexico is one of only six countries in which domestic receivables amounted to 80% or more of the responding companies' outstanding debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

63% of respondents in Mexico rated price as a "very important" consideration when selecting a supplier of debt collection services, whereas 34% rated price as "reasonably important". Only 4% of Mexican companies rated price as "not important at all". Of the 20 countries surveyed, Mexico stands out as the country whose respondents were most inclined to rate price as very important in the selection of a debt collection services supplier. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

51% of respondents rated global expertise as a "very important" consideration when selecting a debt collection services supplier, whereas 35% rated it as "reasonably important". Global expertise was rated as "not important at all" by 14% of Mexican respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

58% of respondents rated local knowledge as a "very important" consideration when selecting a debt collection services supplier, and 23% rated it as "reasonably important". 19% rated local knowledge of the supplier as "not important at all". Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

53% of respondents in Mexico rated their relation with the debtor as a "very important" consideration when selecting a debt collection services supplier, and 27% rated it as "reasonably important". The relation with the debtor was rated as "not important at all" by 21% of Mexican respondents. Of the 20 countries surveyed, Mexico and France stand out as the countries whose respondents were most inclined to rate their relation with the debtor as a very important consideration in the selection of a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as "very important" in the selection of a debt collection services supplier by 61% of respondents, whereas 27% rated it as "reasonably important". Of the 20 countries surveyed, Mexico stands out as the country whose respondents were most inclined to rate easy access to up to date information as very important in the selection of a debt collection services supplier. 12% of Mexican respondents rated easy access to up to date information as "not important at all". Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

68% of respondents in Mexico rated success rate as "very important" in the selection of a debt collection services supplier, whereas 28% rated it as "reasonably important". 4% of Mexican respondents rated success rate as "not important at all". Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response "reasonably important" more frequently recorded than "very important".

Importance of reputation

Reputation was rated as "very important" in the selection of a debt collection services supplier by 70% of respondents, whereas 19% rated it as "reasonably important". 11% of respondents in Mexico rated reputation as "not important at all". Of the 20 countries surveyed, Mexico ranks second after Ireland as to the percentage of respondents who consider reputation to be very important in the selection of a debt collection services supplier. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

39% of Mexican respondents rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, and 41% rated them as “very important”. Additional services were rated as “not important at all” by 20% of respondents in Mexico. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Mexico, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Mexican respondents for not outsourcing collection of both domestic and international receivables include:

1. Costs (43% of respondents)
2. Use of internal sources (31%)
3. Relationship with the customer (31%)
4. Too complex - language/legal (17%)
5. No trust in the success of the outsourcing party (15%)

3.15 The Netherlands

Outstanding debts: domestic versus international

79% of the receivables of companies in the Netherlands are domestic, whereas 21% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

56% of Dutch respondents rated price as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 35% of respondents rated price as “very important”. Only 9% of respondents in the Netherlands (9%) rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

37% of respondents in the Netherlands rated global expertise as a “reasonably important” consideration in the selection of a debt collection services supplier, and 36% of respondents rated it as “very important”. Global expertise was rated as “not important at all” by 27% of Dutch respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

49% of Dutch respondents rated local knowledge as “very important” in the selection of a debt collection services supplier, whereas 39% rated it as “reasonably important”. 11% of respondents in the Netherlands rated local knowledge as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

41% of Dutch respondents rated their relation with the debtor as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 27% of respondents rated it as “very important”. The relation with the debtor was rated as “not important at all” by 32% of Dutch companies. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

47% of Dutch respondents rated easy access to up to date information as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 42% rated it as “very important”. Easy access to up to date information was rated as “not important at all” by 11% of Dutch respondents. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as “very important” in the selection of a debts collection services supplier by 66% of Dutch respondents, 30% rated it as “reasonably important”. 4% of Dutch respondents rated success rate as “not important at all”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” in the selection of a debt collection services supplier by 56% of respondents, whereas 36% rated it as “reasonably important”. 9% of Dutch respondents rated reputation as “not important at all”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

46% of respondents in the Netherlands rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, and 23% rated them as “very important”. Additional services were rated as “not important at all” by 31% of Dutch respondents. Respondents in all the countries surveyed were more

inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in the Netherlands, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Dutch respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (49%)
2. Costs (42%)
3. Relationship with the customer (29%)
4. No trust in the success of the outsourcing party (11%)
5. Too complex - language/legal (7%)

3.16 Poland

Outstanding debts: domestic versus international

80% of the receivables of Polish respondents are domestic, whereas 20% are international. Poland is one of only six countries in which domestic receivables amounted to 80% or more of the responding companies' outstanding debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

53% of Polish respondents consider price to be a "very important" consideration when selecting a supplier of debt collection services, whereas 42% consider it to be "reasonably important". Only 5% of respondents in Poland rated price as "not important at all". Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

49% of Polish respondents rated global expertise as a "reasonably important" consideration when selecting a debt collection services supplier, whereas 39% rated it as "very important". Global expertise was rated as "not important at all" by 12% of Polish respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as "very important" in the selection of a debt collection services supplier by 58% of Polish respondents, whereas 36% rated it as "reasonably important". 6% of respondents in Poland rated local knowledge as "not important at all". Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

Their relation with the debtor was rated as "very important" in the selection of a debt collection services supplier by 43% of Polish respondents, whereas 41% rated it as "reasonably important". 16% of Polish respondents rated their relation with the debtor as "not important at all". Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as "very important" in the selection of a debt collection services supplier by 47% of respondents, whereas 46% of respondents rated it as "reasonably important". 7% of Polish respondents rated easy access to up to date information as "not important at all". Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

Success rate was assessed as "very important" in the selection of a debt collection services supplier by 78% of Polish respondents, whereas 18% rated it as "reasonably important". 4% of Polish respondents rated success rate as "not important at all". Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response "reasonably important" more frequently recorded than "very important".

Importance of reputation

Reputation was rated as "very important" in the selection of a debt collection services supplier by 57% of respondents, whereas 35% of Polish companies rated it as "reasonably important". 9% of respondents in Poland rated reputation as "not important at all". Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

49% of respondents in Poland rated additional services as a "reasonably important" consideration when selecting a supplier of debt collection services, whereas 28% rated additional services as "very important". Additional services were rated as "not important at all" by 32% of Polish respondents. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Poland, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Polish respondents for not outsourcing collection of both domestic and international receivables include:

1. Costs (56% of respondents)
2. Use of internal sources (41%)
3. Relationship with the customer (24%)
4. No trust in the success of the outsourcing party (19%)
5. Too complex - language/legal (16%)

3.17 Spain

Outstanding debts: domestic versus international

77% of the receivables of respondents from Spanish companies are domestic, whereas 23% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

49% of Spanish respondents rated price as a “very important” consideration when selecting a supplier of debt collection services, and 45% of respondents rated price as “reasonably important”. Only 5% of respondents in Spain rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

51% of Spanish respondents rated global expertise as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 36% rated it as “very important”. Global expertise was rated as “not important at all” by 14% of respondents in Spain. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

43% of respondents in Spain rated local knowledge as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 41% rated local knowledge as “very important”. 16% of Spanish respondents rated local knowledge as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

44% of Spanish respondents rated their relation with the debtor as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 35% rated it as “very important”. The relation with the debtor was rated as “not important at all” by 21% of respondents in Spain. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” in the selection of a debt collection services supplier by 50% of Spanish respondents, whereas 45% rated it as “reasonably important”. 5% of respondents in Spain rated easy access to up to date information as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

54% of respondents in Spain rated success rate as “very important” in the selection of a supplier of debt collection services, whereas 38% rated it as “reasonably important”. 8% of Spanish respondents rated success rate as “not important at all”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” in the selection of a debt collection services supplier by 54% of respondents in Spain, whereas 42% of respondents rated it as “reasonably important”. 4% of Spanish respondents rated reputation as “not important at all”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

50% of respondents in Spain rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 36% of respondents rated them as “very important”. Additional services were rated as “not important at all” by 15% of respondents. Respondents in all the countries surveyed were more

inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Spain, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Spanish respondents for not outsourcing collection of both domestic and international receivables include:

1. Costs (50% of respondents)
2. Use of internal sources (35%)
3. Relationship with the customer (28%)
4. No trust in the success of the outsourcing party (13%)
5. Too complex - language/legal (13%)

3.18 Sweden

Outstanding debts: domestic versus international

78% of the receivables of respondents from companies in Sweden are domestic, whereas 22% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

52% of Swedish respondents rated price as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 33% of respondents rated price as “very important”. Only 14% of respondents in Sweden rated price as “not important at all”. Of the 20 countries surveyed, Sweden has the second highest percentage of respondents who rated price as “not important at all”, after Denmark. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

38% of Swedish respondents rated global expertise as a “very important” consideration when selecting a debt collection services supplier, whereas 28% rated it as “reasonably important”. Global expertise was rated as “not important at all” by 34% of respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

Local knowledge was rated as “very important” in the selection of a debt collection services supplier by 53% of Swedish respondents, whereas 31% rated it as “reasonably important”. 16% of respondents in Sweden rated local knowledge as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

46% of Swedish respondents rated their relation with the debtor as a “very important” consideration when selecting a debt collection services supplier, whereas 26% rated it as “reasonably important”. The relation with the debtor was rated as “not important at all” by 28% of Swedish respondents. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as “very important” in the selection of a debt collection services supplier by 55% of respondents, whereas 34% rated it as “reasonably important”. 11% of Swedish respondents rated easy access to up to date information as “not important at all”. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

60% of Swedish respondents rated success rate as “very important” in the selection of a debt collection services supplier, whereas 30% rated it as “reasonably important”. 10% of Swedish respondents rated success rate as “not important at all”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

Reputation was rated as “very important” in the selection of a debt collection services supplier by 57% of respondents, whereas 31% of companies in Sweden rated it as “reasonably important”. 12% of Swedish respondents rated reputation as “not important at all”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

31% of respondents in Sweden rated additional services as a “very important” consideration when selecting a supplier of debt collection services, and 30% rated them as “reasonably important”. Additional services were rated as “not important at all” by 39% of respondents in Sweden. Respondents in all the countries surveyed were more inclined to

rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Sweden, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Swedish respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (48% of respondents)
2. Costs (25%)
3. Relationship with the customer (17%)
4. Too complex - language/legal (16%)
5. No trust in the success of the outsourcing party (11%)

3.19 Switzerland

Outstanding debts: domestic versus international

70% of the receivables of respondents from Swiss companies are domestic, whereas 30% are international. In the majority of the surveyed countries, more than 70% of outstanding debts are domestic debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

48% of Swiss respondents rated price as a “very important” consideration when selecting a supplier of debt collection services, whereas 42% rated price as “reasonably important”. Only 11% of respondents in Switzerland rated price as “not important at all”. Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

40% of Swiss respondents rated global expertise as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 36% rated it as “very important”. Global expertise was rated as “not important at all” by 24% of Swiss respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

45% of Swiss respondents rated local knowledge as a “very important” consideration when selecting a debt collection services supplier, whereas 43% rated it as “reasonably important”. Local knowledge was rated as a “not important at all” by 12% of Swiss respondents. Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

40% of Swiss respondents rated their relation with the debtor as a “reasonably important” consideration when selecting a debt collection services supplier, whereas 27% rated it as “very important”. The relation with the debtor was rated as “not important at all” by 33% of Swiss respondents. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

59% of respondents in Switzerland rated easy access to up to date information as a “reasonably important” consideration when selecting a debt collection services supplier, and 33% of respondents rated it as “very important”. Easy access to up to date information was rated as “not important at all” by only 8% of Swiss respondents. Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

56% of respondents from Switzerland rated success rate as “very important” in the selection of a debt collection services supplier, whereas 35% of respondents rated it as “reasonably important”. 9% of Swiss respondents rated success rate as “not important at all”. Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response “reasonably important” more frequently recorded than “very important”.

Importance of reputation

44% of Swiss respondents rated reputation as a “reasonably important” aspect to consider when selecting a supplier of debt collection services, whereas 43% of respondents rated reputation as “very important”. Reputation of the supplier was rated as “not important at all” by 14% of Swiss companies. Switzerland and Italy are the only two countries surveyed in which more respondents rated reputation “reasonably important” than did “very important”. Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

50% of respondents in Switzerland rated additional services as a “reasonably important” consideration when selecting a supplier of debt collection services, whereas 17% rated them as “very important”. Additional services were rated as “not important at all” by 33% of Swiss respondents. Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

3.3 Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in Switzerland, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by Swiss respondents for not outsourcing collection of both domestic and international receivables include:

1. Costs (58% of respondents)
2. Use of internal sources (37%)
3. Relationship with the customer (26%)
4. Too complex - language/legal (20%)
5. No trust in the success of the outsourcing party (13%)

3.20 Outstanding debts: domestic versus international

80% of the receivables of American respondents are domestic, whereas 20% are international. The USA is one of only six countries in which domestic receivables amounted to 80% or more of the responding companies' outstanding debts.

Selection criteria for outsourcing collection of outstanding debts

Importance of price

50% of respondents in the USA rated price as a "very important" consideration when selecting a supplier of debt collection services, whereas 45% of respondents rated price as "reasonably important". Only 5% of respondents in the USA (5%) rated price as "not important at all". Respondents across all 20 countries surveyed were more inclined to rate price as an important consideration when selecting a supplier of debt collection services.

Importance of global expertise

39% of respondents in the USA rated global expertise as a "reasonably important" consideration when selecting a debt collection services supplier, whereas 38% rated it as "very important". Global expertise was rated as "not important at all" by 23% of respondents. Respondents in all of the countries surveyed were more inclined to rate global expertise as an important consideration when selecting a debt collection supplier.

Importance of local knowledge

46% of respondents rated local knowledge as a "very important" consideration when selecting a debt collection services supplier, and 36% rated it as "reasonably important". 18% of respondents in the USA rated local knowledge as "not important at all". Respondents in all of the surveyed countries were more inclined to rate local knowledge as an important consideration when selecting a debt collection services supplier.

Importance of relation with debtor

41% of respondents in the USA rated their relation with the debtor as a "reasonably important" aspect to consider when selecting a debt collection services supplier, and 38% rated it as "very important". The relation with the debtor was rated as "not important at all" by 21% of respondents in the USA. Respondents in all of the surveyed countries, were more inclined to rate the relation with the debtor as an important consideration when selecting a debt collection services supplier.

Importance of easy access to up to date information

Easy access to up to date information was rated as "very important" in the selection of a debt collection services supplier by 49% of respondents, and 40% rated it as "reasonably important". 10% of respondents in the USA rated easy access to up to date information as "not important at all". Respondents in all of the surveyed countries were more inclined to rate easy access to up to date information as an important consideration in the selection of a debt collection services supplier.

Importance of success rate

67% of respondents rated success rate as "very important" in the selection of a debt collection services supplier, whereas 26% rated it as "reasonably important". 6% of respondents in the USA rated success rate as "not important at all". Respondents across all 20 surveyed countries were more inclined to consider success rate as a very important consideration when selecting a debt collection services supplier. Only in Hong Kong was the response "reasonably important" more frequently recorded than "very important".

Importance of reputation

58% of respondents in the USA rated reputation as "very important" in the selection of a debt collection services supplier, whereas 34% rated it "reasonably important". 8% of respondents rated it as "not important at all". Respondents across all 20 surveyed countries were more inclined to rate reputation as an important consideration when selecting a debt collection services supplier.

Importance of additional services

46% of respondents in the USA rated additional services as a "reasonably important" consideration when selecting a supplier of debt collection services, whereas 32% rated additional services as "very important". 21% of respondents in the USA, rated additional services as "not important at all". Respondents in all the countries surveyed were more inclined to rate additional services as an important consideration when selecting a debt collection services supplier. Additional services however are considered to be the least important consideration of all those queried.

Reasons for not outsourcing collection of outstanding debts

In all of the surveyed countries, as observed in the USA, the use of internal sources as well as costs are the main reasons for companies not to outsource collection of their outstanding receivables.

