



Treating customers fairly: An opportunity – not a cost

Mr Stephen Rosling from TCF Consulting Ltd introduces the concept of “conduct risk”, an emerging term that is an evolution of the principles of treating customers fairly. It is good business to have good conduct and to develop a good reputation. It also puts you on the right side with the regulators. So this behaviour is an opportunity and not a cost.



With consumer protection reforms beginning to taking hold across the globe, the C-suite and Boards of Directors are beginning to take notice of how they are being evaluated for their actions (or inaction). Some executives may be anxious or even panicky due to recent headlines surrounding fines relating to, ultimately, the poor treatment of customers. No executive wants to wake up to find his company's name, let alone his own name, splashed across the morning newspaper headlines.

To help prevent this situation from happening, what approach do you use to manage and balance corporate behaviour before it is time to panic?

It's really all about managing “conduct risk”

Focus is on the customer

In the financial regulatory domains, the concept of “conduct risk” is an emerging term that many see as an evolution of the principles of “treating customers fairly”.

While conduct risk is being discussed and debated within business circles across the globe, the term itself has no universally agreed upon definition. Perhaps this is because defining what constitutes fairness, good conduct or what “good enough governance” entails can be so arbitrary and broad to

a financial institution's various stakeholders. What is clear however, is that the clear focus of these regulatory changes is the “customer” – the person who buys and uses the insurance product.

Even without a consensus on a clear meaning of these terms, there does seem to be some converging agreement on what forms the basis of the conduct risk construct.

According to a recent survey of financial institutions sponsored by Thomson Reuters Accelus group, conduct risk encompasses the broad categories of:

- An organisation's culture;
- Corporate governance;
- Conflicts of interest; and
- Reputation.

Other international bodies groups such as the Organization for Economic Co-operation and Development (OECD) and the Financial Stability Board (FSB) take a more focussed view and relate the concept of conduct risk to a principle-based framework grounded on the fair treatment of customers, ie, consumer protection and consumer confidence.

Start dialogue with internal stakeholders

Whatever approach to defining conduct risk might fit your organisation's risk management structure, now may be the time to start a dialogue with internal stakeholders to get a jump start on understanding how this new phenomenon of conduct risk may affect your firm.



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**Monica Violeta Achim, Sorin Nicolae
Borlea**



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Generation Jobless? P. Vogel, 2015-03-05 Offering guidance on the opportunities and threats for future generations and featuring interviews with business leaders this book provides a constructive look at change. It directs the youth to become job creators not job seekers and to approach the corporate and political worlds with an entrepreneurial mind set. *The Future of Economic Design* Jean-François Laslier, Hervé Moulin, M. Remzi Sanver, William S. Zwickler, 2019-11-15 This collection of essays represents responses by over eighty scholars to an unusual request: give your high level assessment of the field of economic design as broadly construed. Where do we come from? Where do we go from here? The book editors invited short informal reflections expressing deeply felt but hard to demonstrate opinions, unsupported speculation and controversial views of a kind one might not normally risk submitting for review. The contributors, both senior researchers who have shaped the field and promising younger researchers, responded with a diverse collection of provocative pieces including retrospective assessments or surveys of the field, opinion papers, reflections on critical points for the development of the discipline, proposals for the immediate future, science fiction and many more. The readers should have fun reading these unusual pieces as much as the contributors enjoyed writing them. **Economic and Financial Crime** Monica Violeta Achim, Sorin Nicolae Borlea, 2020-08-29 This book deals with the widespread economic and financial crime issues of corruption, the shadow economy and money laundering. It investigates both the theoretical and practical aspects of these crimes, identifying their effects on economic, social and political life. This book presents these causes and effects with a state of the art review and with recent empirical research. It compares the international and transnational aspects of these economic and financial crimes through discussion and critical analysis. This volume will be of interest to researchers and policy makers working to study and prevent economic and financial crime, white collar crime and organized crime. *The Challenge of Independent Colleges* Christopher C. Morphew, John M. Braxton, 2017-12 Weerts Cynthia A Wells Letha Zook William T Luckey President Lindsey Wilson College *An Economic History of the United States* Mark V. Siegler, 2017-09-02 This pioneering textbook takes a thematic approach to the subject, resulting in a comprehensive understanding of historic economic issues in the United States. Siegler takes a thematic approach and provides both the theoretical foundations and historical background needed to gain an in-depth understanding of the subject. Every chapter examines a specific topic and the chapters are linked to each other to provide an overall view. The chronological approach is represented with a useful timeline as an appendix to show where the specific topics fit in the chronology. Chapter topics include long run causes of economic growth, economic history of income and wealth inequality, slavery, segregation and discrimination, immigration and immigration policies and an economic history of recessions and depressions. This book is ideally suited as a primary text for undergraduate courses in US economic history as well as suitable courses on history degree programmes. *Proceedings of the 7th International Conference on Business and Finance* Michael Twum-Darko, Izienne Loriston, Lisa Seymour, Noleen Miller, Rozenda

