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***BIIA Welcomes its Full Member
the Business Information Agency Georgia***

To access BIIA's welcome note click on this link



***BIIA Welcomes its New Full Member
Reciprocus International Pte Ltd,
Singapore***

To access BIIA's welcome note click on this link

LATE BREAKING NEWS

CRIF in Strategic Partnership with Indonesian Credit Card Association AKKI

AKKI (The Credit Card Association of Indonesia) has selected CRIF to establish its world class information system to collect data on credit cards and help its members (at the moment the country's 21 major banks and financial institutions) streamline credit risk management and internal processes supporting them in growing their business.

According to data and trends analyzed by AKKI, over the last three years Indonesia has seen a 10% increase in credit cards issued yearly thanks to the country's robust economic growth as well as its middle-class boom. In addition, an act issued by the Central Bank of Indonesia on a maximum number of credit cards that a person with a specific income bracket can have and a second act issued on February 2013 (which regulates interbank information systems) have led AKKI to look for a trustworthy partner able to sustain its further development in the credit card market and help provide its members with more advanced services.

Steve Marta, General Manager at AKKI explains: "We have been looking for a new partner that can provide us with a comprehensive and high-quality service. CRIF has already demonstrated an impressive level of expertise on an international level and understanding of our requirements, combined with an innovative and flexible approach to developing a robust information system for our business.

AKKI's credit card information system will have the potential to collect negative as well as positive credit information, and build up historical data on borrowers' credit activities. The credit card information system developed by CRIF, designed to grant a full credit history, will give Indonesian consumers easier access to credit, allowing them to obtain more favorable conditions, and will help banks move from a more traditional approach to a more advanced and automated risk assessment model based on individual credit references. Overall, the information system will help prevent the risk of over indebtedness, protecting both borrowers and lenders. As a result, lenders will be able to deliver financial services at significantly reduced costs and expand credit to wider segments of the economy.

About AKKI: AKKI (The Credit Card Association of Indonesia) was formed in 1986. The purpose of the association is to exchange information on delinquent borrowers to minimize the credit risk of the industry. With 21 members comprising banks and financial institutions, AKKI has been expanding its role to become the intermediary between the industry and the regulator in achieving a common goal which is to make Indonesia a leading cashless society. **Source: [CRIF Press Release](#)**

BIIA reported in [September](#) of last year that CRIF had opened an office in Indonesia. Now there is concrete evidence what CRIF has been working on. While other industry members were waiting on the 'front door' (Central Bank of Indonesia etc.) to obtain the much coveted license to operate Indonesia's first commercial credit bureau, CRIF appeared to be working behind the scene with a large segment of the credit sector.

Reserve the Date: September 18th to 20th, 2013 - Amsterdam Hilton
[EASDP and BIIA Event](#)

LATE BREAKING NEWS

India Raises Threshold of Foreign Ownership in Credit Bureaus to 74%

BIIA welcomes the Indian Government's decision to raise the foreign direct investment limit from 49% to 74% for credit bureaus. Provided that other investors dilute their shares, foreign investors such as Experian, Equifax and TransUnion will be able to consolidate revenues and earnings.

BIIA has argued for some time that the threshold of 49% was unfair and did not provide a level playing field for the consumer credit information sector. Indian outsourcing companies process data on individuals and businesses of foreign clients in India without any restrictions, while foreign information companies were not permitted to process information of Indian individuals in India.

This latest move by the Indian Government will provide a welcome boost in direct investment in the consumer credit information sector, thus accelerating the development of credit information services and provides much needed financial inclusion for individuals and small businesses.

Credit Bureaus in India have also hailed the Government's decision:

Arun Thukral, Managing Director of CIBIL, told Business Line that the increase in FDI in credit information space is a progressive move that will catalyze growth of the credit information industry in the country and will refuel technological advancements and global expertise for the existing players.

Mohan Jayaraman, Managing Director, Experian Credit Information Company of India welcomed the decision. "Given the long term nature of this industry, it makes sense to encourage strategic investors," Jayaraman stated.