The reasons most often noted by American respondents for not outsourcing collection of both domestic and international receivables include:

1. Use of internal sources (50%)
2. Costs (43%)
3. Too complex - language/legal (21%)
4. No trust in the success of the outsourcing party (21%)
5. Relationship with the customer (15%)

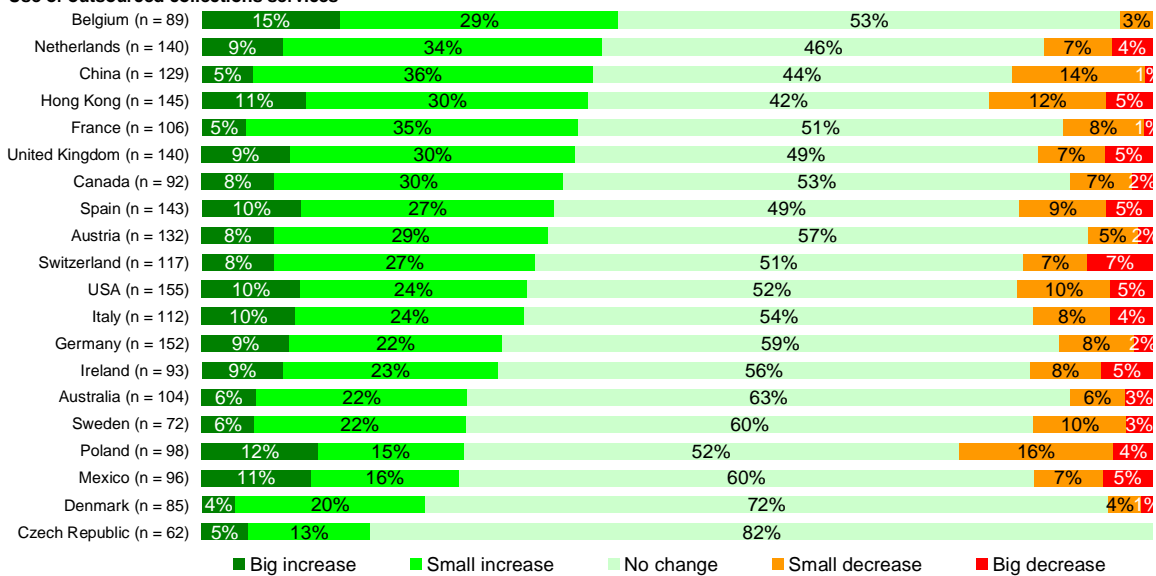
4.1 Use of outsourced collections services

More than 50% of the respondents in all but five of the countries surveyed have made no change in their use of outsourced collections services. However, out of the respondents from companies that have made a change in practice, a distinctly larger number have increased their use of outsourced collections compared to those that have decreased their use. Overall, approximately 35% of respondents have increased their use of outsourced collections as a result of the economic crisis.

Belgium stands out with the highest percentage of companies increasing their use of outsourced collections services (44%), followed by the Netherlands (43%), China and Hong Kong (41%).

The Czech Republic and to a lesser extent Denmark stood out as extremes with very large percentages of respondents who have made no change (82% and 72% respectively) in their use of outsourced collections services, and subsequently very low percentages of decreases (0% and 5% respectively) in use. The most notable decrease in the use of outsourced collections was reported in Poland (20%).

Extent to which the economic crisis has changed the way business is done, in reference to:
Use of outsourced collections services



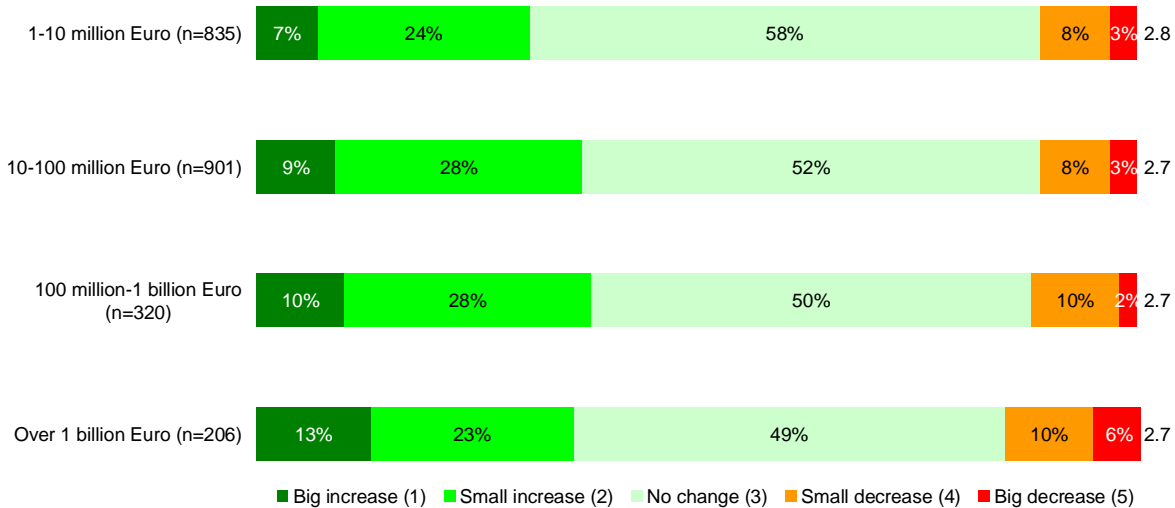
Basis: interviewed companies from respective countries
Source: Heliview Research | Autumn 2009

With respect to turnover class, smaller companies appear to be the most likely to continue their pre-existing practices. Large companies with turnover exceeding € 1 billion are the most likely to have made big changes in their use of outsourced collections services, both in respect to increases and decreases. There are no meaningful differences in the responses of companies with € 10 million - € 100 million and € 100 million - € 1 billion in turnover.

Extent to which the economic crisis has changed the way business is done, in reference to:

Use of outsourced collections services

average:



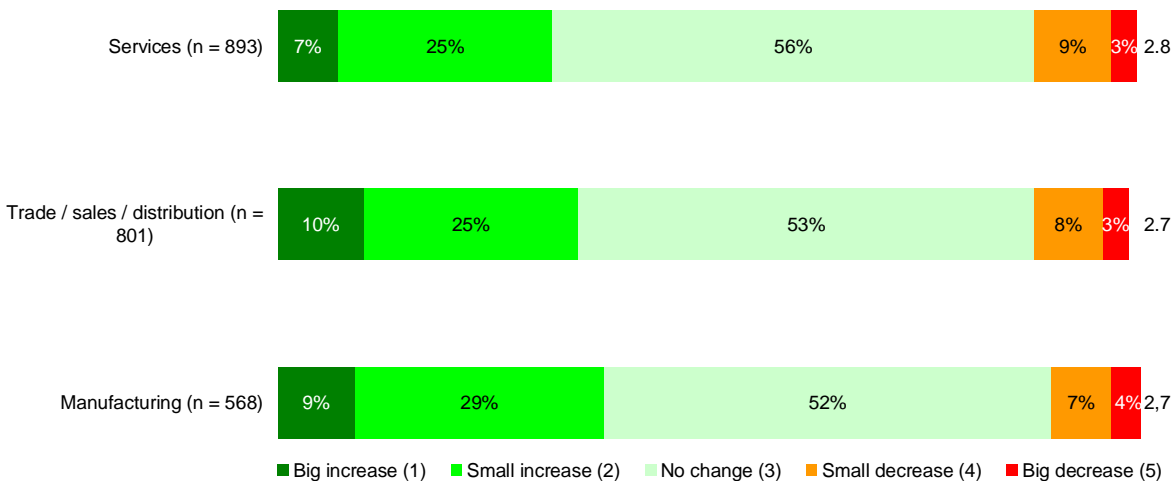
Basis: all interviewed companies
Source: Heliview Research | Autumn 2009

There are also no statistically significant differences in the use of outsourced collections services by major business sector. Manufacturing companies (38%) are a little more inclined to have increased their use of outsourced collections services than trade/sales/distribution companies (35%) who are likewise slightly more inclined to use these services than service companies (32%). In all cases more than 50% of respondents have not changed the amount of use they have made of outsourced collections.

Extent to which the economic crisis has changed the way business is done, in reference to:

Use of outsourced collections services

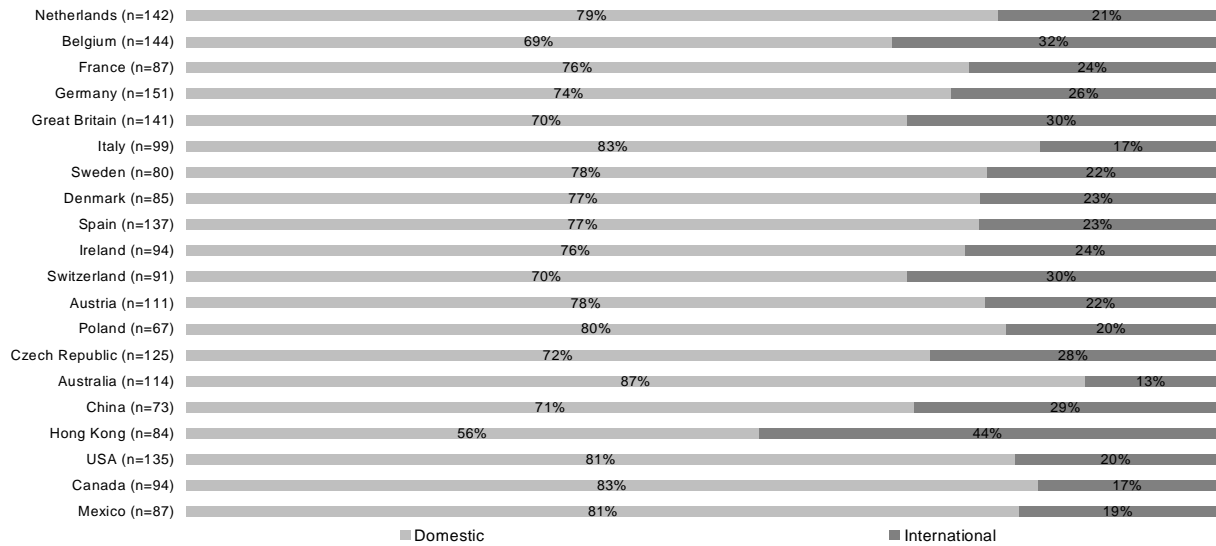
average:



Basis: all interviewed companies
Source: Heliview Research | Autumn 2009

4.2 Outstanding debts: domestic versus international

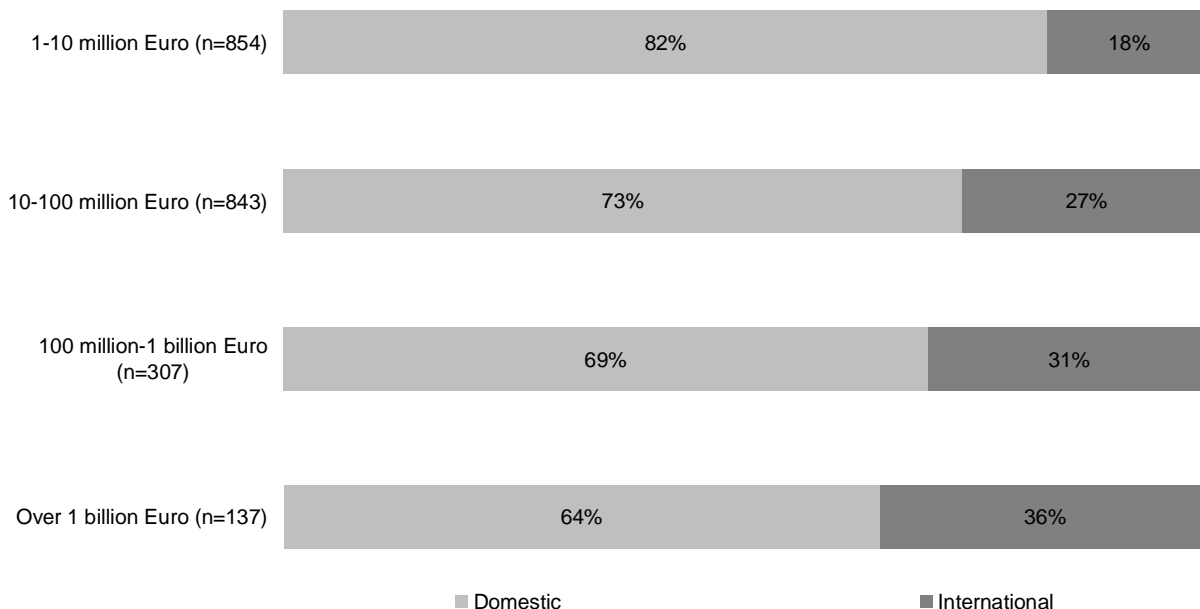
What % of your outstanding debts is domestic and what % is international?



Basis: interviewed companies from respective countries with outstanding debts that provide us with an estimation of what % is domestic and what % is international
Source: Heliview Research | Autumn 2009

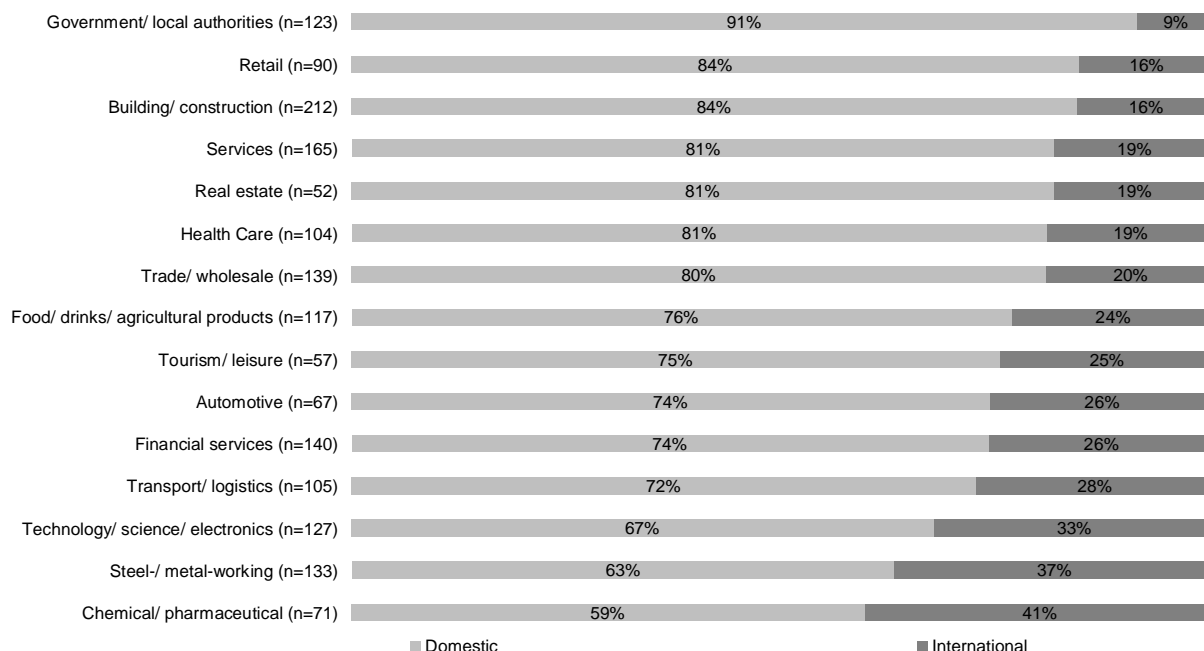
Overall, Hong Kong companies have the highest percentage of international debts of total outstanding debts. About 44% of total outstanding debts of Hong Kong companies are debts of foreign business partners. Australian companies have lowest percentage of international debts of total outstanding debts. About 13% of total outstanding debts of Australian companies are debts of foreign business partners.

What % of your outstanding debts is domestic and what % is international?



Basis: interviewed companies from respective turnover classes with outstanding debts that provide us with an estimation of what % is domestic and what % is international
Source: Heliview Research | Autumn 2009

What % of your outstanding debts is domestic and what % is international?



