



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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Tara S. Nair



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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.

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.

NTA UGC NET/JRF Economics Book 2023 - Concerned Subject : Paper II (English Edition) - 12 Mock Tests (1200 Solved Questions) with Free Access to Online Tests EduGorilla Prep Experts, 2024-06-01 Best Selling Book in English Edition for NTA UGC NET Economics Concerned Subject Paper II with objective type questions as per the latest syllabus given by the NTA. Compare your performance with other students using Smart Answer Sheets in EduGorilla's NTA UGC NET Economics Concerned Subject Paper II Practice Kit. NTA UGC NET Economics Concerned Subject Paper II Preparation Kit comes with 12 Mock Tests with the best quality content. Increase your chances of selection by 16X. NTA UGC NET Economics Concerned Subject Paper II Prep Kit comes with well-structured and 100% detailed solutions for all the questions. Clear exam with good grades using thoroughly researched content by experts.

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 *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 **The Handbook of Global Shadow Banking, Volume I** Luc Nijs,2020-06-30

This global handbook provides an up to date and comprehensive overview of shadow banking or market based finance as it has been recently coined Engaging in financial intermediary services outside of normal regulatory parameters the shadow banking sector was arguably a critical factor in causing the 2007 2009 financial crisis This volume focuses specifically on shadow banking activities risk policy and regulatory issues It evaluates the nexus between policy design and regulatory output around the world paying attention to the concept of risk in all its dimensions the legal financial market economic and monetary perspectives Particular attention is given to spillover risk contagion risk and systemic risk and their positioning and relevance in shadow banking activities Newly introduced and incoming policies are evaluated in detail as well as how risk is managed observed and assessed and how new regulation can potentially create new sources of risk Volume I concludes with analysis of what will and still needs to happen in the event of another crisis Proposing innovative suggestions for improvement including a novel Pigovian tax to tame financial and systemic risks this handbook is a must read for professionals and policy makers within the banking sector as well as those researching economics and finance **Fiscal**

Monitor, April 2017 International Monetary Fund. Fiscal Affairs Dept.,2017-04-19 This publication is a survey by the IMF staff published twice a year in the spring and fall as part of the IMF s World Economic and Financial Surveys The current issue analyzes the latest public finance developments updates medium term fiscal projections and assesses policies aimed at placing public finances on a sustainable footing An analytical chapter employs extensive firm level data sets as well as new sources of data on tax policy and tax administration for advanced economies emerging market economies and low income developing countries to assess the extent of resource misallocation within countries focusing on how the design of the tax system may affect resource allocation

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

Public Policy in Agriculture Ashok K. Mishra,Davide Viaggi,Sergio Gomez y Paloma,2017-08-07 In recent years developed countries have formulated public policies in agriculture ranging from supporting rural life and farm income to promoting sustainability of food and fibre production *Public Policy in Agriculture Impact on Labor Supply and Household Income* addresses the lack of empirical research in this area It explores the impact of differing approaches to public policy through a series of international case studies from the USA and Canada to South Korea Norway Slovenia and Taiwan At a time when much of the developed world has been experiencing budget deficits and policy makers and the public in general have re opened the debate on public expenditures in the agricultural sector this is a timely volume Mishra Viaggi and Gomez y Paloma have written an authoritative guide to agricultural public policy that will serve as a reference for academics researchers students and policy