Equifax Credit Information Services (ECIS) has also welcomed the Government move to hike foreign direct investment (FDI) cap in the credit information sector to 74 percent from existing 49 percent. "Going forward, the increased FDI cap will provide ECIS with additional flexibility in developing leading analytical solutions, differentiated products and value-added services and we look forward to continuing our close working relationship", stated Sanjay Patel, Managing Director and CEO, Equifax.

Source: Thehindubusinessline.com

Forget Microlending! India Needs Basic, Competent Credit Reporting

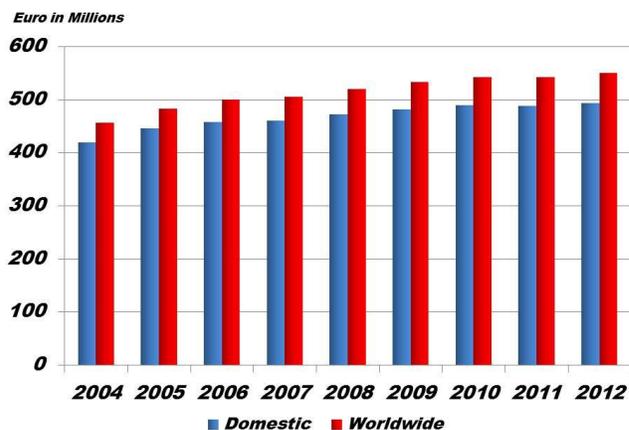
K. C. Chakrabarty, deputy governor of the Reserve Bank of India, offered in a recent speech an additional way to expand credit: Better credit reporting. No shepherds with phones, no happy mothers of four with new sewing machines. Just credit reporting, plain old attention to detail, and administrative competence.

Chakrabarty indicated that it would help India's middle class, people who already have assets or an electricity bill they pay regularly. He argues that, eventually, this store of information could allow banks to make inferences about first-time credit seekers. If you know something about the people who have credit, you can make some guesses about the people who don't. But in a country with a growing middle class and a massive number of what development economists call "the unbanked," therefore consistent, reliable information - could make a huge difference. To read the full story click on this link:

Source: Businessweek.com

MEMBER NEWS

Creditreform Reports Continued Growth in Germany and Europe



Source: Creditreform 2012 Annual Report

BIIA

Creditreform Germany reported revenue growth of 1.1% to Euro 493.6 million (vs. Euro 488.2 million 2011). Consolidated revenues (including Central and Eastern Europe) revenues grew 1.2% to Euro 550.8 million as [reported previously by BIIA](#). In a recent press release Creditreform provided additional information on the status of various service sectors:

Introduction of new report formats: In the fiscal year 2012, a variety of new formats of information were developed for companies and introduced to the market. This ranges from the *Premiauskunft* which comprehensively meets the needs of all information up to compact or short form information at a relatively low risk of default.

A total 15.1 million credit reports were issued in 2012 compared to 16 million in 2011. Creditreform Boniversum GmbH. (credit bureau) issued 24 million information credit reports on individuals, a further increase from 20.9 million in 2010; and 22.5 million in 2011. Creditreform's corporate database contains 4.9 million companies. The balance sheet database contains 5.4 million statements.

Debt Collection and Receivables Management services are the second main stay of Creditreform's services. 1.5 Million debt claims were placed in 2012, a significant increase over the 1.3 million in the fiscal year 2011. The rise in the importance of liquidity and receivables management services is demonstrated by an 8.4% increase in Creditreform's factoring business.

[Creditreform launches Creditreform Compliance Services](#)

Creditreform Compliance Services GmbH was formed on January 09, 2013 by its parent Creditreform AG, Neuss, Germany. The purpose of the company is to provide consulting services for small and medium sized Financial Services firms who are confronted with a range of new regulations. The service spectrum of Creditreform Compliance Services GmbH ranges from seminars and workshops concerning prevention of money laundering, fraud prevention and compliance management.

Creditreform Rating AG expects a further increase in revenues after its accreditation as a rating agency by the European Central Bank in 2012. Creditreform Rating AG has also been certified by BaFin (Germany). Creditreform Ratings AG has produced 600 ratings since its inception. Target groups are medium-sized companies and issuers of bonds.

