

Filipinos among most virtually social in Asia — study

By Brontë H. Lacsamana
Reporter

ABOUT 77% of mobile internet users in the Philippines socialize more online than in person, making Filipinos the most virtually social among Asians, according to a study on digital adoption in Asia by global telecommunications company Telenor.

This is compared to the 66% regional average, with Indonesia (75%) and Bangladesh (74%)

coming in second and third after the Philippines.

The “Digital Lives Decoded” study (<https://www.telenor.com/media/newsroom/press-releases/telenor-asia-digital-lives-decoded-play/>) also found that consumers in Asia are turning to their mobiles to boost leisure pursuits, with socializing online being the top use for mobile phones (71%), followed by mobile investing (43%) and social gaming (39%).

“This growth comes with even higher expectations for mobile operators as people seek more dependable, faster mobile net-

works,” Jørgen C. Arentz Rosstrup, head of Telenor Asia, said in a statement.

“The trends from this study highlight the opportunity for operators to expand beyond the traditional towards new capabilities and services, becoming not only an enabler of the technology but also a partner in the virtual world,” he added.

When it comes to online social gaming, around 35% of Filipinos now engage in it, higher than the overall average of 25% across Asia. Four out of five respondents also said they play some mo-

bile games, with close to a third playing every day.

According to Telenor’s study, the pastime now reaches across age and gender, pointing to “the positive role of mobile in making gaming more inclusive and accessible.”

“The standout finding from these results is how mobile technology has transformed gaming. Mobile access has turned gaming into a mass phenomenon, embedding virtual interactions and virtual worlds into daily life,” Mr. Rosstrup said.

As for virtual reality, Asians

are still on the fence, the study showed. Only 39% of respondents said they are keen on socializing in the metaverse.

Singaporeans are the most skeptical, with only 26% willing to explore the idea, while Filipinos are the most enthusiastic, with 55% of respondents interested in doing so.

Mobile use in Asia has also positively affected real-life communities, relationships, and areas of life like work and health, the study showed. For 40% of respondents across the region, mobile devices can be used for

learning and educational apps or websites.

In the Philippines, 90% of respondents said that online learning improved their quality of life, higher than the 82% average across Asia. This is skewed towards Gen Zs, with more than half saying that learning on mobile greatly improved their quality of life.

The study surveyed over 8,000 mobile internet users in eight countries: Bangladesh, Indonesia, Malaysia, Pakistan, the Philippines, Singapore, Thailand, and Vietnam.

Building customer trust in a cookie-less world

By Andreas Heiz
Reporter

FOR the longest time, marketers relied on third party cookies to accurately target consumers, derive insights into their preferences and behavior, and deliver personalized ads.

Increasingly, they are losing this ability to target new consumers and augment existing customer data. The focus needs to shift towards attracting their target audiences and building trusting relationships with them.

Although several browsers have been blocking third party cookies for some time, it still came as something of a shock when Google announced in January 2020 that they planned to phase them out. This move was followed in March that year by Apple blocking such cookies on the Safari browser, by default. Firefox banned them, and Microsoft’s Edge also began gradually blocking them — meaning all the major browsers are now either blocking or planning to block third party cookies.

REASONS FOR BLOCKING THIRD-PARTY COOKIES

Why did these crucial players in the online world decide to do this?

In a blog post announcing the move, Google said: “Our goal for this open-source initiative is to make the web more private and secure for users, while also supporting publishers.”

However, given that blocking third party cookies means sacrificing some advertising revenue, perhaps the move is not entirely altruistic.

One reason for blocking may be user perception. Many users find cookies irritating and intrusive. They will say they don’t want to be tracked across the websites they visit — but in fact relatively few users actively choose to make opt-out the default.

DATA PRIVACY

A more significant driver is the growth of regulation around data privacy. Europe’s General Data Protection Regulation (GDPR) does not explicitly ban them, but its regulations state that a website cannot store third-party cookies without the consent of its users. If the user denies consent, then the site must block it. In fact, it cannot load the cookie script before receiving consent. This complex approach puts the responsibility for checking compliance on publishers — it is simpler for them to avoid possible problems by blocking third party cookies altogether.