Hendrickse, Christiana O. Bonsu, Wilbert R. Mutoko, Valdemar João Undji, Teresia Kaulihowa, Paul-Francois Muzindutsi, Edward S. Fekpe, Andrew-Vans Bray, Shawren Singh, W. Peyper, A. Mellet, Sydney B.M. Raboshakga, Plaatjie Maribe, Floyd Els, Liezel Cilliers, Abha Mittal, Aashna Jain, Mafedile Fokane, Jabulile Makhhalima, 2015-12-31 Cape Town South Africa 9 Sept 2015 10 Sept 2015 Theme Creating futures Sustainable economies Purpose To share continuous and collaborative research outputs that review existing strategies and to propose mechanisms for the likely achievement of a sustainable economy that is unique but inclusive to different entities in the world Target audience This year's 7th International Conference on Business and Finance ICBF continues its tradition of being the premier forum for presentation of research results and experience reports on contemporary issues of finance accounting entrepreneurship business innovation big data e Government public management development economics and information systems including models systems applications and theory Editorial Policy All papers were refereed by a double blind reviewing process in line with the South African Department of Higher Education Training DHET refereeing standards Papers were reviewed according to the following criteria relevance to conference themes relevance to audience contribution to scholarship standard of writing originality and critical analysis

Goliath Matt Stoller, 2019-10-15 A startling look at how concentrated financial power and consumerism transformed American politics resulting in the emergence of populism and authoritarianism the fall of the Democratic Party while also providing the steps needed to create a new democracy Americans once had a coherent and clear understanding of political tyranny one crafted by Thomas Jefferson and updated for the industrial age by Louis Brandeis A concentration of power whether in the hands of a military dictator or a JP Morgan was understood as autocratic and dangerous to individual liberty and democracy This idea stretched back to the country's founding In the 1930s people observed that the Great Depression was caused by financial concentration in the hands of a few whose misuse of their power induced a financial collapse They drew on this tradition to craft the New Deal In *Goliath* Matt Stoller explains how authoritarianism and populism have returned to American politics for the first time in eighty years as the outcome of the 2016 election shook our faith in democratic institutions It has brought to the fore dangerous forces that many modern Americans never even knew existed Today's bitter recriminations and panic represent more than just fear of the future they reflect a basic confusion about what is happening and the historical backstory that brought us to this moment The true effects of populism a shrinking middle class and concentrated financial wealth are only just beginning to manifest themselves under the current administrations The lessons of Stoller's study will only grow more relevant as time passes Building upon his viral article in *The Atlantic* How the Democrats Killed Their Populist Soul Stoller illustrates in rich detail how we arrived at this tenuous moment and the steps we must take to create a new democracy After Piketty Heather Boushey, J. Bradford DeLong, Marshall Steinbaum, 2017-05-08 Are Thomas Piketty's analyses of inequality on target Where should researchers go from here in exploring the ideas he pushed to the forefront of global conversation In *After Piketty* a cast of economists and other social scientists tackle these

questions in dialogue with Piketty in what is sure to be a much debated book in its own right

Comparative Political and Economic Perspectives on the MENA Region Erdoğan, M. Mustafa, Christiansen, Bryan, 2015-12-22 The region that includes the Middle East and Northern Africa MENA faces a diverse set of cultural political and economic issues Exploring the countries that are considered to be a part of the MENA region as well as comparing this region to the rest of the developing and developed world provides essential insight into the current state of the region as well and its future outlook Comparative Political and Economic Perspectives on the MENA Region takes a critical approach to analyzing the socio economic development of the MENA Region and the role of politics and various social issues in this development Highlighting research based perspectives from global leaders on topics such as decentralization international affairs the Arab Spring foreign direct investment and education in the Middle East and Northern Africa this publication is designed for library reference section inclusion and meets the research needs of government officials professionals specializing in international business economists researchers and graduate level students in the areas of economics international politics African and Middle Eastern studies and regional development