Source: [Creditreform Germany](#)

MEMBER NEWS

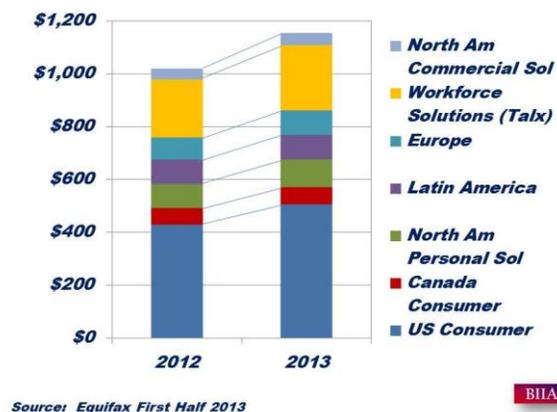
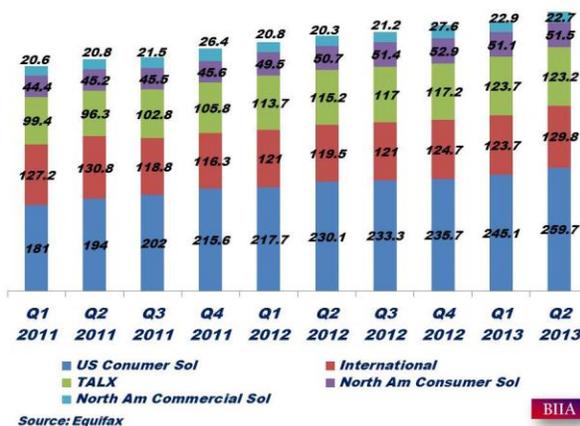
Equifax Q2 2013 Revenues up 14% Buoyed by Integration of CSC

Equifax Inc. (NYSE: EFX) reported revenue from continuing operations of \$586.9 million in the second quarter of 2013, a 14 percent increase from the second quarter of 2012. Second quarter diluted EPS from continuing operations attributable to Equifax were \$0.73, an increase of 22 percent from the second quarter of 2012. On a non-GAAP basis, adjusted EPS attributable to Equifax, excluding the impact of acquisition-related amortization expense, net of associated tax impacts, was \$0.92, up 28 percent from the second quarter of 2012.

"Broad-based performance, including double digit revenue growth and expanded operating margins, drove our strong financial results in the second quarter," said Richard F. Smith, Equifax's Chairman and Chief Executive Officer. "With the integration of the CSC acquisition nearly complete and accelerating growth in our core, non-mortgage activities and our strategic initiatives, I am highly confident in our full year guidance."

- U.S. Consumer Information Solutions (USCIS): Total revenue was \$259.7 million in the second quarter of 2013 compared to \$217.6 million in the second quarter of 2012, an increase of 19 percent.
- International: Total revenue was \$129.8 million in the second quarter of 2013, a 9 percent increase from the second quarter of 2012 and a 12 percent increase on a local currency basis.
- Workforce Solutions: Total revenue was \$123.2 million in the second quarter of 2013, a 12 percent increase over the second quarter of 2012.
- North America Personal Solutions: Revenue was \$51.5 million, a 12 percent increase from the second quarter of 2012.
- North America Commercial Solutions: Revenue was \$22.7 million, up 12 percent in U.S. dollars and local currency compared to the second quarter of 2012.

Full Year 2013 Outlook: Based on the current level of domestic and international business activity, current foreign exchange rates, and the previously anticipated slowdown in mortgage activity in the second half of 2013, consolidated revenue growth for the full year of 2013 is expected to be in the middle of our 10 percent to 12 percent guidance range and full year 2013 **Source: Equifax Earnings Release**



MEMBER NEWS

D&B Q2 2013 Core Revenues Up 1% - Presents Strategy at Investor Day

D&B (NYSE: DNB) announced preliminary results for the second quarter ended June 30, 2013, in conjunction with its 2013 Investor Day which was held on July 26, 2013 in New York. Core revenue for the second quarter of 2013 was \$386.4 million, up 1% both before and after the effect of foreign exchange, as compared to the prior year similar period. Operating income before non-core gains and charges for the second quarter of 2013 was \$99.6 million, down 13% from the prior year similar period.