makers **Too-Big-to-Fail in Banking** Tom Filip Lesche,2021-06-28 This book provides a comprehensive summary of the latest academic research on the important topic of too big to fail TBTF in banking It explains TBTF from various perspectives including the range of regulatory measures proposed to counter TBTF most notably the globally accepted regulation of global systemically important banks G SIBs and its main tool of capital surcharges The empirical analysis quantifies the shareholder value of the G SIB attribution by using quarterly observations from more than 750 global banks between Q2 2008 and Q3 2015 The main finding is that G SIBs are confronted with a substantial relative valuation discount compared to non G SIBs From the end of 2011 until the end of 2015 a stable discount of 0.6x-0.8x price to tangible common equity P/TCE is statistically highly significant The results suggest that the G SIB designation effect which positively impacts G SIBs share prices because of funding benefits from IGGs is dominated by the regulatory G SIB burden effect which negatively impacts G SIBs share prices because of lower profitability due to capital surcharges and other regulatory requirements placed on G SIBs The findings re-open the debate about whether breaking up G SIBs would unlock shareholder value and whether G SIBs are regulated efficiently **Metrics That Matter** Zachary Bleemer,Mukul Kumar,Aashish Mehta,Chris Muellerleile,Christopher Newfield,2023-03-21 This book examines alternative perspectives on often flawed and misleading college metrics to help students make important education decisions Proceedings of the 2022 International Conference on Economics, Smart Finance and Contemporary Trade (ESFCT 2022) Faruk Balli,Au Yong Hui Nee,Sikandar Ali Qalati,2023-12-19 This is an open access book As a leading role in the global megatrend of scientific innovation China has been creating a more and more open environment for scientific innovation increasing the depth and breadth of academic cooperation and building a community of innovation that benefits all Such endeavors are making new contributions to the globalization and creating a community of shared future To adapt to this changing world and China's fast development in the new era The 2022 International Conference on Economics Smart Finance and Contemporary Trade to be held in July 2022 This conference takes bringing together global wisdom in scientific innovation to promote high quality development as the theme and focuses on cutting edge research fields including Economics Smart Finance and Contemporary Trade This conference aims to boost development of the Greater Bay Area expand channels of international academic exchange in science and technology build a sharing platform of academic resources promote scientific innovation on the global scale strengthen academic cooperation between China and the outside world enhance development of new energy and materials and IT AI and biomedicine industries It also aims to encourage exchange of information on frontiers of research in different areas connect the most advanced academic resources in China and the world turn research results into industrial solutions and bring together talents technologies and capital to boost development **A History of Competitive Gaming** Lu Zhouxiang,2022-05-12 Competitive gaming or esports referring to competitive tournaments of video games among both casual gamers and professional players began in the early 1970s with small competitions like the one held at Stanford

University in October 1972 where some 20 researchers and students attended By 2022 the estimated revenue of the global esports industry is in excess of 947 million with over 200 million viewers worldwide Regardless of views held about competitive gaming esports have become a modern economic and cultural phenomenon This book studies the full history of competitive gaming from the 1970s to the 2010s against the background of the arrival of the electronic and computer age It investigates how competitive gaming has grown into a new form of entertainment a sport like competition a lucrative business and a unique cultural sensation It also explores the role of competitive gaming in the development of the video game industry making a distinctive contribution to our knowledge and understanding of the history of video games A History of Competitive Gaming will appeal to all those interested in the business and culture of gaming as well as those studying modern technological culture

World Development Report 2021 World Bank,2021-07-02 The unprecedented growth of data and its ubiquity in our daily lives signal that the digital revolution is transforming the world But much of the value of data remains untapped waiting to be realized Data collected for one particular purpose has the potential to generate economic value in applications far beyond those originally anticipated However many barriers stand in the way of the beneficial reuse of data ranging from misaligned incentives and incompatible data systems to a fundamental lack of trust The World Development Report 2021 Data for Better Lives will explore the tremendous potential of the changing data landscape to improve the lives of poor people but also to open backdoors that can harm individuals businesses and societies The first part of the report assesses how better use and reuse of data can enhance the design of public policies programs and service delivery as well as improve market efficiency and job creation through private sector growth The second part of the report focuses on issues of governance law and policy that can help realize data s potential benefits while safeguarding against harmful outcomes By examining these issues the report aims to show how data can be leveraged to benefit the lives of poor people

Microfinance in India Tara S. Nair,2018-10-24 This volume presents a comprehensive analysis of microfinance initiatives in India Through substantive field research and case studies ranging across the country it examines Indian microfinance within its distinct socio economic realities the role of women financial inclusion rural entrepreneurship and innovation its interactions with multiple institutions the challenges as well as future directions