Regulators elsewhere in the world also typically closely follow the provisions of GDPR, although Singapore’s Personal Data Protection Act (PDPA) actually preceded it, being passed in 2012. The PDPA recognizes both the need to protect individuals’ personal data and the need of organizations to collect, use or disclose personal data for legitimate and reasonable purposes.

In Malaysia, the country’s PDPA came into force in 2013. This Act revolves around end-user consent, requiring websites to obtain express and explicit consent from visitors before activating any cookies and trackers that process personal data.

FIRST-PARTY COOKIE POWER

A third, and rather compelling, reason for Google to block third party cookies is the power of their first party cookies. In 2021, Google accounted for an estimated 28.6% of the total digital advertising revenue generated in the United States and was the largest digital ad publisher in the country. After Google come Facebook and Amazon, with 23.8% and 11.3%, respectively. The network of first party information these sites control is overwhelming, given that the company dominates the market space with Android

at 85% of the smartphone market and Chrome at 64% of the browser market.

So how are businesses to maintain the data-driven strategies that are so critical to their operations in the face of the loss of cookies, increasing privacy regulations and the privacy initiatives being launched by big tech players? The latter includes the Apple App Privacy Report, which allows users to track everything an app does, and what sort of data it has accessed.

Instead of focusing on reducing data acquisition costs, the imperative for marketers is to develop a first party data strategy, double down on identity management, and make the most of the data they do have by bringing real value to customers via personalizing interactions — which leads them to want to provide information. Understanding your customers and the preferences to engage with them in a meaningful way can help to create experiences that build loyalty.

GIVING USERS VALUE

Customer data is growing more valuable by the minute. Marketers need to become savvy and develop unique strategies to encourage customers to participate in a two-way dialogue and opt-in to data collection and analytics. The only way to accomplish this will be to optimize customer journeys, meeting them in real time with communications and content that provide demonstrable value.

The key to achieving this is “trust.” Companies are typically driven more by commercial advantage than by concerns about consumer data privacy, but the trajectory of increasing regulation around privacy means they will have no choice but to adopt strategies more protective of consumers’ data welfare.

One way to gain back some of the trust is to be transparent about what data is being collected and how it is being used. At minimum, marketers

should be asking certain questions, such as: Do individuals know when data is being collected? Do they understand how it is being used, especially when artificial intelligence (AI) or machine learning algorithms (where the decision parameters are less transparent) are making decisions? Can they easily get answers to their data-related questions? Is it easy for people to opt-out?

SEEKING CONSENT BUILDS TRUST

Consent is also an important element of trust. It is broadly accepted that companies should ask permission to communicate with their customers — this approach is termed “permission marketing.” Most privacy laws specify, using the GDPR definition, that consent should be “freely given, specific, informed, unambiguous,” and articulated by a “clear affirmative action.”

Marketing must move away from manipulating website visitors through soft opt-in processes, lack of opt-out, or simple blanket opt-in check box for all communication and analysis activities, and instead ask for and store consent on a more individualized action-oriented basis.

The marketer’s objective remains the same — to obtain information of value from the consumer. This requires something to be given back in return — in the new cookie-less world, some of the options that can be used are value-add services, contextualized, personalized content, and personalized offers.

Andreas Heiz is the director of customer intelligence solutions in SAS Institute.



ChatGPT owner rolls out ‘imperfect’ tool to detect AI-generated text

OPENAI, the creator of the popular chatbot ChatGPT, has released a software tool to identify text generated by artificial intelligence (AI), the company said in a blog post on Wednesday.

ChatGPT is a free program that generates text in response to a prompt, including articles, essays, jokes and even poetry, which has gained wide popularity since its debut in November, while raising concerns about copyright and plagiarism.

The AI classifier, a language model trained on the dataset of pairs of human-written and AI-written text on the same topic, aims to distinguish text that is written by AI. It uses a variety of providers to address issues such as automated misinformation campaigns and academic dishonesty, the company said.

In its public beta mode, OpenAI acknowledges the detection tool is very unreliable on texts under 1,000 characters, and AI-written text can be edited to trick the classifier.

“We’re making this classifier publicly available to get feedback on whether imperfect tools like this one are useful,” OpenAI said.

“We recognize that identifying AI-written text has been an important point of discussion among educators, and equally a limits and impacts of AI generated text classifiers in the classroom.”

Since ChatGPT debuted in November and gained wide popularity among millions of users, some of the largest US school districts, including New York City, have banned the AI chatbot over concerns that students will use the text generator to cheat or plagiarize.