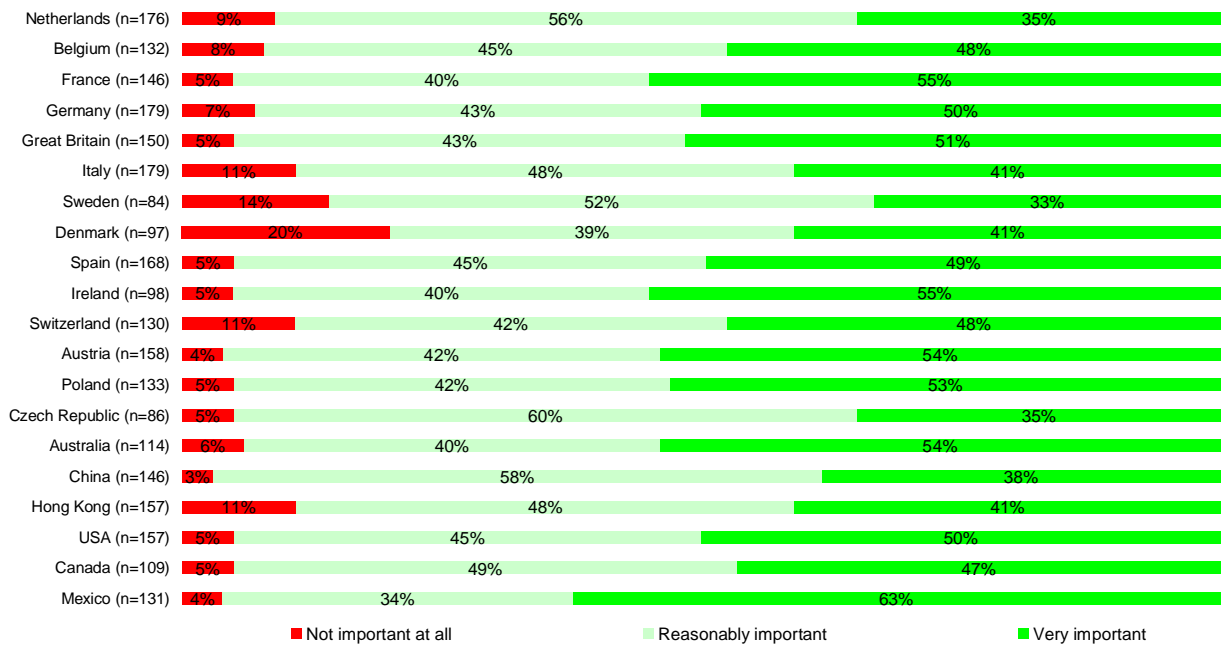
Basis: interviewed companies from respective industries with outstanding debts that provide us with an estimation of what % is domestic and what % is international (n>= 50 for all results above)
Source: Heliview Research | Autumn 2009

4.3 Selection criteria outsourcing collections of outstanding debts

4.3.1 Importance of price

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

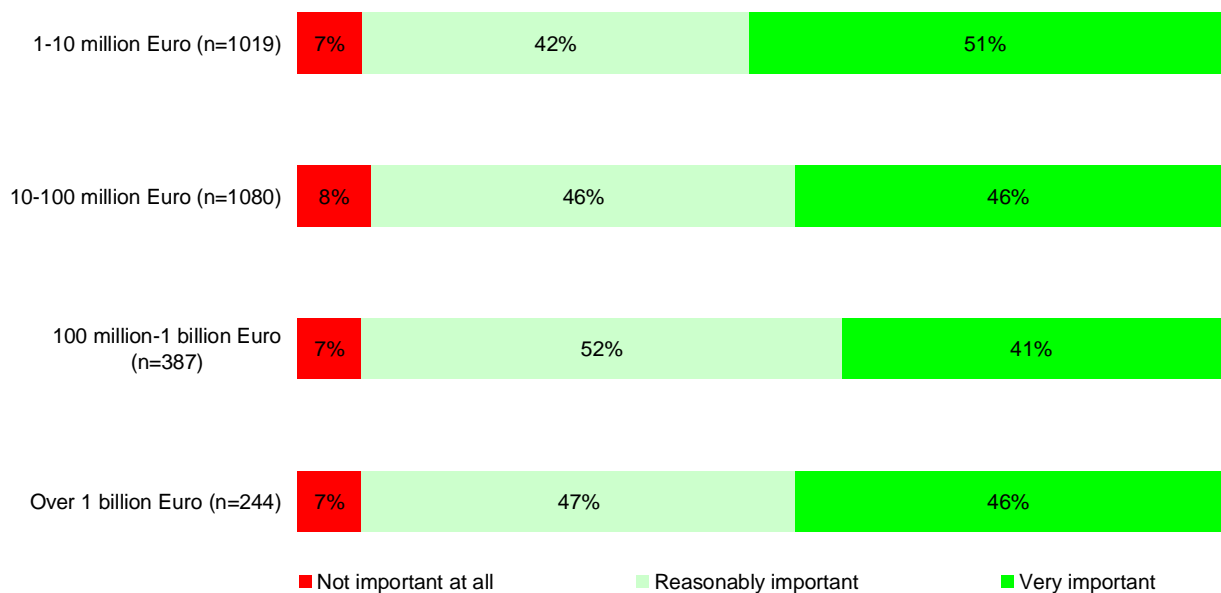
Importance of Price



Basis: interviewed companies from respective countries that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

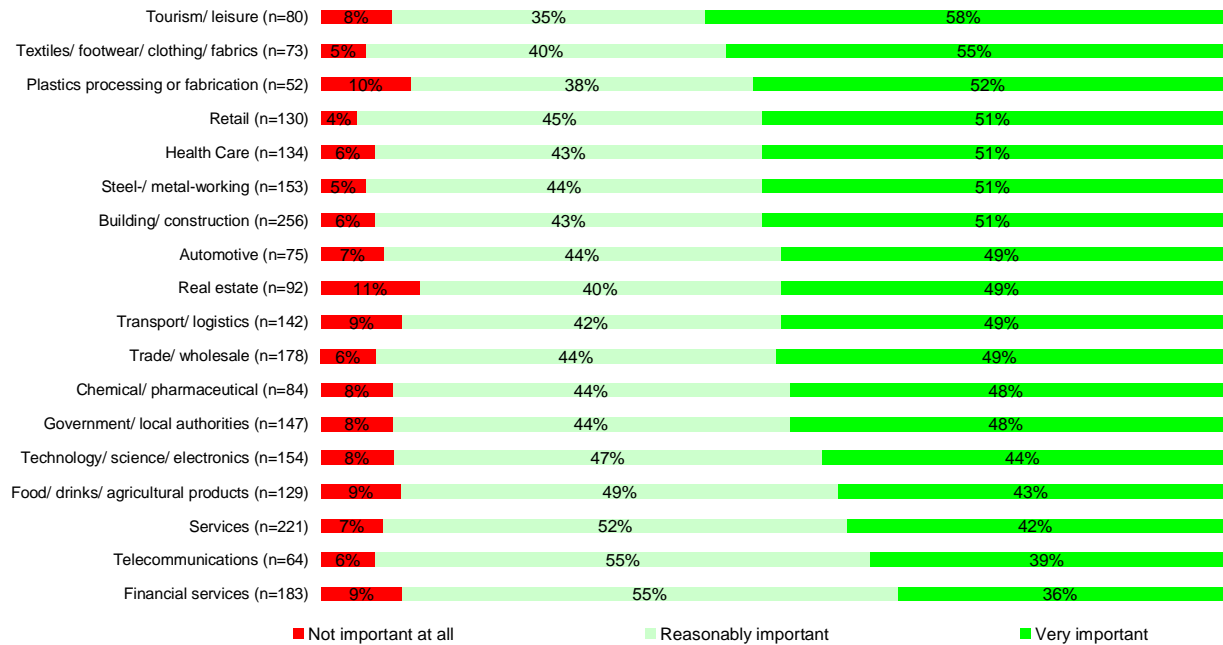
Importance of Price



Basis: interviewed companies from respective turnover classes that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

Importance of Price



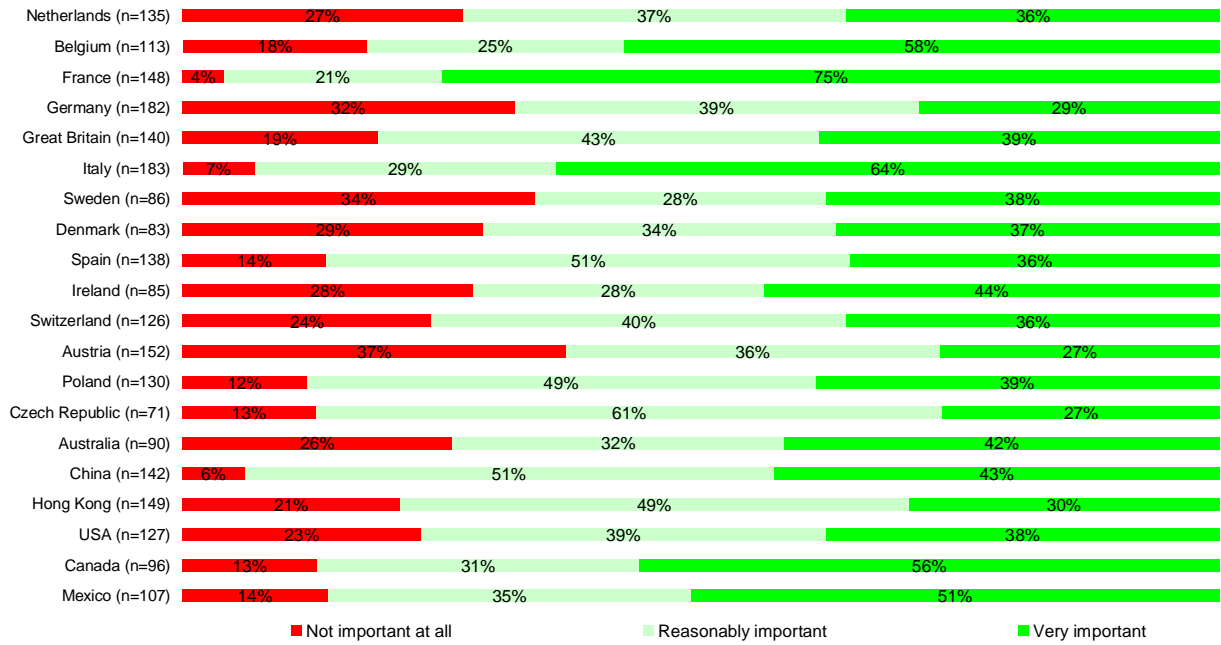
Basis: interviewed companies from respective industries that provide us with an importance level (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

4.3.2 Importance of global expertise

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

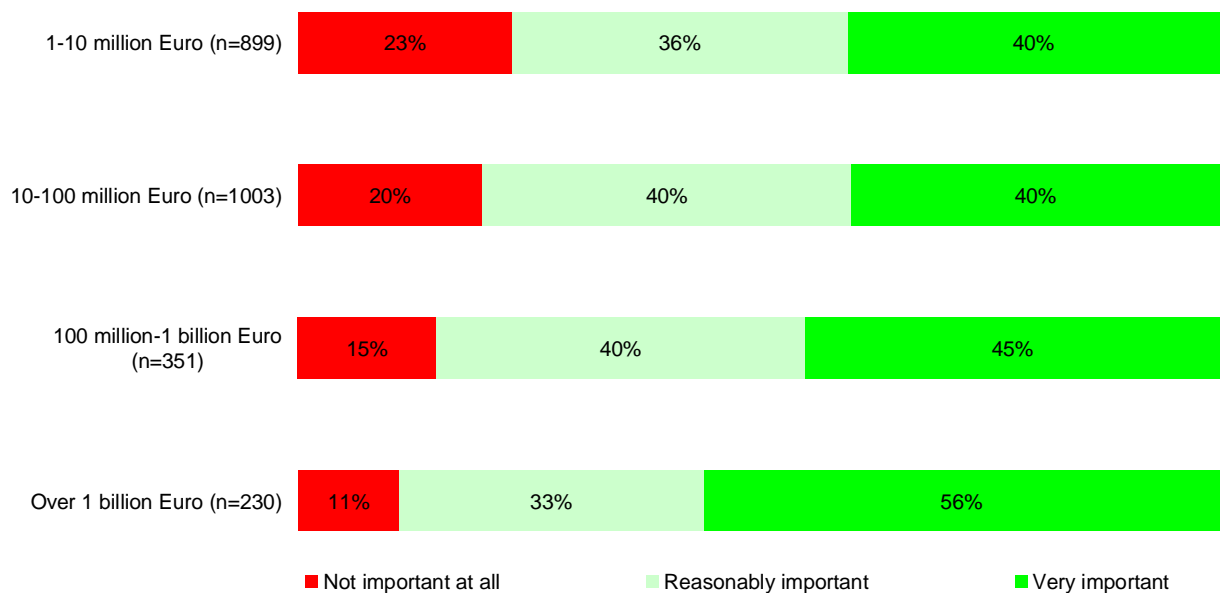
Importance of Global expertise



Basis: interviewed companies from respective countries that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

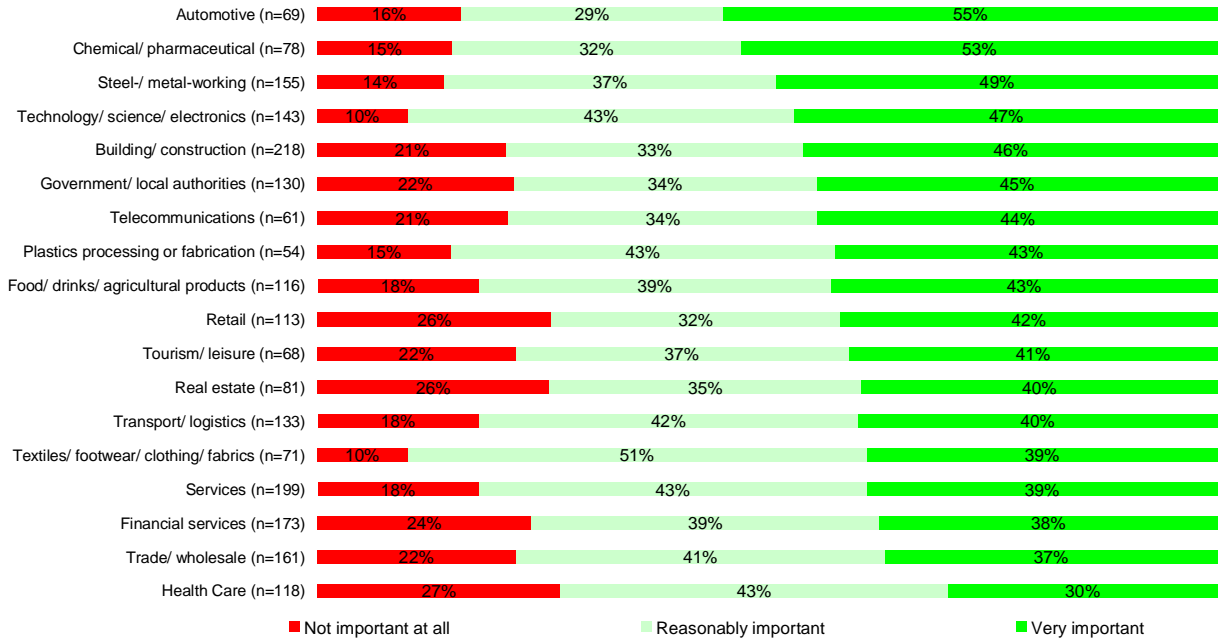
Importance of Global expertise



Basis: interviewed companies from respective turnover classes that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