Preliminary Second Quarter 2013 Segment Results:

North America: Core and total revenue for the second quarter of 2013 was \$278.7 million, flat both before and after the effect of foreign exchange, as compared to the prior year similar period.

Total International: Core revenue for the second quarter of 2013 was \$107.7 million, up 6% before the effect of foreign exchange (up 3% after the effect of foreign exchange), as compared to the prior year similar period.

Asia Pacific core revenue for the second quarter of 2013 was \$49.3 million, up 8% before the effect of foreign exchange (up 7% after the effect of foreign exchange), as compared to the prior year similar period;

Europe & other core revenue for the second quarter of 2013 was \$58.4 million, up 3% before the effect of foreign exchange (flat after the effect of foreign exchange), as compared to the prior year similar period.

Full Year 2013 Guidance: D&B today reaffirmed its financial guidance for the full year 2013: Core revenue growth of 0% to 3%, before the effect of foreign exchange; Operating income decline of 6% to 3%, before non-core gains and charges, including \$25 million to \$30 million in costs related to the deployment of our new data supply chain. **Source: D&B Press Release**

D&B Investor Day: At last week's Investor Day D&B management presented an overview of its plans to return D&B to sustainable growth. By 2009 D&B had faced an increasingly demanding customer and a more competitive market. The global financial crisis had reduced demand for credit reports. Explosion of information online created opportunities to bring new value to customers. Competition was narrowing the gap. Data and technology infrastructure made innovation time consuming and costly. Thus D&B embarked on an ambitious program to rebuild its IT infrastructure and service layer and created a new data supply chain.

To deliver an
Informed Perspective
that is **Pervasive**
in the marketplace

Sara Mathew, Chairman and CEO, stated that "with the heavy lifting behind us, we believe we are poised to return to growth and sustainable total shareholder value". At the core of its transformation D&B is focusing on shifting from tactical decision support to what it calls 'indispensable guidance'. Its new theme is to deliver an **Informed**

Perspective that is Pervasive in the market place.

MEMBER NEWS

D&B Investor Day 2013 - Expanding the Target Market

“To deliver an Informed Perspective that is Pervasive in the marketplace” creates new values for customers. At its core are predictive data and analytics. Insights which drive action for customers. D&B has rolled out several new analytical products early this year and more are in the pipeline:

- D&B Delinquency Predictor
- D&B Total Loss Predictor: First of its kind used as a knock-out and likelihood of never paying
- D&B Viability Rating: a multi-dimensional score which allows for improved targeting
- Supplier Evaluation Risk Rating: Identifies operation risk the supply chain
- Custom Analytics addresses areas of unmet customer need

The new Viability Rating is just one of many examples illustrated during the Investor Day of how D&B intend to differentiate in the market

DaaS (Data-as-a-Service) is D&B’s informed perspective in the cloud, embedded into applications and customer workflows. DaaS provides answers to important questions: “Should I do business with this entity and on what terms? Where are my biggest growth opportunities? How do I make money?”

D&B has also developed compliance screening helping customers to manage regulatory exposure from third parties: Ethics/Anti-corruption, Sanctions and Export controls, Anti-Money Laundering, KYC.



Source: D&B Investor Day Presentation



Customer Value:

- Provides customers with full transparency of both what D&B believes and why it believes it
- Allows for custom modeling by largest customers
- Nothing else like it in the market

A key element in the transformation of D&B is to deliver new customer value by solving unmet needs in adjacent markets with new products. Analytics are being rolled out in top foreign markets. Analytics will drive DNBi penetration across D&B International. DaaS is being introduced in D&B International and the company sees significant growth potential over time.

The Investor Day was all about BIG Data and analytics and its role in the transformation and future prospects of D&B. The investor community appeared to have the same interest at heart based on the line of questioning in this regard.

INDUSTRY NEWS

Experian Q1 2013 (Quarter ending June 2013) Revenues up 7%

Continuing Activities only	Total Growth % At Actual Exchange Rates	Total Growth % At Constant Exchange Rates	Organic Growth % At Constant Exchange Rates
North America	6	6	6
Latin America	5	10	10
UK and Ireland	4	7	7
EMEA/Asia Pacific	2	4	3
Experian Total	5	7	7

In the three months to 30 June 2013, total revenue from continuing activities increased by 7% at constant exchange rates.