Others have created third-party detection tools including GPTZeroX to help educators detect AI-generated text.

OpenAI said it is engaging with educators to discuss ChatGPT’s capabilities and limitations, and will continue to work on the detection of AI-generated text. — Reuters

Japan, from SI/1

Mr. Marcos will be joined by his wife First Lady Liza Araneta-Marcos and key administration allies including Senate President Juan Miguel F. Zubiri, House Speaker Ferdinand Martin G. Romualdez, and former President Gloria Macapagal-Arroyo.

His delegation also includes at least six Cabinet secretaries including Benjamin E. Diokno of the Finance department, Alfredo E. Pascual of the Trade department, Rafael Lotilla of the Energy department, Esperanza Christina Codilla-Frasco of the Tourism department, and Enrique A. Manalo of the Foreign Affairs department.

“Other Cabinet officials and undersecretaries” including Special Assistant to the President Antonio Ernesto F. Lagdameo, Jr. will also be part of the Philippine delegation, Mr. Imperial said, adding that there are around 150 “who signed up to join” the Philippine business delegation.

“As for the number of meetings and business activities lined up for the President, we foresee a lot of business deals to be signed in various areas,” he said, without giving details.

DFA’s Mr. Imperial said Mr. Marcos will also have roundtable and business meetings. A business seminar will also be held on Feb. 9 and 10.

“The President will also be meeting with CEOs of Japanese shipping companies and associations to advance partnerships with Philippine stakeholders in maritime education and welfare programs for our seafarers,” he said.

Mr. Marcos is also expected to meet with over a thousand Filipino migrant workers in Tokyo on Feb. 12, before returning to Manila in the evening.

Michael Henry Li. Yusingco, a policy analyst, criticized the large retinue of government officials accompanying Mr. Marcos, saying this is “unnecessary and really just a waste of taxpayers’ money.”

— Kyle Aristophere T. Atienza

Greenhills, from SI/1

The NCIPR is set to meet later this month to discuss the draft plan, which includes strategies to address the proliferation of counterfeit items in Greenhills. It wants the shopping center operator to implement stricter monitoring of stalls and to slap bigger penalties against sellers of counterfeit items.

Under the plan, NCIPR will work with brand owners to submit affidavits of complaints directly to the mall operator, which would “indicate their expression of filing a legal complaint and as notice to the mall’s management of potential violators.”

“Truly, clearing Greenhills of IP infringement activities will not be an easy feat. Its long-standing reputation as a market for Class As and Bs and pirated DVDs has cut across generations. The problem demands the close and consistent collaboration among NCIPR members, local governments, brand owners and Greenhills — both its managers and vendors,” IOPHIL Director-General Rowel S. Barba said.

ONLINE PLATFORMS

Meanwhile, the USTR said there has been growing concern from right holders about the proliferation of counterfeit sales on social commerce platforms amid the e-commerce boom during the pandemic.

“Right holders state that while certain social commerce platforms have taken positive steps to implement anti-counterfeiting policies, many others still lack adequate anti-counterfeiting policies, processes, and tools such as identity verification, effective notice and takedown procedures, proactive anti-counterfeiting filters and tools, and strong policies against repeat infringers,” it said.

The USTR identified Shopee as one of the online markets where right holders have reported “high volumes of counterfeits” and have complained about “cumbersome and duplicative processes among the individual country-focused platforms, differing requirements for takedown requests, and slow response times.” — RMDO

Factory, from SI/1

“For the first time in a year, holdings of post-production inventories fell as firms utilized stocks to meet higher new orders,” it said, adding the drop was “slight.”

Despite stronger demand, S&P Global noted price pressures eased further in January.

“The pace of input price inflation was the slowest in two years and below the survey average, with charges levied also rising at a softer rate than that seen in over a year,” it added.

Ms. Baluch noted that the Bangko Sentral ng Pilipinas’ (BSP) aggressive tightening was effective as prices continued to ease in January.

“Encouragingly, demand has yet to be impacted negatively by policy changes,” she said.

The BSP raised rates by a total of 350 basis points (bps) last year. BSP Governor Felipe M. Medalla earlier signaled a 25- to 50-bp hike at the central bank’s first policy meeting of the year on Feb. 16.