Importance of Global expertise



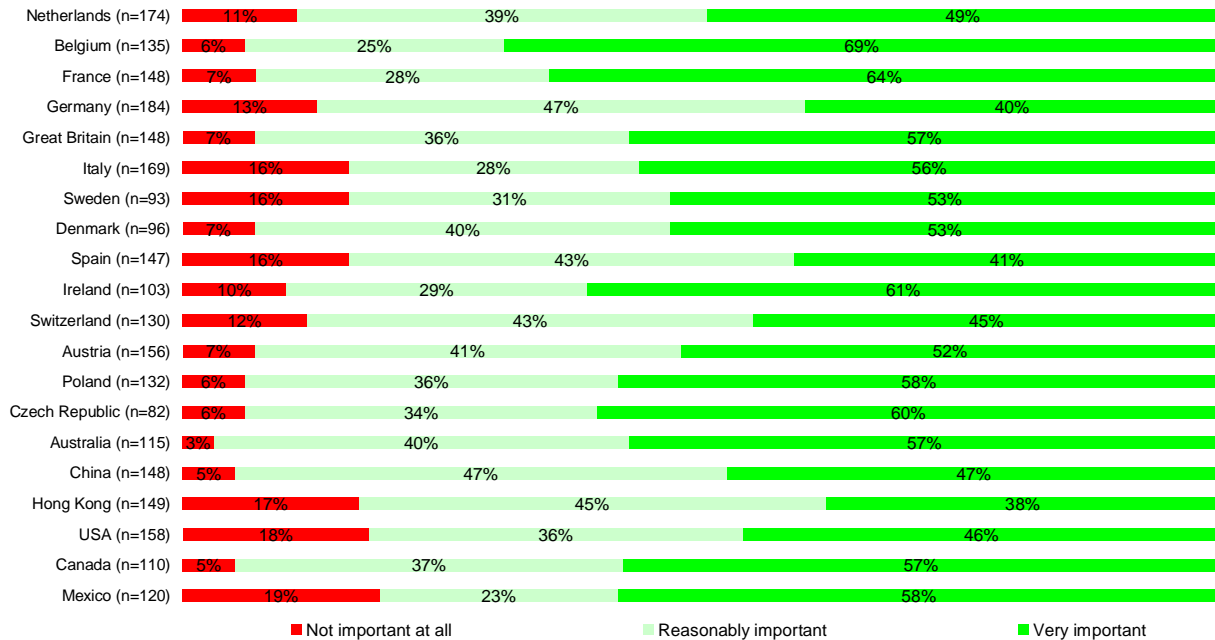
Basis: interviewed companies from respective industries that provide us with an importance level (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

4.3.3 Importance of local knowledge

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

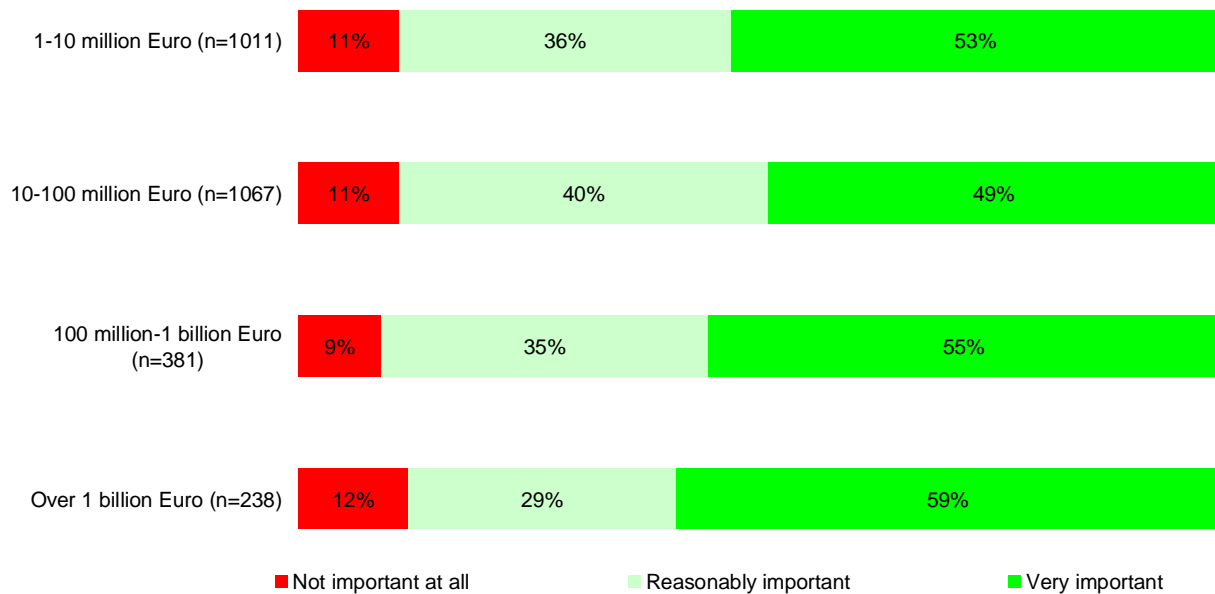
Importance of Local knowledge (language/legal)



Basis: interviewed companies from respective countries that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

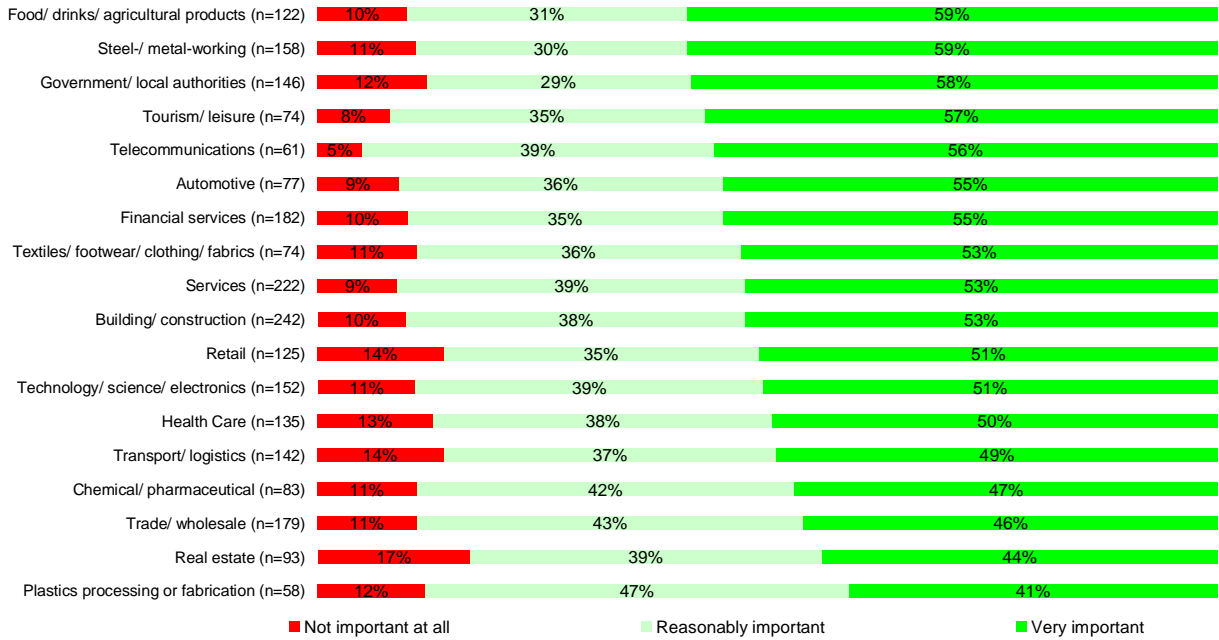
Importance of Local knowledge (language/legal)



Basis: interviewed companies from respective turnover classes that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

Importance of Local knowledge (language/legal)



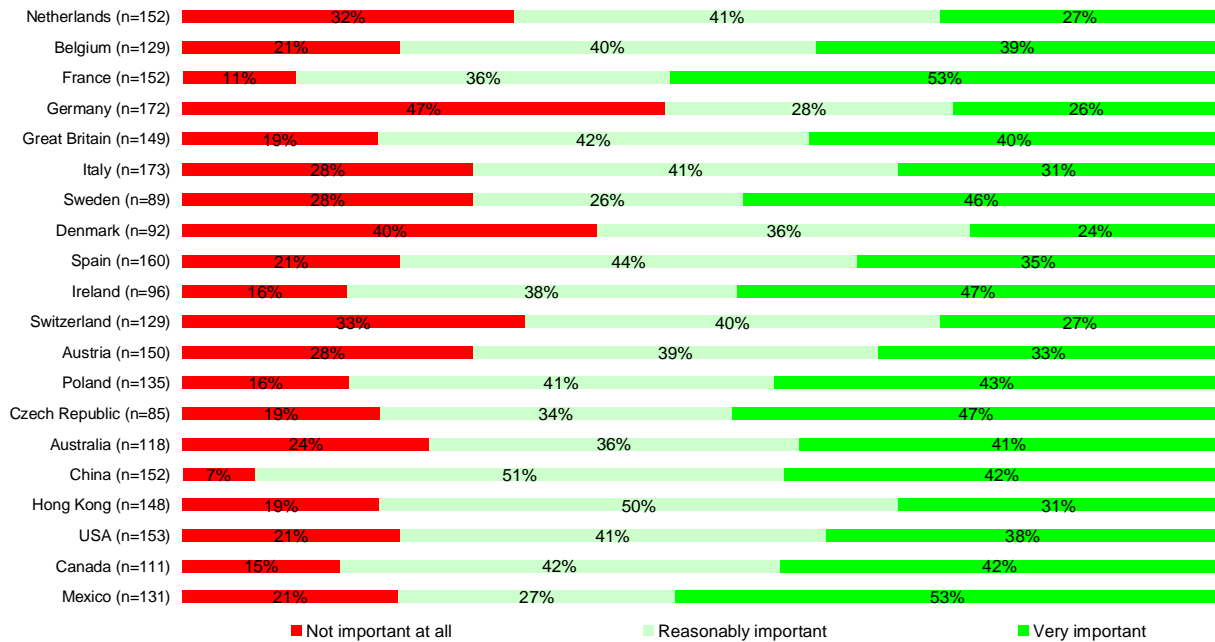
Basis: interviewed companies from respective industries that provide us with an importance level (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

4.3.4 Importance of relation with debtor

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

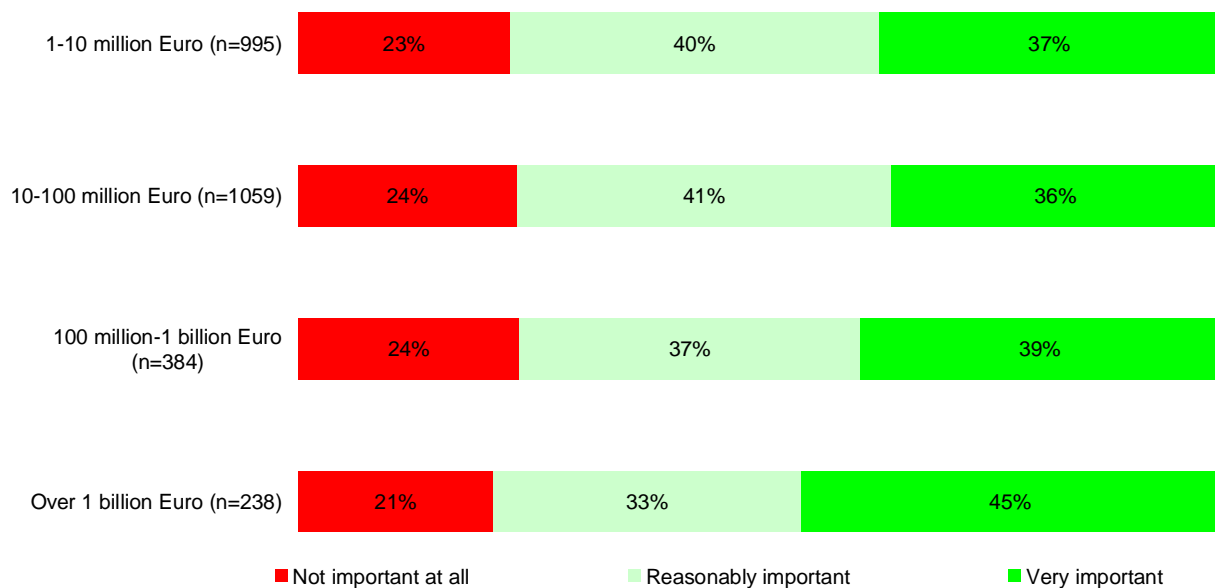
Importance of Relation with debtor



Basis: interviewed companies from respective countries that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

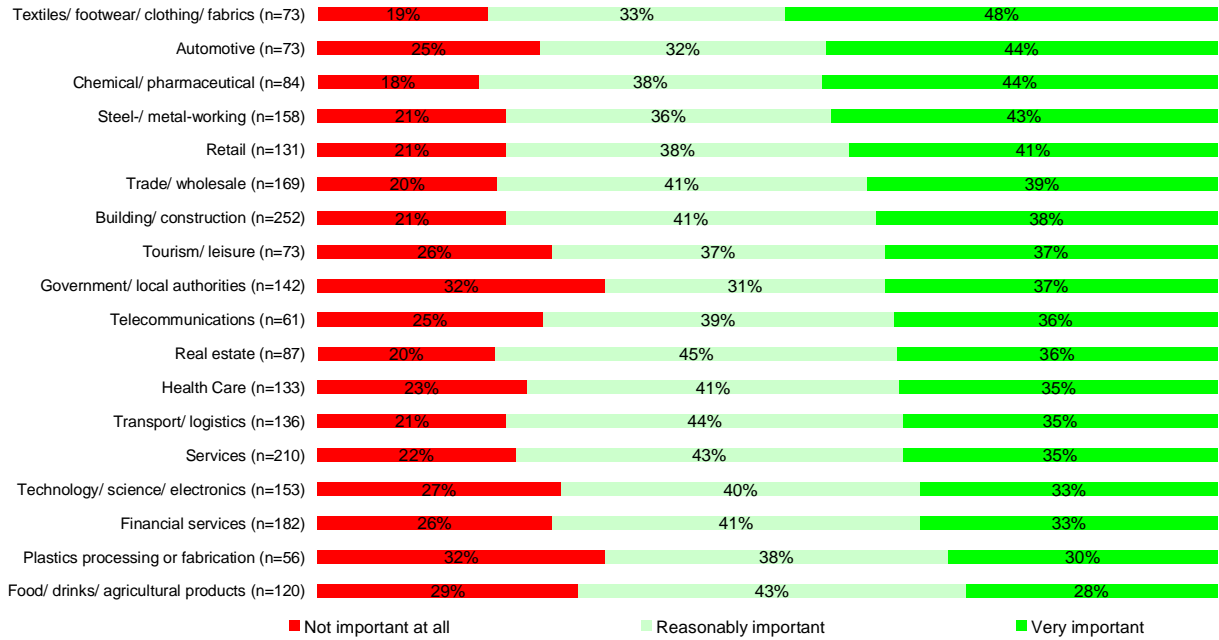
Importance of Relation with debtor



Basis: interviewed companies from respective turnover classes that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

Importance of Relation with debtor



Basis: interviewed companies from respective industries that provide us with an importance level (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

4.3.5 Importance of easy access to up-to-date information

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

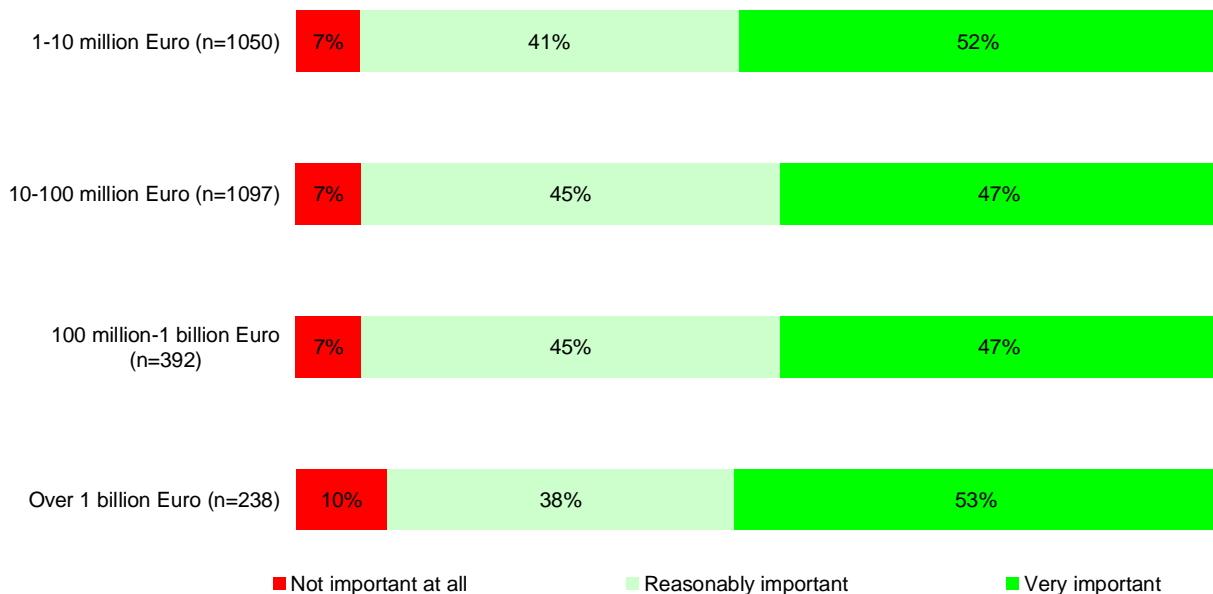
Importance of Easy access to up-to-date information