North America: At constant exchange rates, total and organic revenue growth in North America was 6%.

Credit Services performed strongly, with organic revenue growth of 9%. This reflected good growth across the key investment areas of automotive, business information and healthcare payments, while

new contract wins in the public sector also contributed. There was a good performance also in consumer information, with strength in prospecting offsetting some tail-off in mortgage-related activity.

Decision Analytics performed well, up 10% organically, driven mainly by new software deployments. Organic revenue growth in **Marketing Services** was 3%. Client reception for our new cross-channel marketing products has been healthy, and our pipeline is building, and we saw good growth in contact data management. Organic revenue growth in **Consumer Services** was 3%. The affinity (white label) channel performed well, and we were pleased to sign another affinity partnership during the quarter with a top five US bank. We expect to begin recognizing revenue from this agreement during the financial year ending 31 March 2015.

Direct-to-consumer was down slightly, largely attributable to the affiliate channel, where we have only recently resumed customer acquisition activity.

Latin America: At constant exchange rates, total and organic revenue growth in Latin America was 10%. Organic revenue growth in **Credit Services** was 9%, with strong performances across Brazil, Colombia and Peru. While economic conditions in Brazil remained weak during the period, we delivered good growth across both consumer and business information, with progress in the financial services vertical, as well as across newer customer segments. There was significant progress in **Decision Analytics** across the region, up 81% organically, reflecting uptake of credit risk software products, as well as increased penetration of new fraud prevention services. **Marketing Services** declined 7%, primarily reflecting the phasing of one-off data contracts in Brazil and some weakness in document outsourcing in Colombia.

UK and Ireland: At constant exchange rates, total and organic revenue growth in UK and Ireland was 7%. **Credit Services** delivered organic revenue growth of 3%, reflecting some improvement in transactional volumes across the financial services sector, as well as growth across key new customer segments, including utilities, telecommunications and the public sector. Organic revenue growth for **Decision Analytics** was 2%, led by good demand for fraud and identity management services. **Marketing Services** revenue declined 1%. Email marketing business performed well, as did data services, helping to offset slight moderation in contact data management. **Consumer Services** delivered very strong growth, with organic revenue up 30%, as product enhancements drove further membership growth and improved retention rates. *Continued next page*

INDUSTRY NEWS:

Experian Q1 2013 Results (continued from previous page)

EMEA/Asia Pacific: At constant exchange rates, total revenue growth for EMEA/Asia Pacific was 4%. Organic revenue growth was 3%.

Organic revenue for **Credit Services** was flat. Strength in business information in China and Singapore offset modest declines in some of our Continental European bureaus. Actions to refocus **Decision Analytics** are delivering good results, and we saw further recovery in the quarter, with organic revenue growth of 1%.

Marketing Services delivered organic revenue growth of 6%, with good demand for digital services in Asia Pacific helping to offset weaker conditions in Europe.

Financial position: During the quarter, Experian signed new bank facilities totaling \$875m with maturities of between two and three years. Other than as disclosed, there has been no change since 31 March 2013 to Experian's general financial position, which remains strong, and no material change to Experian's trading position to the date of this statement.

Source: [Equifax Press Release](#)

Penton Media Acquires Aviation Week from McGraw-Hill Financial

McGraw Hill Financial (NYSE: MHFI) has signed a definitive agreement to sell Aviation Week to Penton, a privately held business information company. Terms of the all-cash transaction, which is expected to close shortly, were not disclosed.

"Today's announcement is another important step in the development of McGraw Hill Financial. This action allows us to apply even greater focus on our high-growth, high-margin benchmark businesses serving large and growing capital and commodity markets around the world," said Harold McGraw III, Chairman, President and CEO of McGraw Hill Financial. "Aviation Week is a premier franchise in the civil and defense aerospace industry." "Penton Aviation owns and operates leading brands in business and commercial aviation including Air Transport World, SpeedNews, Aircraft Bluebook, Air Charter Guide, Airportdata.com and AC-U-KWIK." "The combination of Aviation Week and Penton Aviation creates the largest and most powerful targeted marketing platform for companies and executives in the dynamic and growing global aviation industry," said David Kieselstein, CEO of Penton.