“Additionally supply chain pressures also eased further, with panelists citing that improved infrastructure, more vendors and lifting of port restrictions helped with delivery times,” Ms. Baluch said.

However, hiring activity remained slow in January.

The S&P Global report showed the seasonally adjusted employment index edged closer to the 50 neutral mark, indicating only a fractional rise in employment numbers in January.

ING Bank N.V. Manila Senior Economist Nicholas Antonio T. Mapa said improved supply chain conditions and demand helped boost factory output in the first month of 2023.

“Supply chain conditions also (eased), which helped keep production costs down, a sign that the economy continues to reopen. Demand (was) also evident, notably also from abroad, which bodes well for export orders,” he said in a Viber message.

“The one disappointment would be the lack of pickup in labor market improvement as hiring was largely flat,” he added.

Rizal Commercial Banking Corp. Chief Economist Michael L. Ricafort said that the reopening of the economy drove manufacturing activity higher.

“The latest local manufacturing PMI gauge generally improved in recent months amid measures to further reopen the economy towards greater normalcy,” he said in an e-mail.

Mr. Ricafort added that the boost in foreign and local tourism also supported the recovery of businesses, including some manufacturers.

ATRAM TRUST CORPORATION	
8 th Floor, 8 Rockwell Building, Rockwell Drive, Rockwell Center, Makati City	
Balance Sheet As of December 31, 2022	
ASSETS	AMOUNT
Deposit in Banks	60,513,811.71
Available-for-Sale (AFS) Financial Assets (Net)	212,393,162.81
Accrued Interest Income from Financial Assets (Net)	1,560,263.43
TC Premises, Furniture, Fixture and Equipment (Net)	60,233,892.47
Other Intangible Assets (Net)	57,122,080.35
Deferred Tax Asset	969,580.73
Other Assets (Net)	162,658,802.49
Total Assets	555,451,593.99
LIABILITIES	
Income Tax Payable	3,147,757.21
Finance Lease Pymnt Payable	39,266,682.00
Other Taxes and Licenses Payable	9,787,617.41
Accrued Other Expenses	72,354,928.55
Deferred Tax Liabilities	154,470.03
Provisions	19,713,026.15
Other Liabilities	23,496,215.38
TOTAL LIABILITIES	167,920,676.73
STOCKHOLDER'S EQUITY	
Paid-in Capital Stock	212,871,251.00
Additional Paid-in Capital	87,149,761.00
Retained Earnings	67,275,117.73
Undivided Profits	23,185,206.14
Other Comprehensive Income	(3,400,418.61)
TOTAL STOCKHOLDER'S EQUITY	387,530,917.26
CONTINGENT ACCOUNTS	
(1) Trust Accounts	157,823,702,331.46
(2) Deficiency Claims Receivable	-
(3) Items Held as Collateral	-
(4) Late Payment Received	-
(5) Derivatives	-
(6) Others	-
TOTAL CONTINGENT ACCOUNTS	157,823,702,331.46
ADDITIONAL INFORMATION	
Return on Equity (ROE)	5.91%
Return on Assets (RoA)	4.20%
Percentage of total trust fees to AUM	0.48%
DOSRI Loans and Receivables	0
Past Due DOSRI Loans and Receivables	0
Total outstanding investments to DOSRI and related parties	0
REPUBLIC OF THE PHILIPPINES) MAKATI CITY) S.S.	
We, Phillip S. Hagedorn and Andrew P. Caw of the above-mentioned trust corporation do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.	
(Sgd.) PHILLIP S. HAGEDORN President	(Sgd.) ANDREW P. CAW Head, ATRAM Funds
SUBSCRIBED AND SWORN TO BEFORE ME this January 31, 2023, affiant exhibiting to me their Driver's License No. NO1-84-007815 issued in Manila valid until July 28, 2026 and Driver's License No. NO2-93-212528 issued in Manila valid until November 18, 2031.	
ATTY. RODRIGUEZ LAS PARIAS Notary Public, City of Manila Notarial Commission No. 2023016 Exp. Date: 01/2024 249-C.A. Y. LACSON ST., SAMA MA. Rizal, Metro Manila, 1603S PTR No. 0823040413, 2829 MA. IBP Membership No. 243148 / 190702022 MCLE # Promoted G.U. 0: 16d	
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