The Economics of Education Steve Bradley, Colin Green, 2020-01-17 The Economics of Education A Comprehensive Overview Second Edition offers a comprehensive and current overview of the field of that is broadly accessible economists researchers and students This new edition revises the original 50 authoritative articles and adds Developed US and European and Developing Country perspectives reflecting the differences in institutional structures that help to shape teacher labor markets and the effect of competition on student outcomes Provides international perspectives that describe the origins of key subjects their major issues and proponents their landmark studies and opportunities for future research Increases developing country perspectives and comparisons of cross country institutions Requires no prior knowledge of the economics of education

Football in Neo-Liberal Times Peter Kennedy, David Kennedy, 2016-02-05 This book offers an original Marxist critique of the European football business It argues that the Marxist account of the difference between profits and surplus value is crucial to an understanding of the fluid and contradictory nature of the commodification of football Section one analyses the nature of modern professional football and section two highlights attempts via government agency and football clubs to corral fans into ever greater identification with business logic aimed at breaking traditional social relations Section three draws on a number of cases studies across Europe to analyse how some fans are attempting to mount a counter ideological response to the assault of neo liberalism on the game

The Struggle to Reform Our Colleges Derek Bok, 2017-09-05 Why efforts to improve American higher educational attainment haven't worked and where to go from here During the first decade of this century many commentators predicted that American higher education was about to undergo major changes that would be brought about under the stimulus of online learning and other technological advances Toward the end of the decade the president of the United States declared that America would regain its historic lead in the education of its workforce within the next ten years through a huge

increase in the number of students earning quality college degrees Several years have elapsed since these pronouncements were made yet the rate of progress has increased very little if at all in the number of college graduates or the nature and quality of the education they receive In *The Struggle to Reform Our Colleges* Derek Bok seeks to explain why so little change has occurred by analyzing the response of America's colleges the influence of students employers foundations accrediting organizations and government officials and the impact of market forces and technological innovation In the last part of the book Bok identifies a number of initiatives that could improve the performance of colleges and universities The final chapter examines the process of change itself and describes the strategy best calculated to quicken the pace of reform and enable colleges to meet the challenges that confront them *Advances in the Sociology of Trust and Cooperation* Vincent

Buskens, Rense Corten, Chris Snijders, 2020-10-26 The problem of cooperation is one of the core issues in sociology and social science more in general The key question is how humans groups organizations institutions and countries can avoid or overcome the collective good dilemmas that could lead to a Hobbesian war of all against all The chapters in this book provide state of the art examples of research on this crucial topic These include theoretical laboratory and field studies on trust and cooperation thereby approaching the issue in three complementary and synergetic ways The theoretical work covers articles on trust and control reputation formation and paradigmatic articles on the benefits and caveats of abstracting reality into models The laboratory studies test the implications of different models of trust and reputation such as the effects of social and institutional embeddedness and the potentially emerging inequalities this may cause The field studies test these implications in applied settings such as business purchasing and supply informal care and different kinds of collaboration networks This book is exemplary for rigorous social science The focus is on effects of social conditions in particular different forms of social and institutional embeddedness on social outcomes at the macro level Modelling efforts are applied to connect social conditions to social outcomes through micro level behavior in ways that are easily overlooked when argumentation is intuitive and impressionistic The book sets forth a mixed method approach by applying different empirical methods to test hypotheses about similar questions Several contributions re evaluate the theoretical strengths and weaknesses following from the laboratory and field studies Improving the theory in light of these findings facilitates pushing the boundaries of social science ***The Philippine Review of Economics***, 2014 ***Handbook of the Economics of Education*** Eric A.

Hanushek, Stephen J. Machin, Ludger Woessmann, 2016-04-27 The volume of research into the economics of education has grown rapidly in recent years In this comprehensive new Handbook editors Eric Hanushek Stephen Machin and Ludger Woessmann assemble original contributions from leading researchers addressing contemporary advances in the field Each chapter illuminates major methodological and theoretical developments and directs the reader to productive new lines of research As a result these concise overviews of the existing literature offer an essential jumpstart for both students and researchers alike Demonstrates how new methodologies are yielding fresh perspectives in education economics Uses rich

data to study issues of high contemporary policy relevance Explores innovations in higher education competition and the uses of technology