Basis: interviewed companies from respective countries that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

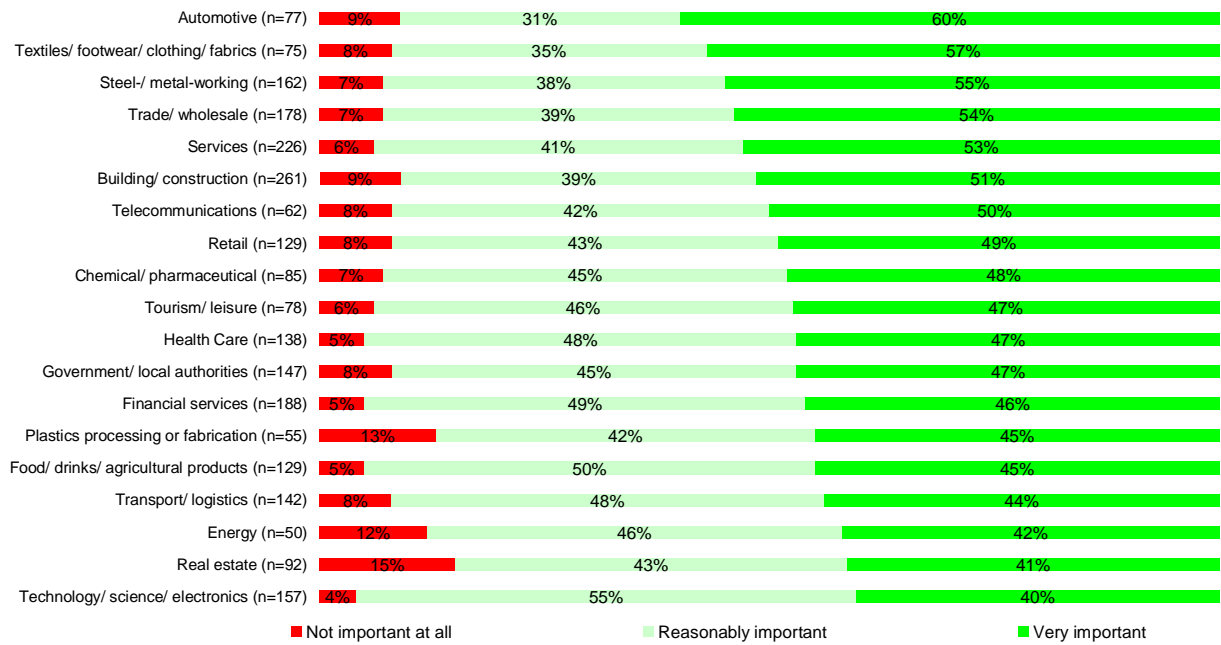
Importance of Easy access to up-to-date information



Basis: interviewed companies from respective turnover classes that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

Importance of Easy access to up-to-date information



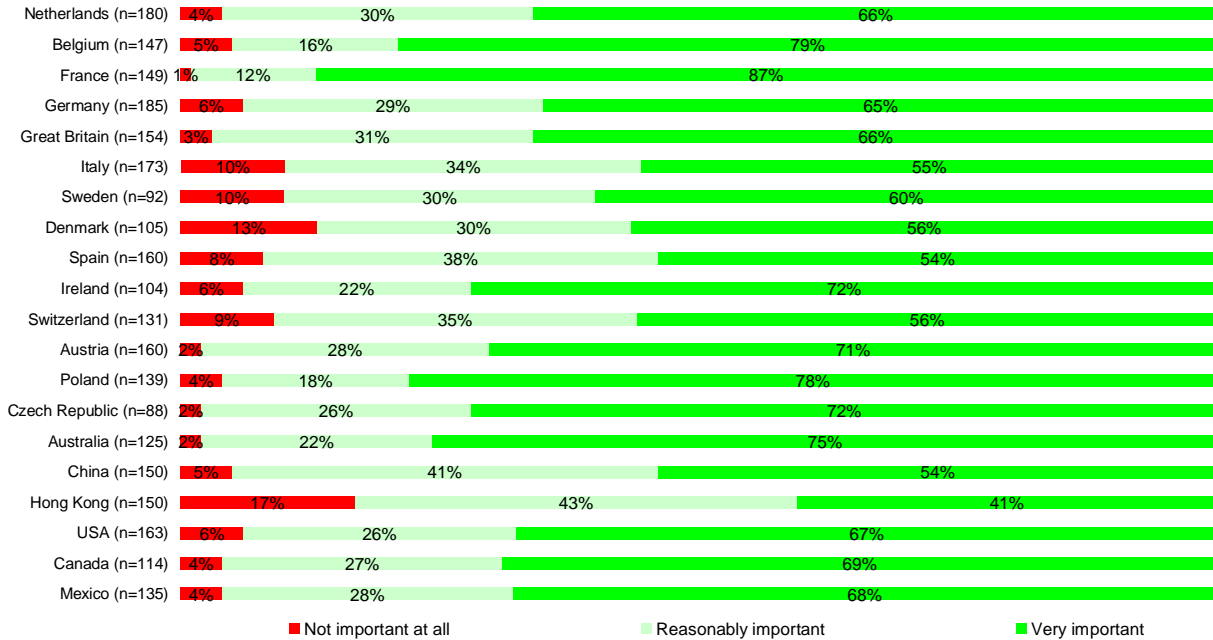
Basis: interviewed companies from respective industries that provide us with an importance level (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

4.3.6 Importance of success rate

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

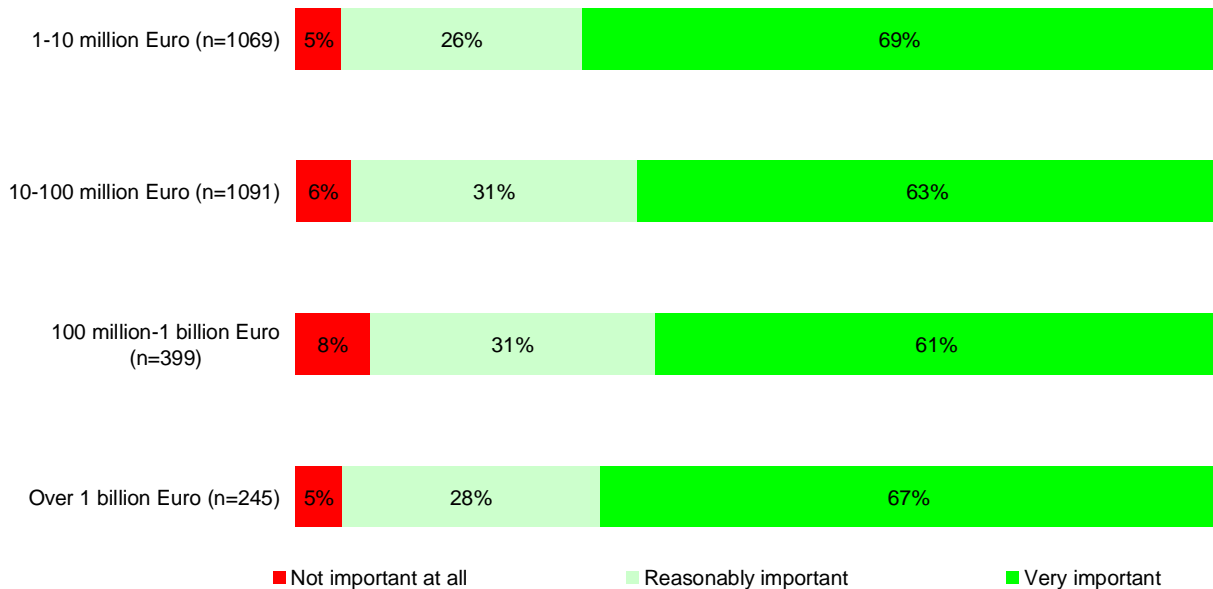
Importance of Success rate



Basis: interviewed companies from respective countries that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

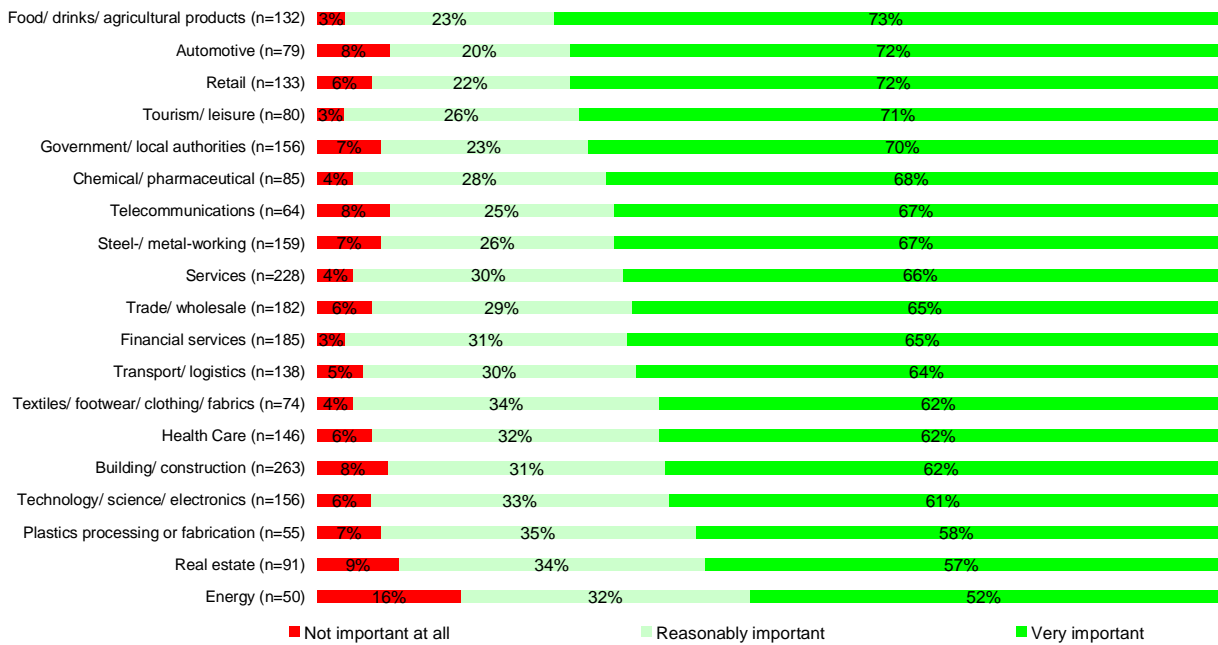
Importance of Success rate



Basis: interviewed companies from respective turnover classes that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

Importance of **Success rate**



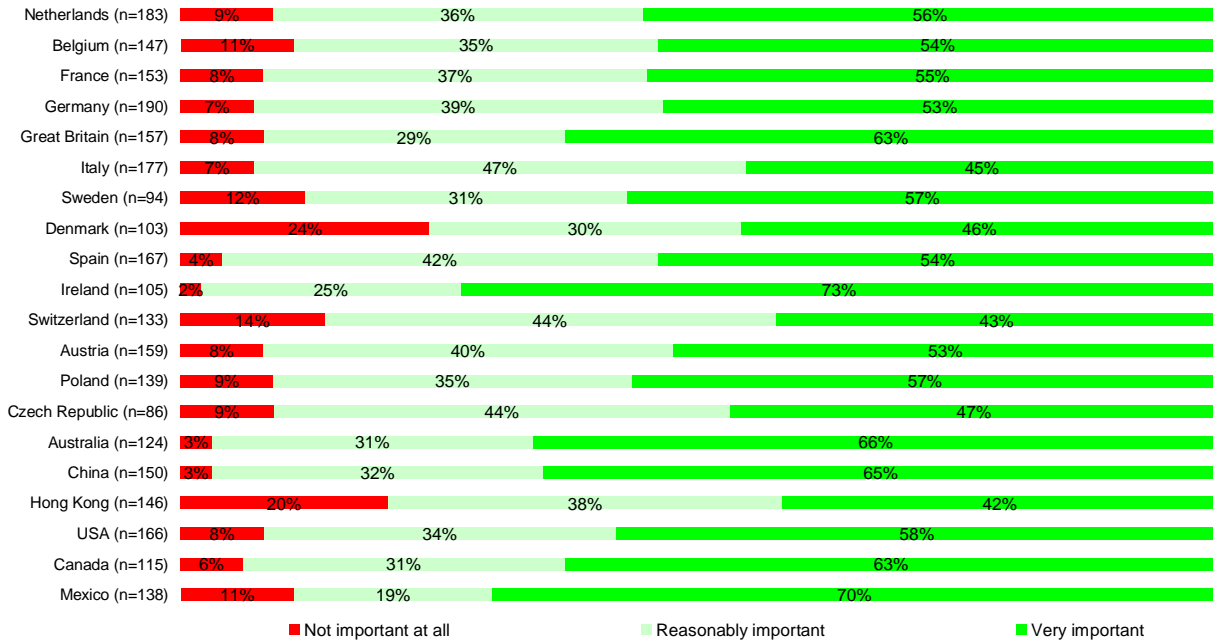
Basis: interviewed companies from respective industries that provide us with an importance level (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

4.3.7 Importance of reputation

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

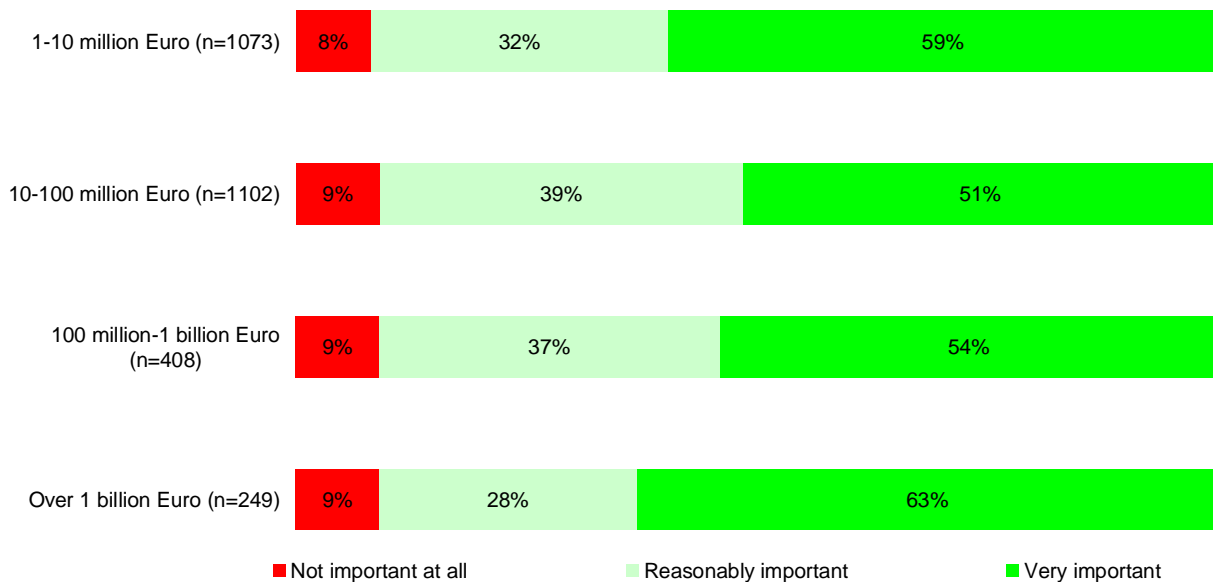
Importance of Reputation



Basis: interviewed companies from respective countries that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