Aviation Week serves over 1.2 million professionals in 185 countries and is the largest information and services provider to the global commercial, defense, maintenance/repair/overhaul (MRO), space and business aviation communities. It is anchored by its flagship Aviation Week & Space Technology. Source: [investor.nhfi.com](#)

BIIA members are invited to attend the EASDP yellow page and business database publishers' industry meeting which will take place in Amsterdam this year from September 18th – 20th, 2013 at the Hilton Hotel: [EASDP Event](#)

BIIA chairman David Worlock will give a keynote address on the topic of **how to go from adding data to adding value?** BIIA deputy managing director Phil Cotter will moderate a panel on the **Predictive Analysis Revolution**

INDUSTRY NEWS

Acxiom: Providing Direct-to-Consumer Marketing Solutions for Health Insurers

Helps health insurer further advance their consumer engagement capabilities

[Acxiom®](#) (Nasdaq: ACXM), developed a full-scale direct-to-consumer marketing program for Wellmark, Inc. , doing business in Iowa and South Dakota as an independent licensee of the Blue Cross and Blue Shield Association .

Acxiom will help Wellmark assess, understand and execute within the consumer marketplace as it relates to their focus and innovation surrounding consumer engagement by providing data and campaign management expertise and collaborating on analytics and performance reporting into 2016. The solution will include a wellness engagement strategy and acquisition and renewal campaign efforts. *Source: Acxiom*

CRISIL Q2 Net Profit up at Rs. 60.52 Crore (22%)

CRISIL Ltd has posted a net profit of Rs. 528.30 million for the quarter ended June 30, 2013 as compared to Rs. 432.20 million for the quarter ended June 30, 2012. Total Income has increased from Rs. 1841.70 million for the quarter ended June 30, 2012 to Rs. 2140.70 million for the quarter ended June 30, 2013.

The Group has posted consolidated net profit of Rs. 605.20 million for the quarter ended June 30, 2013 as compared to Rs. 437.00 million for the quarter ended June 30, 2012. Total Income has increased from Rs. 2289.50 million for the quarter ended June 30, 2012 to Rs. 2830.00 million for the quarter ended June 30, 2013.

Source: Equity Bulls

Experian Strengthens Global Identity Verification with New International Data Sources from Denmark and the Netherlands

Experian® UK announced that it has extended its international coverage for identity verification, adding comprehensive and reliable customer data from Denmark and the Netherlands to its global ID verification platform, Prove-ID.

Danish CPR information (personal tax numbers) has been added to the Prove-ID platform as well as name, address and DOB validation for 100 per cent of the population. Data from the Netherlands includes credit reference details which cover 85 per cent of the Dutch population over the age of 18. This means that businesses wishing to trade or offer age restricted products in these locations can adhere to global compliance requirements, while at the same time protect their organization from fraud and money laundering. The breadth and depth of Experian's data not only improves match rates but can now also help businesses acquire customers quickly and easily, which in turn will support their international growth and expansion.

Prove-ID is a powerful identity verification platform which helps satisfy an organization's requirements to comply with international regulators and address the issue of identity risk. The platform allows users to authenticate customer identities using personal information such as name, address, age, driving license and passport details to ensure that identity verifications are accurate and robust. *Source: Experian Press Release*

INDUSTRY NEWS

Experian Marketing Services Releases New Social Engagement Tools for Cross-Channel Marketing Platform

Multivariate testing and workflow enhancements also added to help drive more streamlined campaign management

Experian Marketing Services, a provider of integrated consumer insights and targeting, data quality and cross-channel marketing, today released new enhancements to its global cross-channel marketing platform to help marketers more effectively execute meaningful and well-coordinated campaigns across all channels. In today's dynamic, omnichannel environment, having access to a system that can help marketers consistently deliver seamless and relevant interactions with their customers at every point of engagement is critical to sustaining a memorable brand.

The new enhancements include social influencing, cross-channel multivariate testing and workflow improvements:

Social engagement tools in the platform have been built around the fact that organizations that harness the data from their customer touch-points across all channels are positioned to drive more customer engagement, build loyalty and ultimately ensure a competitive advantage.