Favela Resistance Timo Bartholl, Christos Filippidis, Antonis Vradis, Minhocas Urbanas, 2024-12-31 Food is at the heart of security peace and health But millions live without access to basic nutrition and billions live without control or understanding of where their food will come from and how it is produced Nowhere is this problem clearer than in the favelas of Rio de Janeiro Through meticulous research community engagement and direct action within the Mar region a cluster of seventeen favela communities in the northern zone of Rio Antonis Vradis Timo Bartholl and Christos Filippidis have created a shocking inspiring and revolutionary collection of essays that go beyond the question of food in the Brazilian urban periphery and highlights critical issues concerning state control pacification solidarity and grassroots organizing Favela Resistance is a lens through which we can understand how the state creates marginalized lives in cities throughout the world under the auspices of security and emergency support The link between food and public security is intertwined with decades long pacification operations in the favelas of Rio This fight for food sovereignty shows how local production structures and solidarity networks have radically rethought and reconfigured the relationship between cities and farms providing a map of how impoverished populations can organize resistance create health and community and fight literally from the ground up for a better world

Global Perspectives on Changing Secondhand Economies Karen Tranberg Hansen, Jennifer Le Zotte, 2022-02-23 Providing interdisciplinary and global perspectives this book examines historical and contemporary changes in secondhand economies including the emergence and specialization of secondhand venues the materials involved as well as the cultural significance of secondhand things and the professions associated with them The objects in focus range from used clothing scrap and waste materials to antiques and used cars thrift stores and circular economies Growing concerns with sustainability in the West have helped bring about the rediscovery of practices of clothing re use re purposing and re cycling at the same time as major high street retailers are establishing programs to return used clothing to their stores for re sale or recycling As the contributions to this edited volume demonstrate recent concerns with the fast pace and adverse effects of global commodity flows have increased the scholarly attention to secondhand economies both in terms of their history and their significance for livelihoods and sustainability The chapters in this book were originally published as a special issue of the journal Business History

Impacts of CAADP on Africa's Agricultural-led Development Benin, Samuel, 2016-09-02 This paper uses panel data on 46 African countries from 2001 to 2014 to estimate the impacts of the Comprehensive Africa Agriculture Development Programme CAADP an agriculture led integrated framework of development priorities in Africa on agricultural expenditure and productivity income and nutrition A difference in difference treatment effects model based on when a CAADP compact is signed and the level of CAADP implementation reached and different estimation methods and model specifications are used The results show that CAADP has had a positive impact on agricultural value added and land and labor productivity The impact on agriculture expenditure is generally negative suggesting that

there is a substitution effect between the government's own funding and external sources of funding for the sector. The estimated impact on income and nutrition is generally insignificant. There are some puzzling results from the interaction between specific period of compact signing and level of implementation reached. Implications for maintaining the positive impacts as well as for further research to understand the puzzling results are discussed. Handbook of Academic Integrity Sarah Elaine Eaton, 2023-12-04. The book brings together diverse views from around the world and provides a comprehensive overview of academic integrity and how to create the ethical academy. At the same time, the Handbook does not shy away from some of the vigorous debates in the field such as the causes of academic integrity breaches. There has been an explosion of interest in academic integrity in the last 20-30 years. New technologies that have made it easier than ever for students to cut and paste coupled with global media scandals of high profile researchers behaving badly have resulted in the perception that plagiarism is on the rise. This in combination with the massification and commercialisation of higher education has resulted in a burgeoning interest in the importance of academic integrity, how to safeguard it and how to address breaches appropriately. What may have seemed like a relatively easy topic to address, students copying sources without attribution, has in fact turned out to be a complex interdisciplinary field of research requiring contributions from linguists, psychologists, social scientists, anthropologists, teaching and learning specialists, mathematicians, accountants, medical doctors, lawyers and philosophers to name just a few. Because of this broad interest and input, this handbook serves as the single authoritative reference work which brings together the vast, growing interdisciplinary and at times contradictory body of literature. For both established researchers/practitioners and those new to the field, this Handbook provides a one-stop shop as well as a launching pad for new explorations and discussions.

Total Volunteer Force Tim Kane, 2017-06-01. Tim Kane analyzes the strengths and weaknesses of the US armed forces leadership culture and personnel management. He proposes a blueprint for reform that empowers troops as well as local commanders. Kane's proposals extend the All Volunteer Force reforms of 1973 further along the spectrum of volunteerism, emphasize greater individual agency during all stages of a US military career and restore diversity among the services. The Leader Talent Matrix, an analytic framework Kane develops in the book, offers a multidimensional view of an organization's personnel practices. A survey of hundreds of veterans and active-duty troops reveals world-class strengths in the US armed forces leadership culture but a wide array of weaknesses in talent management. The Total Volunteer Force returns autonomy to the army, navy, air force and Marine Corps. Kane offers an array of reforms to improve performance evaluations, create a talent market for job matching and revolutionize compensation to better reward merit and skill.

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