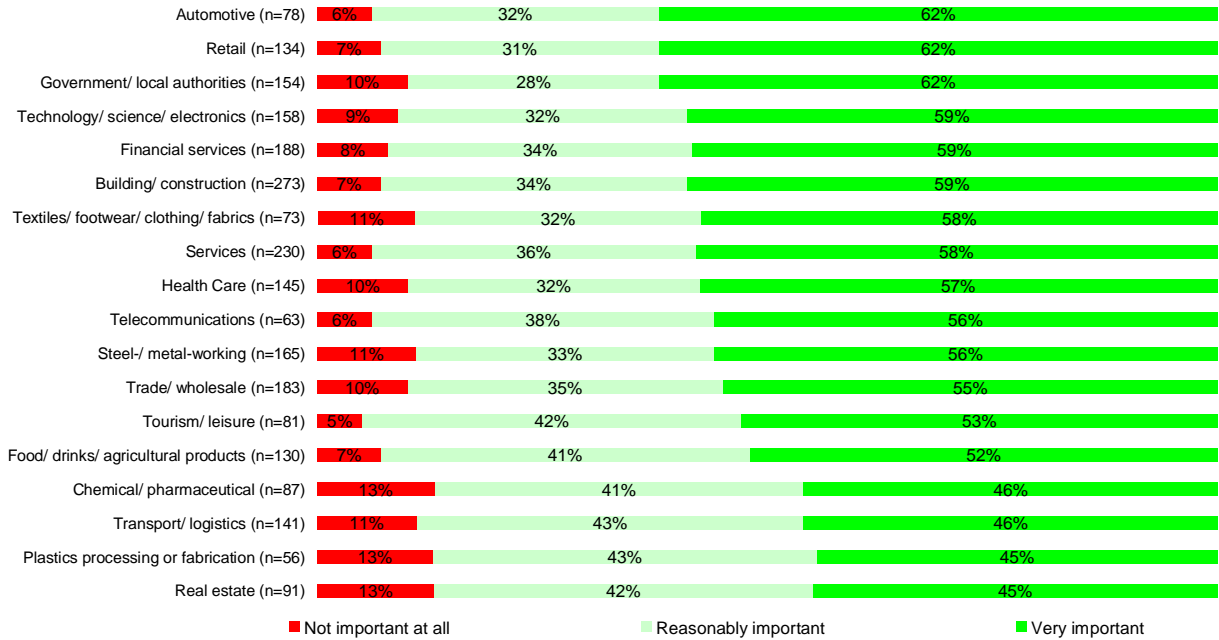
Importance of Reputation



Basis: interviewed companies from turnover classes that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

Importance of Reputation



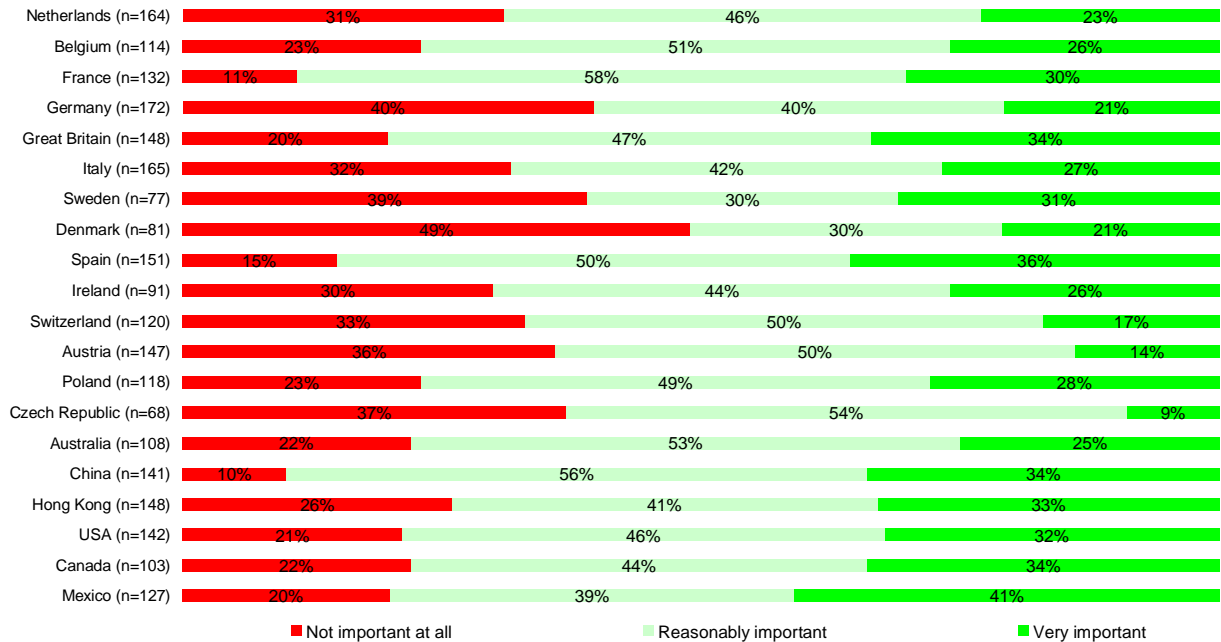
Basis: interviewed companies from respective industries that provide us with an importance level (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

4.3.8 Importance of additional services

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

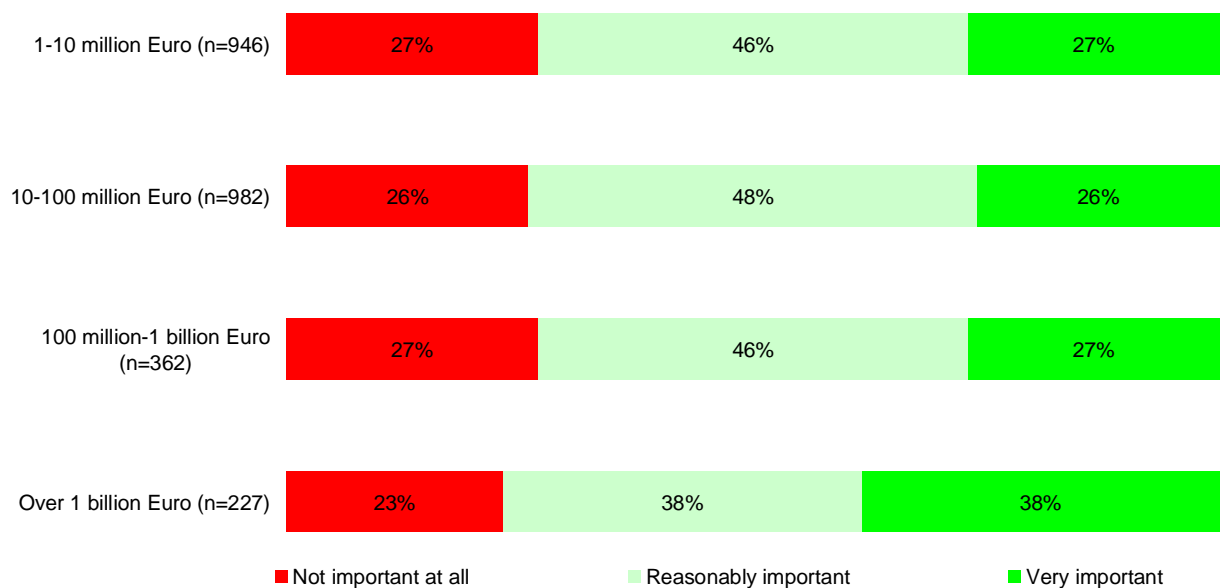
Importance of Additional services



Basis: interviewed companies from respective countries that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

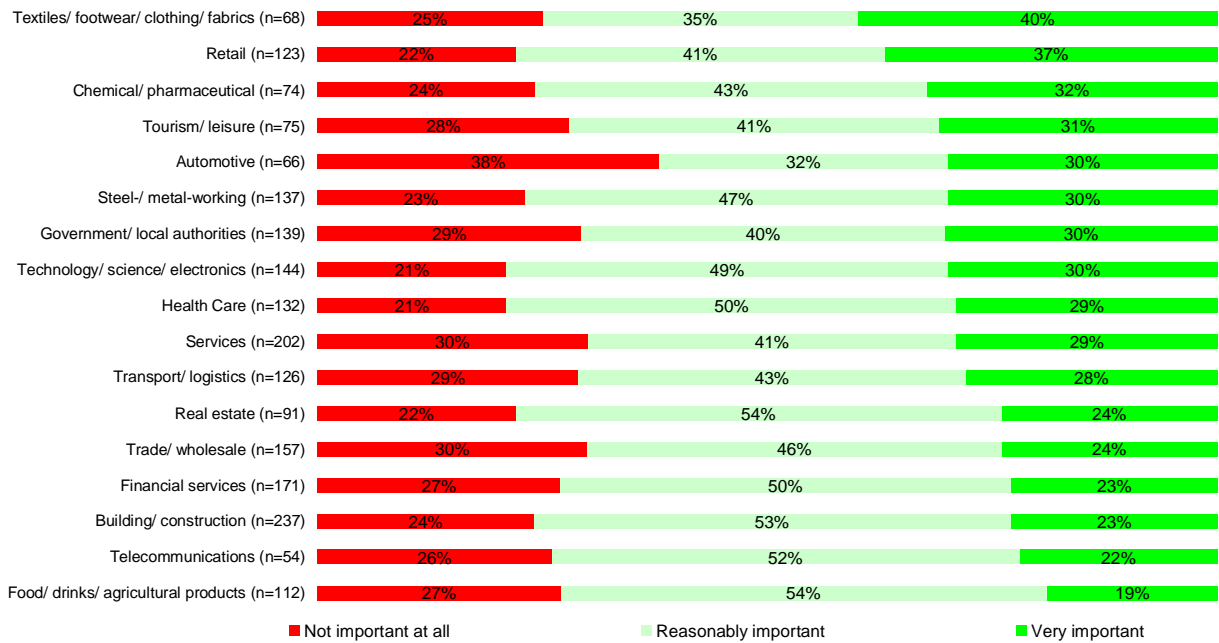
Importance of Additional services



Basis: interviewed companies from respective turnover classes that provide us with an importance level
Source: Heliview Research | Autumn 2009

Which criteria do you use in selecting a supplier to outsource collections of your outstanding debts?

Importance of Additional services



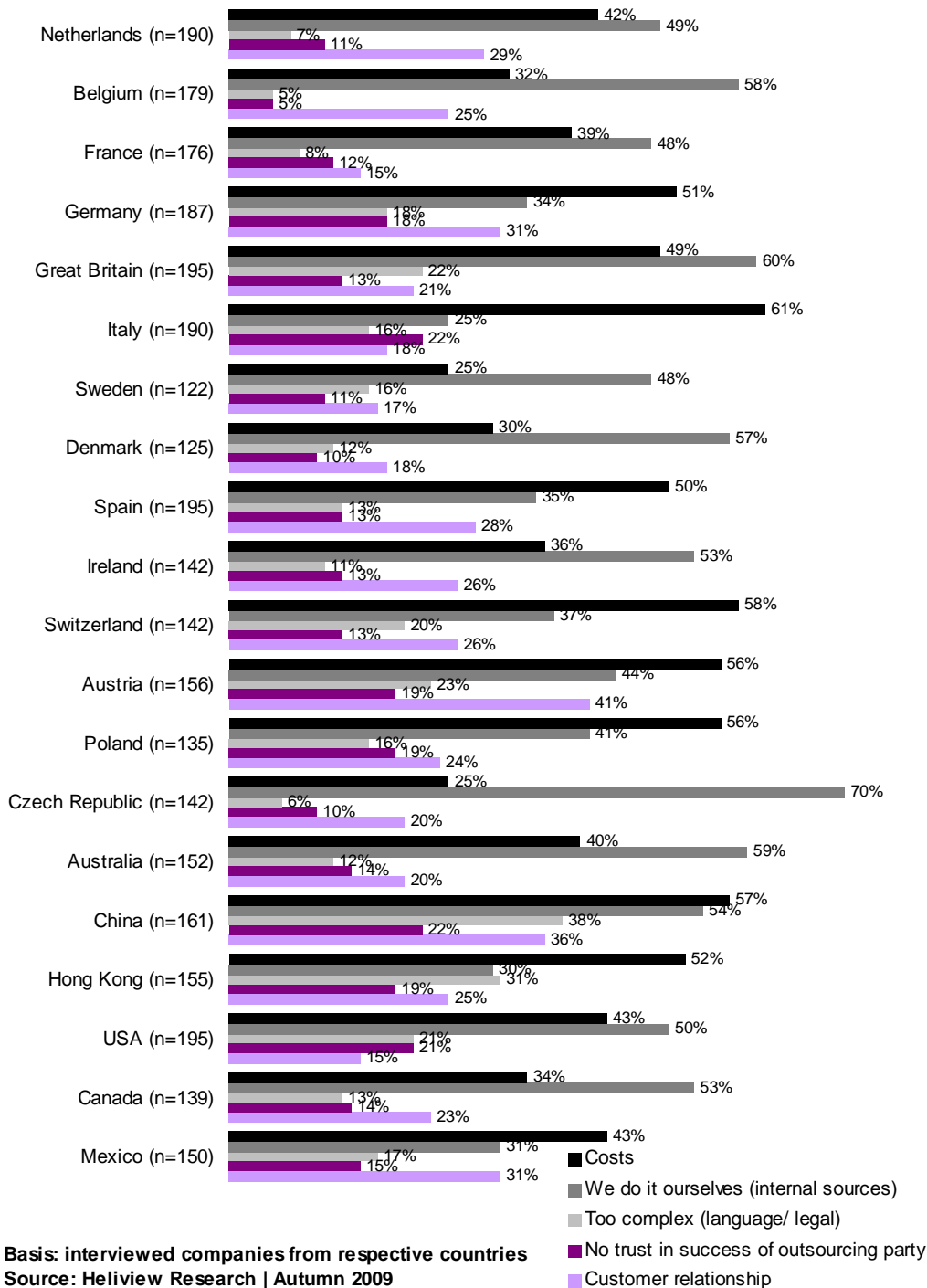
Basis: interviewed companies from respective industries that provide us with an importance level (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

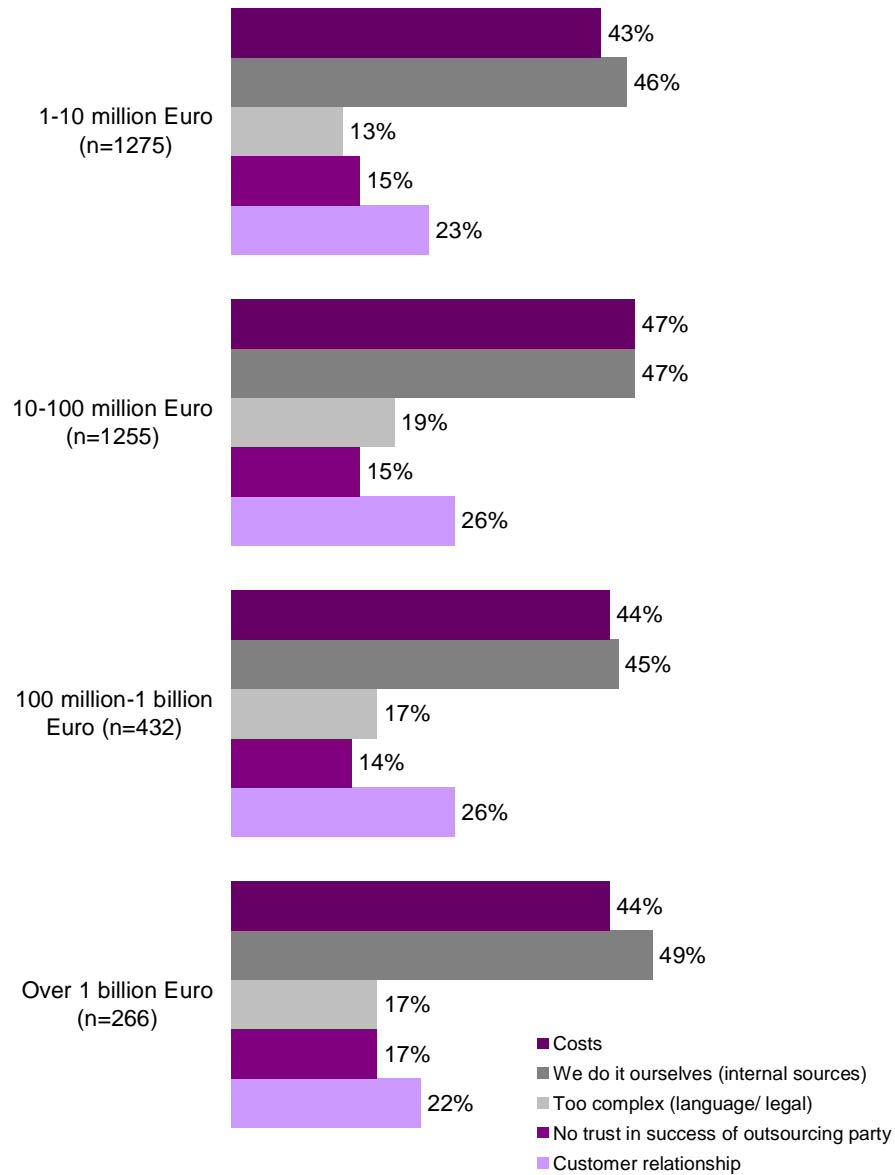
4.4 Reasons for not outsourcing collection of outstanding receivables - overall

Overall, the main reason not to outsource collections of outstanding receivables is the use of internal sources, followed by costs.