Cross-channel multivariate testing helps marketers test message and campaign elements across any channel — including mobile, Web pages, email and social — to optimize messaging and deliver more intelligent and effective interactions.

Usability and workflow enhancements provide marketers with a simpler way to view data to deliver a more streamlined approach in campaign building.

For more information, please visit the Experian Marketing Services' cross-channel marketing platform [page](#).

Source: [Sacbee.com](#)

Asia: Asia Mobile Growth to Drive Connected Life by 2017

More than 1.5 billion new mobile connections will be added in Asia by 2017, fuelling the growth of the so-called 'connected life', a new report developed by PwC and GSMA released.

"The pervasive nature of connected devices is already transforming the way that people in the region live their lives," said Michael O'Hara, chief marketing officer, GSMA. "Over the next five years, Asia will experience an accelerated growth in connected cars, buildings, medical monitors and a whole range of connected consumer electronics and household appliances." Continued collaboration between mobile operators and key players in vertical sectors is vital in further driving the disruptive and pioneering mobile services that will improve the lives of people in the region.

Source: [Global Intelligence Alliance and eGov Innovation, 02 July 2013](#)

NEWS FROM CHINA

Yahoo! Buys Beijing-Based Social Media Analyst

Yahoo! has acquired Beijing-based social media analysis firm Ztelic, aiming to boost its R&D efforts in China. Terms of the deal were not disclosed. Ztelic's team has developed a software product for analyzing and monitoring activity across social networks. Yahoo! said in a statement that it has acquired the company for its engineering talent, comprising eight developers and engineers, along with founder Hao Zheng (pictured), who previously served as Chief Architect in Yahoo!'s R&D Labs in China.

In his new role, Yahoo! says Zheng will 'play a critical leadership role' in the Beijing-based R&C Center, while also working from the company's Sunnyvale, California HQ. Ztelic is planning to shutter its product offering as a result of the acquisition.

Source: Mrweb.com

China: Perception is Reality

Recommended Reading: The perception is that China is a country destined to grow and that the US is in decline but the reality is that China's growth has been very dependent on what happens in the US and Europe. In the beginning of the global recession there was a sense that somehow the Chinese would manage to transcend all that turmoil and become the world's great growth engine as they shifted their attention to other markets in other emerging nations. That didn't work out all that well and China soon began to suffer from the lack of demand from the states it had become wealthy selling to.

The reality is that the last five years have exposed the fact that no nation is going to be in a dominant position in the future – the era of global interconnectedness really has dawned.

To read the full story click on this link: <http://www.bia.com/member-services/industry-news-by-country> (Select: China)

Courtesy Dr. Chris Kuehl, Armada Corporate Intelligence

Alibaba Q1 Net Income Triples

E-commerce Alibaba Group Holding Ltd., announced that its first quarter earnings surged to \$669 million from \$220 million a year earlier on surging sales amid expectations. Alibaba's revenue jumped 71% to \$1.38 billion from \$806 million in the prior year.

The company reported income from operations of \$709 million, higher than \$213 million a year ago. Yahoo, who owns about 24% of Alibaba, records the impact from Alibaba one quarter in arrears.

Alibaba announced on Tuesday that it had invested in travel website Qyer.com, without disclosing the deal's value. The move followed two other investments in the past few months that were aimed to strengthen the company's mobile-based business.

Source: rtnews.com

FROM THE USER CORNER

Top Five Social Media Scams

In the wired world for each positive development there are a number of drawbacks as people exploit the convenience of new technology for sinister purposes. Spamming, unsolicited mail and scams are on the rise and users are looking for defenses. We picked up this useful story from Anti-virus people [Norton](#).

We're wired to be social creatures, and sites like Twitter and Facebook have capitalized on this to great success. According to its COO Sheryl Sandberg, Facebook draws 175 million logins every day.