World Yearbook of Education 2019 Radhika Gorur,Sam Sellar,Gita Steiner-Khamsi,2018-10-03 Digital methodologies new forms of data visualization and computer based learning and assessment are creating new challenges as well as opportunities for scholars in educational research The World Yearbook of Education 2019 explores this highly relevant topic opening a new discussion about the various conceptual and methodological challenges and opportunities in contemporary educational research This volume explores contemporary methods of inquiry with chapters organized around four topics of enduring interest in this field impacts patterns relations and contexts The World Yearbook of Education 2019 comprises contributions from internationally renowned scholars exploring novel concepts and methodologies in grappling with contemporary empirical

phenomena in educational research Vital questions such as how we understand the technological developments that are creating new possibilities for and demands on education and how we make sense of complex cases that cut across multiple nations are discussed This newest addition to the prestigious World Yearbook of Education series provides a fascinating read for scholars in the fields of education policy and comparative education It is not only a useful resource for educational researchers and policy makers examining new trends and emerging issues but would be of interest to graduate students exploring innovative methodologies particularly in the study of education and education policy

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

2015 Agricultural Productivity, Decentralisation, And Competitiveness Analysis For Provinces And Regions Of Indonesia Khee Giap Tan, Nurina Merdikawati, Mulya Amri, Kong Yam Tan, 2016-11-22 This book is the only annual study that dissects Indonesia's sub national competitiveness at both the provincial level covering 34 provinces and the regional level covering six major island groups Based on a rich dataset of 103 indicators the study covers four environments of competitiveness 1 Macroeconomic Stability 2 Government and Institutional Setting 3 Financial Businesses and Manpower Conditions and 4 Quality of Life and Infrastructure Development It also presents each province and region's comparative strengths and weaknesses and conducts what if policy simulations to propose policy suggestions

Economic Development for Everyone Mark M. Miller, 2017-05-09 How do we create employment grow businesses and build greater economic resilience in our low income communities How do we create economic development for everyone everywhere including rural towns inner city neighborhoods aging suburbs and regions such as Appalachia American Indian reservations the Mexican border and the Mississippi Delta and not just in elite communities Economic Development for Everyone collects organizes and reviews much of the current research available on creating economic development in low income communities Part I offers an overview of the harsh realities facing low income communities in the US today their many economic and social challenges debates on whether to try reviving local economies vs relocating residents and current trends in economic development that emphasize high tech industry and high levels of human capital Part II organizes the sprawling literature of applied economic development research into a practical

framework of five dynamic dimensions empower your residents begin with basic education enhance your community build on existing assets encourage your entrepreneurs diversify your economy and sustain your development This book assembled and presented in a unified framework will be invaluable for students and new researchers of economic development in low income communities and will offer new perspectives for established researchers professional economic developers and planners and public officials Development practitioners and community leaders will also find new ideas and opportunities along with a broad view on how the many complex parts of economic development interconnect

Handbook of BRICS and Emerging Economies PB Anand, Shailaja Fennell, Flavio Comim, 2020-12-16

Ever since Jim O Neill at Goldman Sachs coined the term BRICS in 2001 there have been many different assessments of these major emerging economies with some even proclaiming that the promise of the BRICS comprising Brazil Russia India China and South Africa is over However the so called arranged marriage still seems to be working well with the club having become a formal international forum with summit declarations ministerial meetings and numerous BRICS wide fora Is this euphoria misplaced Is there a BRICS model of economic and human development Are inequalities increasing and is this the denouncement of the economic successes Are geo political tensions rising between these nations During the post COVID 19 situation the importance of bilateral and multilateral co operation mechanisms and institutions is becoming clear This book focuses on one such emerging co operation mechanism of BRICS but also more widely on those five countries and other similar economies As a global depression looms large global economic recovery depends on the performance of not only its largest economies but also many other important and significant economies within the so called G20 group Even prior to the COVID 19 outbreak multilateral institutions have been under considerable strain as with the relationship between the United States of America and China and risks to global economic recovery appear very real This book brings together multi disciplinary perspectives from over sixty scholars and it presents a comprehensive and deep dive into the BRICS and emerging economies and into an understanding the political economic and social contexts that can help in designing approaches for recovery and regaining the last momentum in the journey towards the Sustainable Development Goals

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web apr 19 2023 asthma is a chronic lung disease that makes it harder to move air in and out of your lungs asthma key points asthma is chronic in other words you live with it every day it can be serious even life threatening there is no cure for asthma but it can be managed so you live a normal healthy life

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