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

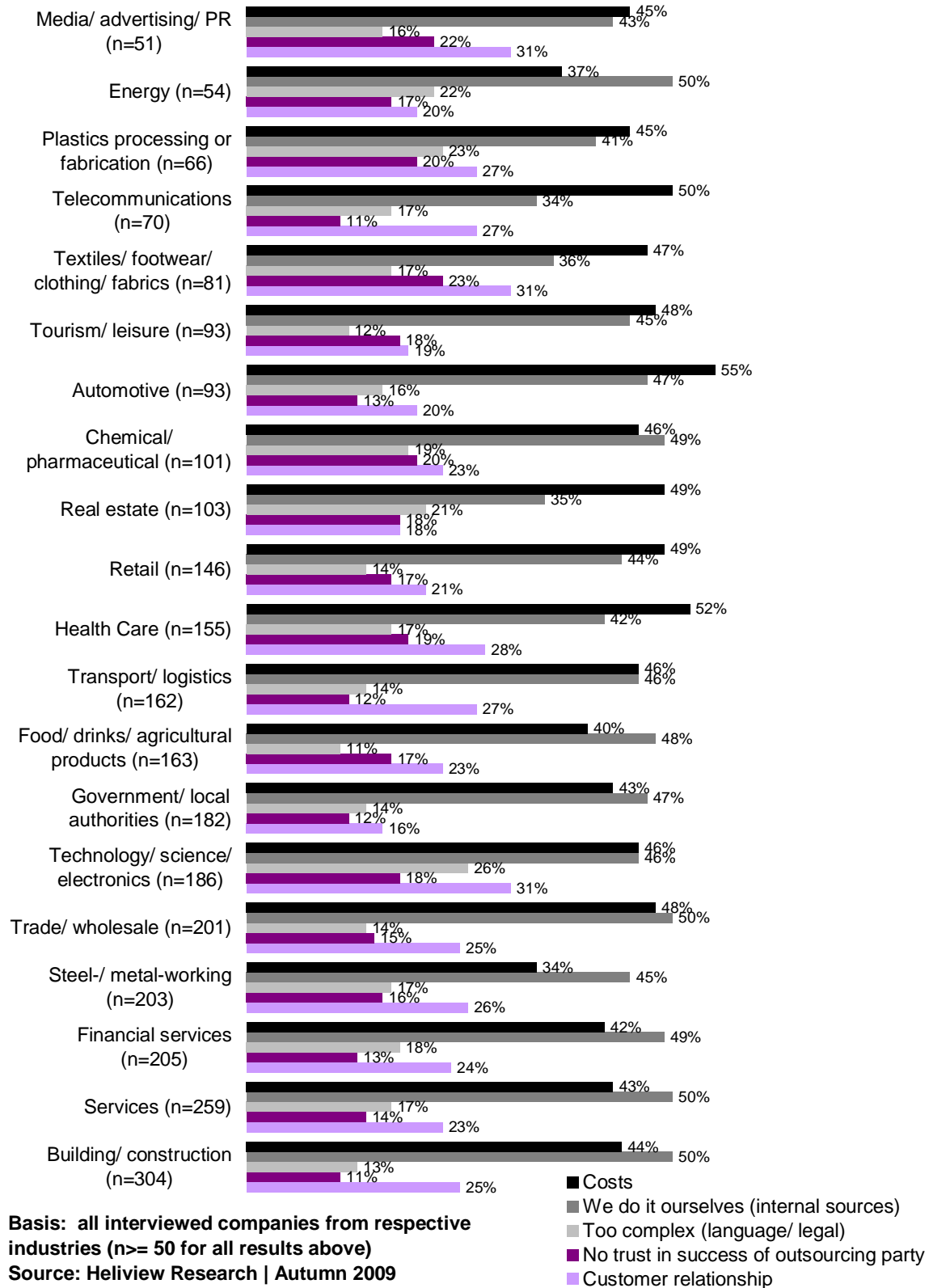


What would be the most important reason(s) for you NOT to outsource your domestic or international collections?



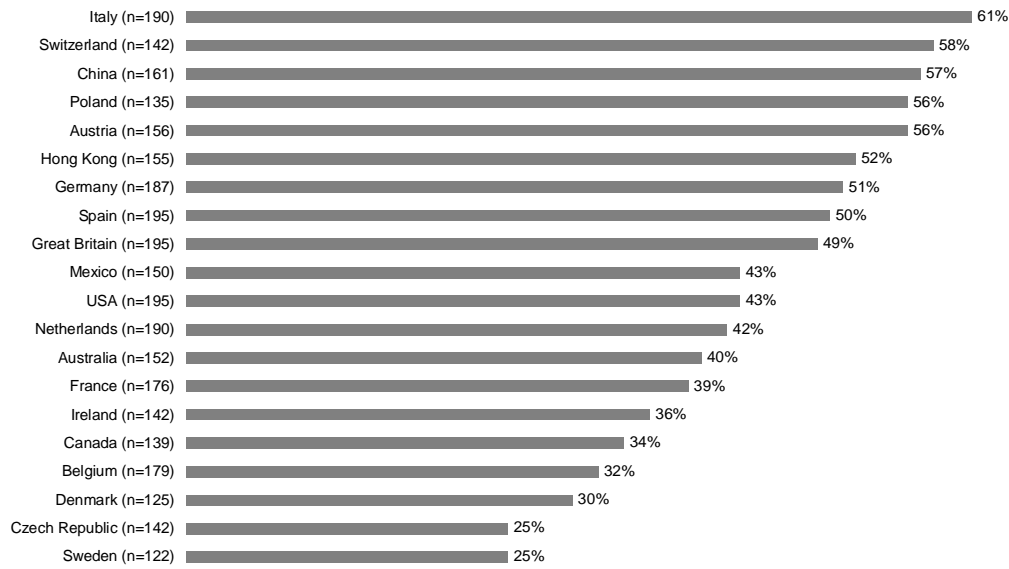
Basis: all interviewed companies from respective turnover classes
Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?



What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

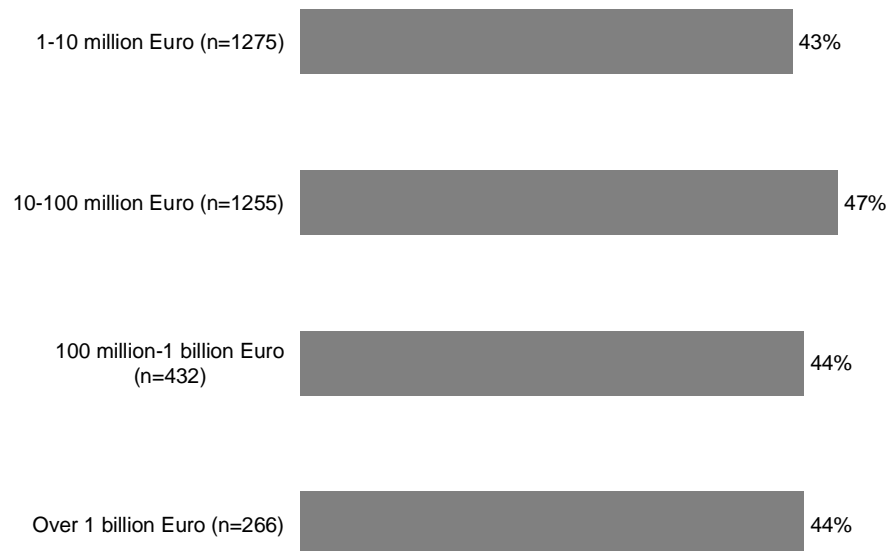
Price



Basis: interviewed companies from respective countries
Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

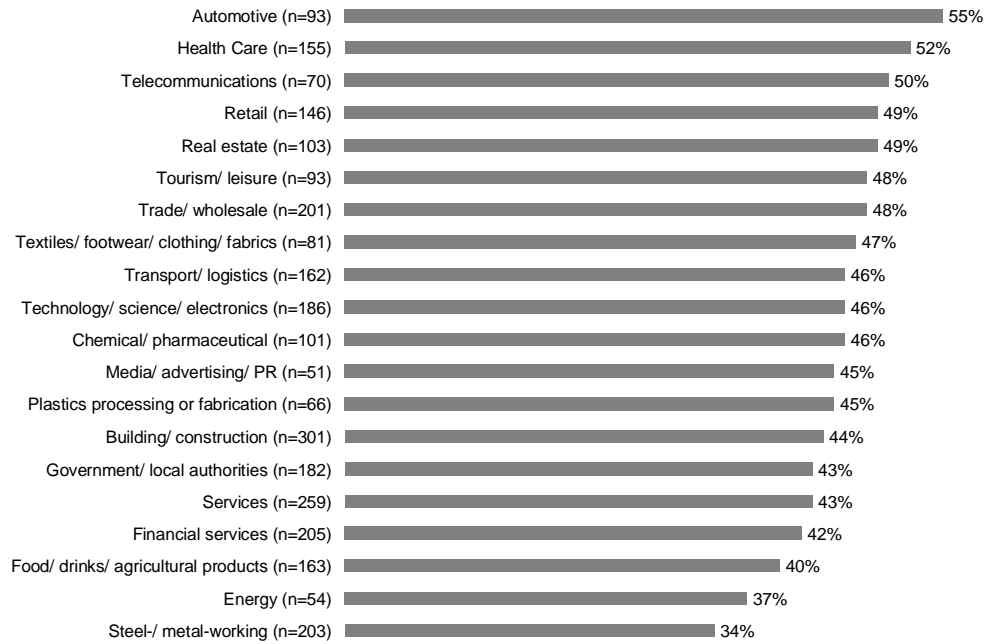
Price



Basis: all interviewed companies from respective turnover classes
Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

Price

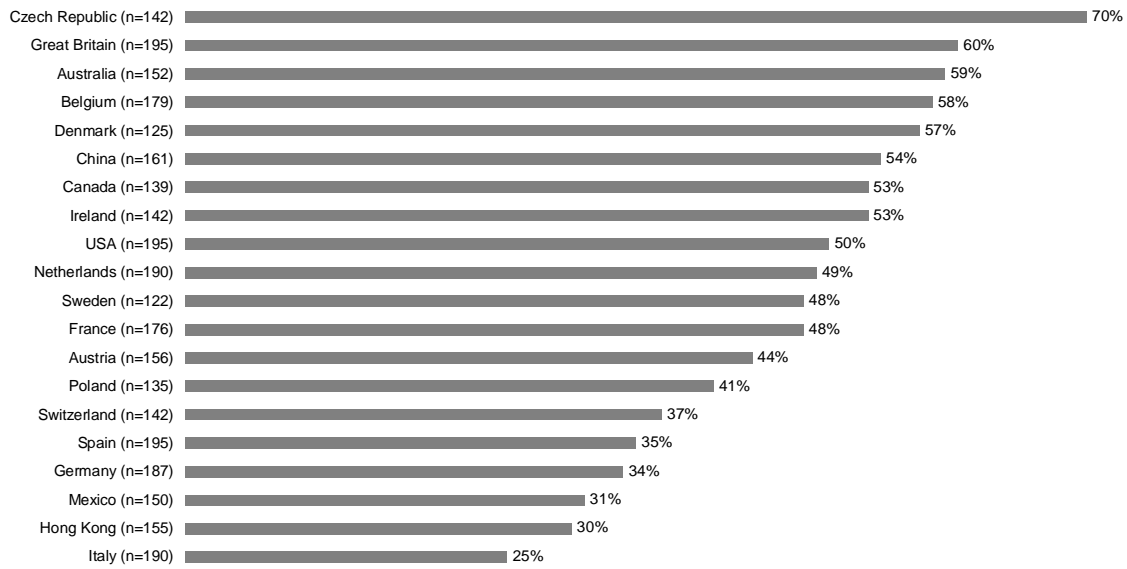


Basis: all interviewed companies from respective industries (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

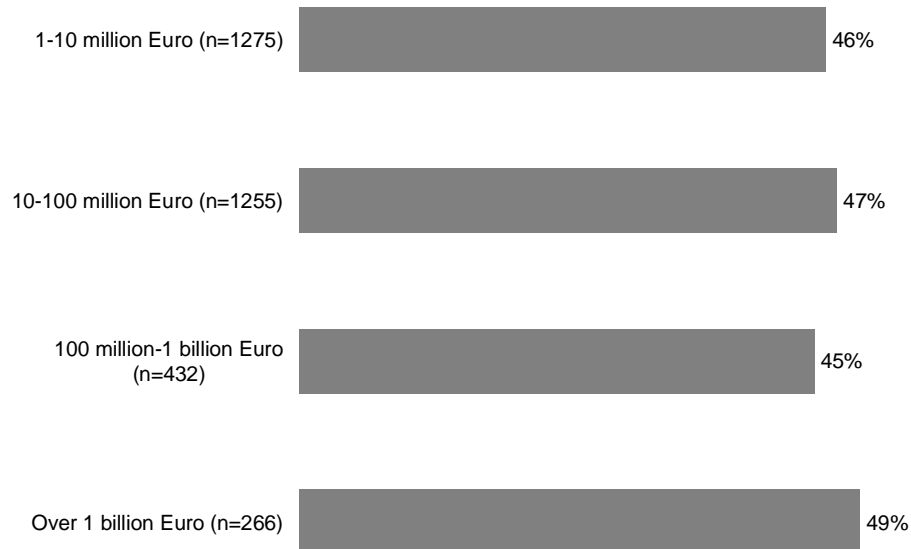
We do it ourselves (internal sources)



Basis: interviewed companies from respective countries
Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

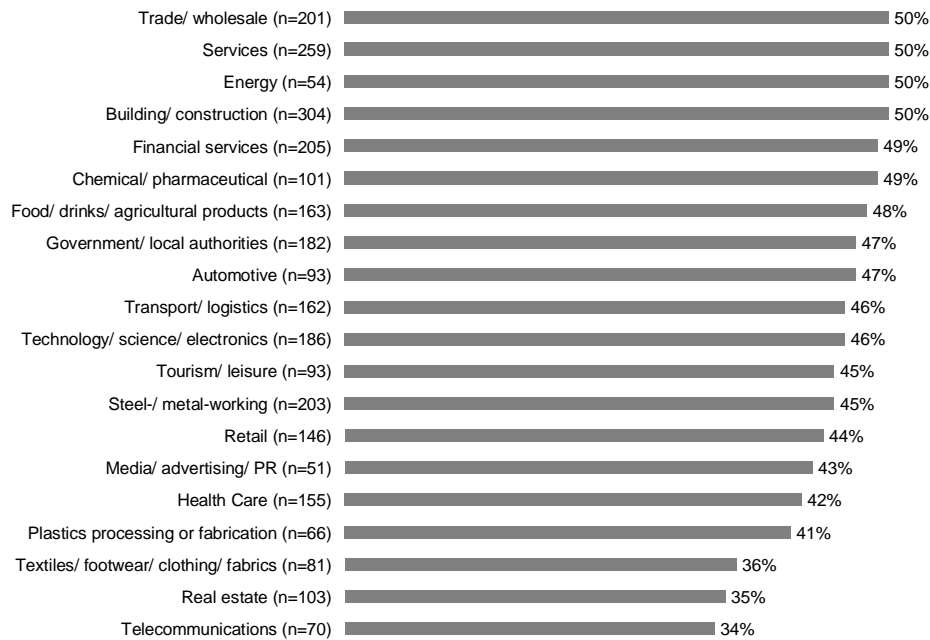
We do it ourselves (internal sources)