But with this tremendous popularity comes a dark side as well. Virus writers and other cybercriminals go where the numbers are -- and that includes popular social media sites. To help you avoid a con or viral infection, we've put together this list of the top five social media scams. Starting in reverse order:

5. Chain Letters: You've likely seen this one before -- the dreaded chain letter has returned. It may appear in the form of, "Retweet this and Bill Gates will donate \$5 million to charity!" But hold on, let's think about this. Bill Gates already does a lot for charity. Why would he wait for something like this to take action? Answer: He wouldn't. Both the cause and claim are fake.

So why would someone post this? Good question. It could be some prankster looking for a laugh, or a spammer needing "friends" to hit up later. Many well-meaning people pass these fake claims onto others. Break the chain and inform them of the likely ruse.

4. Cash Grabs: By their very nature, social media sites make it easy for us to stay in touch with friends, while reaching out to meet new ones. But how well do you really know these new acquaintances? That person with the attractive profile picture who just befriended you -- and suddenly needs money -- is probably some cybercriminal looking for easy cash. Think twice before acting. In fact, the same advice applies even if you know the person.

Picture this: You just received an urgent request from one of your real friends who "lost his wallet on vacation and needs some cash to get home." So, being the helpful person you are, you send some money right away, per his instructions. But there's a problem: Your friend never sent this request. In fact, he isn't even aware of it. His malware-infected computer grabbed all of his contacts and forwarded the bogus email to everyone, waiting to see who would bite.

Again, think before acting. Call your friend. Inform him of the request and see if it's true. Next, make sure your computer isn't infected as well.

3. Hidden Charges: "What type of STAR WARS character are you? Find out with our quiz! All of your friends have taken it!" Hmm, this sounds interesting, so you enter your info and cell number, as instructed. After a few minutes, a text turns up. It turns out you're more Yoda than Darth Vader. Well, that's interesting ... but not as much as your next month's cell bill will be. You've also just unwittingly subscribed to some dubious service that charges \$9.95 every month.

As it turns out, that "free, fun service" is neither. Be wary of these bait-and-switch games. They tend to thrive on social sites. *(Continued on next page)*

FROM THE USER CORNER

Top Five Social Media Scams (continued from previous page)

2. Phishing Requests: "Somebody just put up these pictures of you drunk at this wild party! Check 'em out here!" Huh? Let me see that! Immediately, you click on the enclosed link, which takes you to your Twitter or Facebook login page. There, you enter your account info -- and a cybercriminal now has your password, along with total control of your account. How did this happen? Both the email and landing page were fake. That link you clicked took you to a page that only looked like your intended social site. It's called phishing, and you've just been had. To prevent this, make sure your Internet security includes antiphishing defenses. Many freeware programs don't include this essential protection.

1. Hidden URLs: Beware of blindly clicking on shortened URLs. You'll see them everywhere on Twitter, but you never know where you're going to go since the URL ("Uniform Resource Locator," the Web address) hides the full location. Clicking on such a link could direct you to your intended site, or one that installs all sorts of malware on your computer. URL shorteners can be quite useful. Just be aware of their potential pitfalls and make sure you have real-time protection against spyware and viruses.

Bottom line: Sites that attract a significant number of visitors are going to lure in a criminal element, too. If you take security precautions ahead of time, such as using antivirus and anti-spyware protection, you can defend yourself against these dangers and surf with confidence. **Source:** Norton.com

Survey Fatigue

Harry Henry, VP & Practice Leader of Outsell Inc. raised the topic about survey fatigue in a recent Outsell Insight.

More companies are engaging with customers via social media, generating increasing requests to consumers to take a poll about an experience, and their level of satisfaction with a service, experience or purchase. As a result consumers are starting to get flooded.

Market research practitioners are wringing their hands, searching for the 'new MR' while a new wave of analytic companies hit the market. Top line revenue numbers for traditional market research companies have stalled, with the US market showing a meager 2% increase over the past year and Europe reporting a flat to slightly down revenue picture.

Much of the concern is centered around new companies, new techniques and new methods that are providing predictive analytics, customer insights and customer feedback to marketers, and taking away the role that market research used to play. Another element pushing into the market research space has been social media, particularly companies like Yelp and TripAdvisor where ratings and user comments about customer experiences are posted for all to read. This instant customer feedback has been a wake-up call to both the Market Research industry and to marketers as they are no longer at a distance from their marketplace. **Source:** Outsell Inc. Insight

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