Basis: interviewed companies from respective turnover classes
Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

We do it ourselves (internal sources)

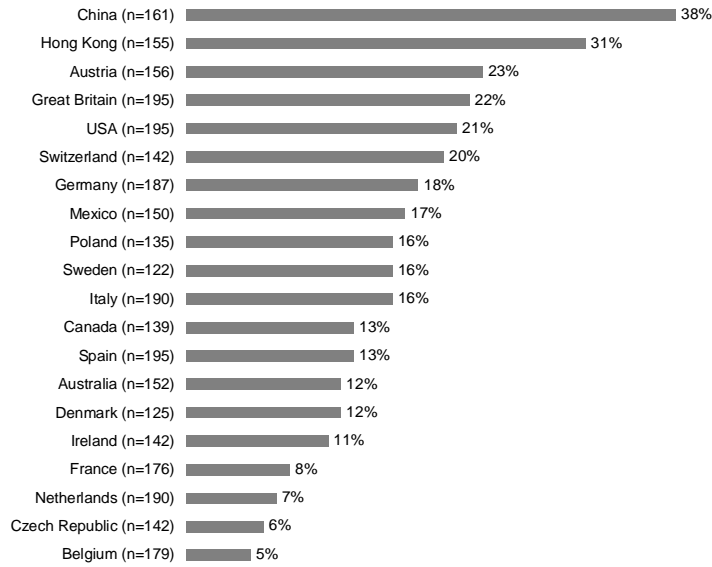


Basis: interviewed companies from respective industries (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

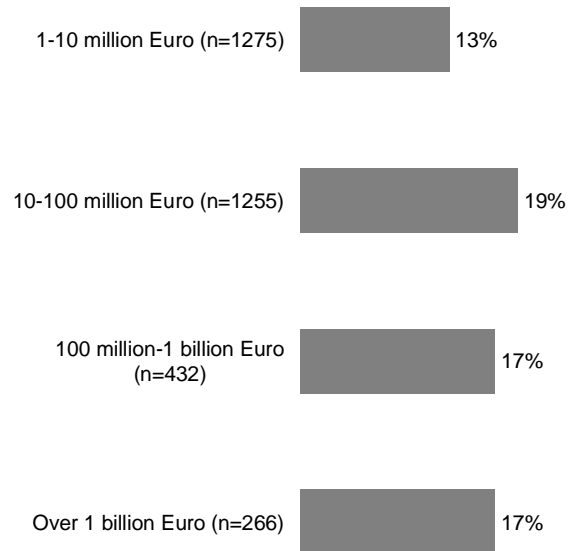
Too complex (language/legal)



Basis: interviewed companies from respective countries
Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

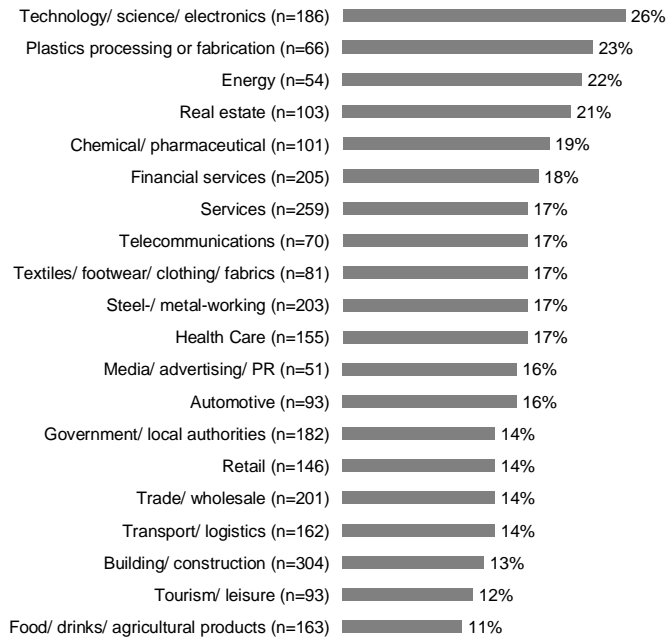
Too complex (language/legal)



Basis: interviewed companies from respective turnover classes
Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

Too complex (language/legal)

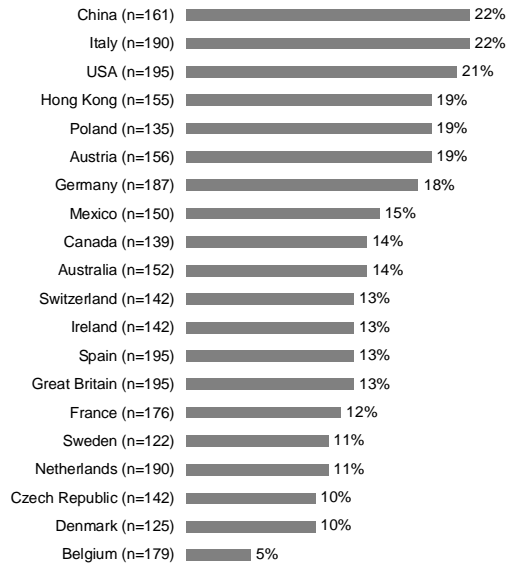


Basis: interviewed companies from respective industries (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

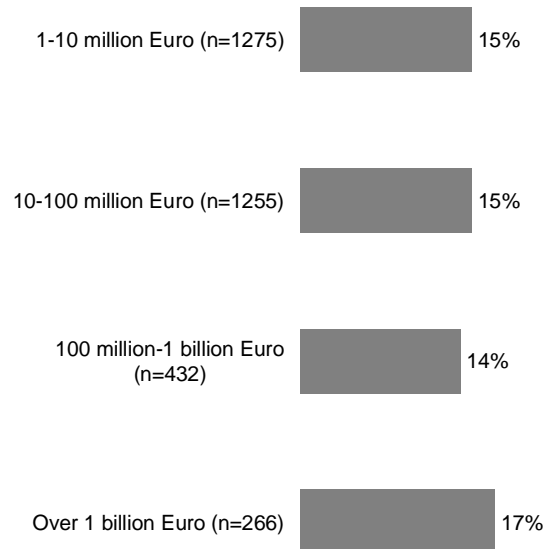
No trust in succes of outsourcing party



Basis: interviewed companies from respective countries
Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

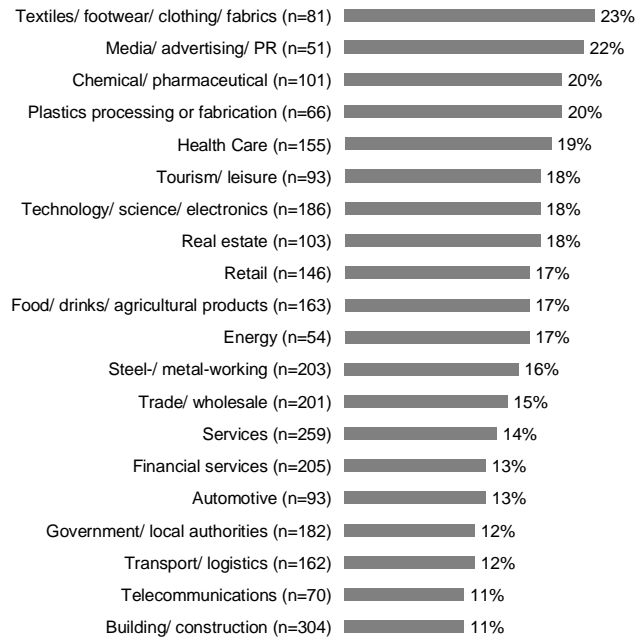
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Basis: interviewed companies from respective turnover classes
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What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

No trust in succes of outsourcing party

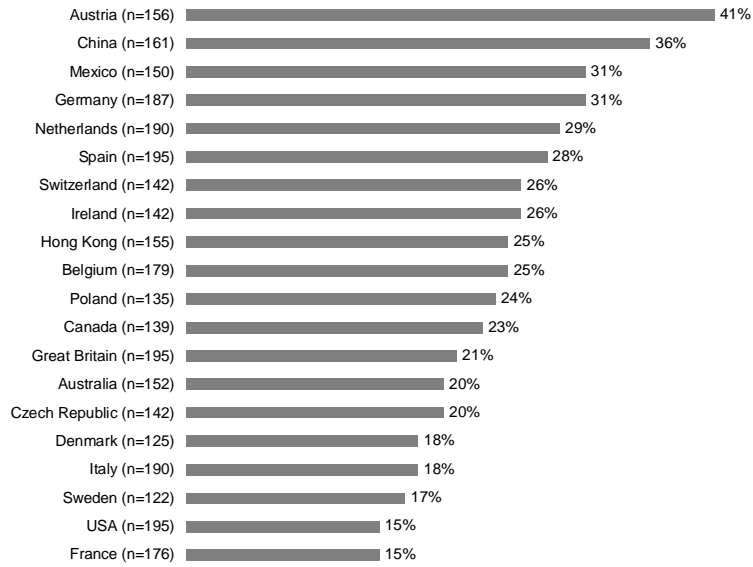


Basis: interviewed companies from respective industries (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

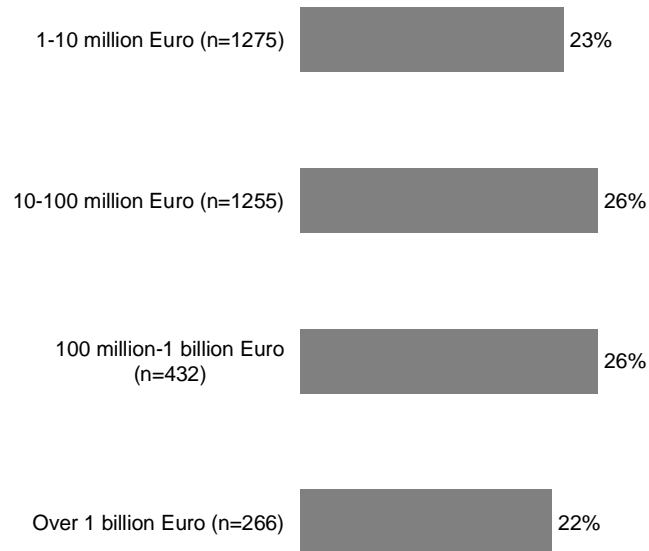
Customer relationship



Basis: interviewed companies from respective countries
Source: Heliview Research | Autumn 2009

What would be the most important reason(s) for you NOT to outsource your domestic or international collections?

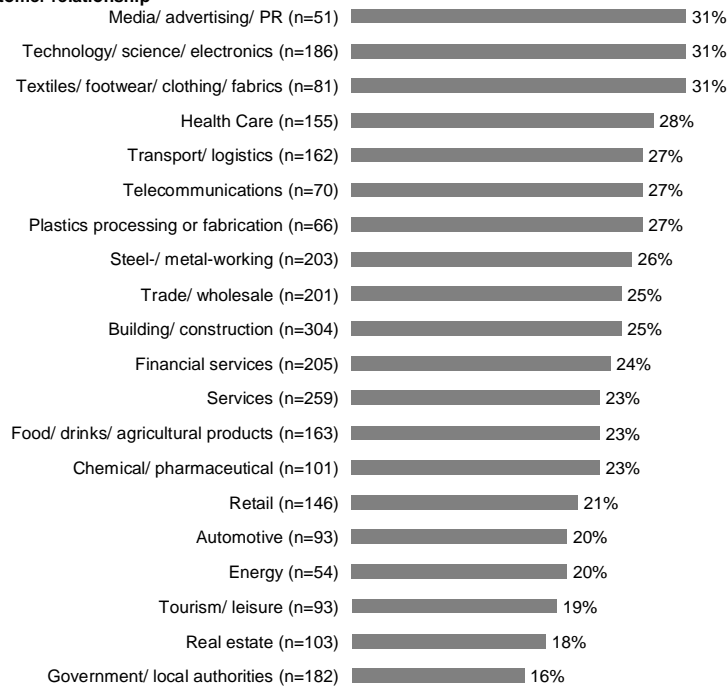
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Basis: interviewed companies from respective turnover classes
Source: Heliview Research | Autumn 2009

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Customer relationship



Basis: interviewed companies from respective industries (n>= 50 for all results above)

Source: Heliview Research | Autumn 2009

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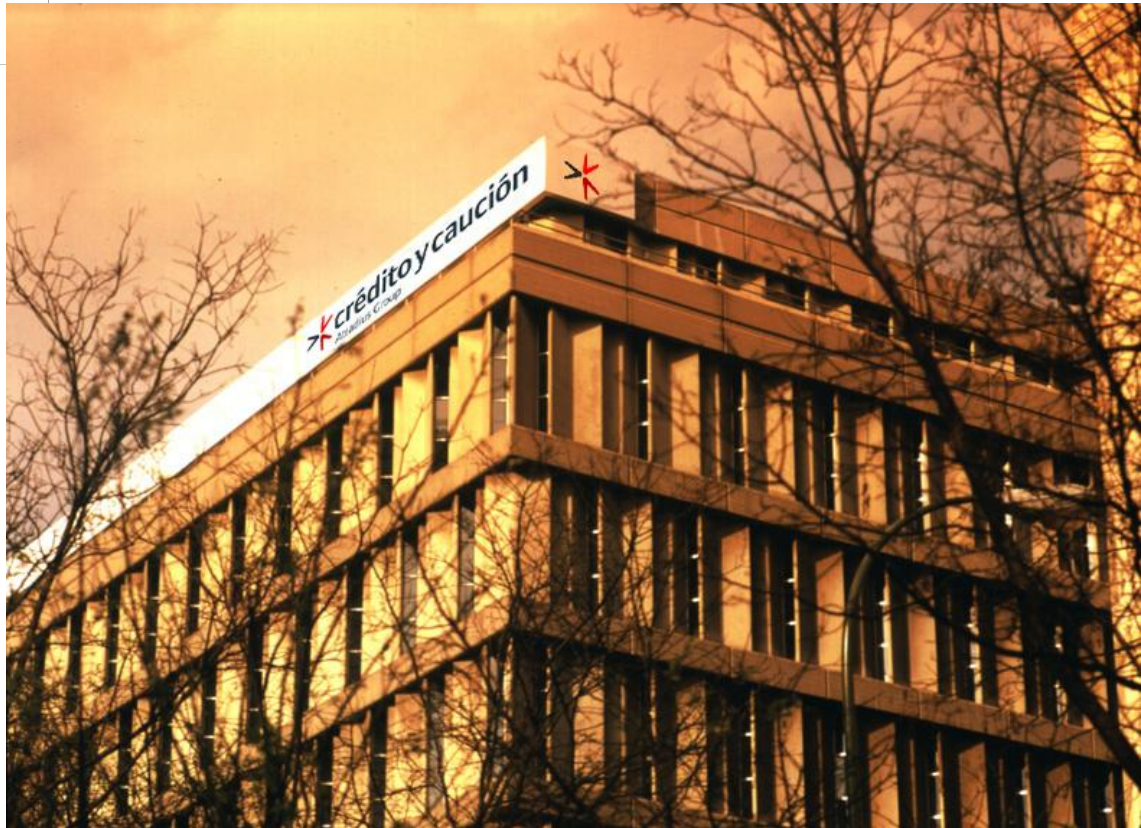
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