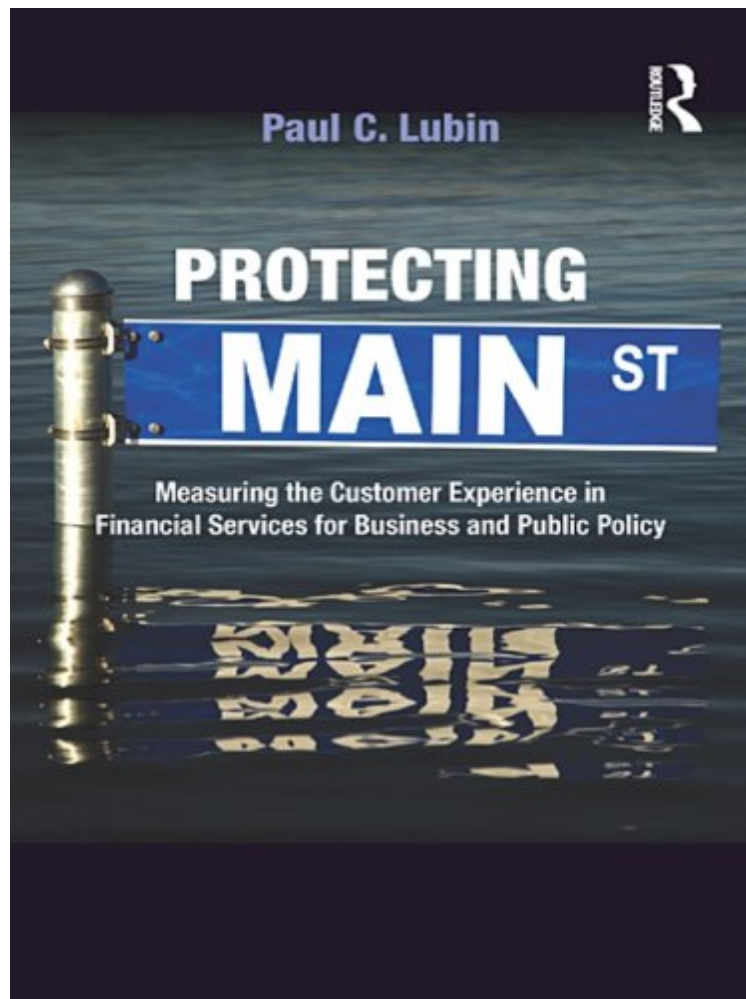


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Protecting Main Street: Measuring the Customer Experience in Financial Services for Business and Public Policy

Paul C. Lubin

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"Paul Lubin's book provides clear, concise and historical insight into the value of testing the consumer experience with financial products. Having worked with Paul in conducting customer satisfaction testing, mystery

shopping, and surveys, I can attest to its importance in making certain that financial institutions do the right thing by their customers. A must read for anyone working in risk management or responsible for customer satisfaction within their organizations." -- Marc Loewenthal Senior Vice President - Chief Security/Privacy Officer for LPL Financial

"Protecting Main Street is an important book. Paul Lubin draws on his extraordinary depth of experience to show how measuring and auditing the consumer experience can point the way towards a financial services industry in which consumers are treated fairly and get the information they need to make more informed financial decisions. This is a compelling, practical book that should be must reading for those who want to better serve and protect consumers of financial products and services." -- Eric Belsky, Executive Director of the Joint Center for Housing Studies of Harvard University

"Paul Lubin introduces a new, broader and refreshing perspective of self-testing in this book. The view that self-testing not only benefits the financial institution but also the consumer by encouraging the institution to provide high quality products and services is novel. Furthermore, I believe Paul is right. The market place does not always allow for the free flow of accurate and understandable information on which consumers and institutions can make optimal financial decisions especially with respect to the increasingly complex financial products of today. Self-testing is a mechanism to correct this market imperfection. This book is a must read for anyone interested in preventing unfair and unsound business practices as well as beginning and experienced users of self-testing." -- Arthur R. Preiss, President, PreissAssociates, LLC

"In these turbulent and complex financial times, this much-needed exposition on the role and responsibility of providers of financial services in ensuring positive customer experiences is outstanding. I like that Lubin deals with sound business practices for lenders while simultaneously emphasizing fair and equitable treatment of customers. Lubin exposes a key fallacy -- assuming that a satisfied customer is a fairly-treated customer -- that should be a major take-away for many businesses. His delineation of mystery shopping, matched pair testing, consumer surveys, etc., provides a solid foundation for ensuring fair and reasonable treatment of customers by lenders and sound financial decisions by consumers. Ultimately, this work should have a positive impact on government policy to benefit both firms and customers." -- Jerome D. Williams, Prudential Professor of Urban Entrepreneurship and Research Director of The Center for Urban Entrepreneurship and Economic Development, Rutgers Business School-Newark and New Brunswick, Rutgers University

"The revelations in this book are critical to protect the customer experience and to repair public sentiment and confidence in the financial service markets. As we negotiate critical reparations of the financial service markets, Lubin's treatise prescribes actionable steps to manage systemic risks, protect the customer experience, and restore public sentiment. The research techniques advocated in *Protecting Main Street: Measuring the Customer Experience in Financial Services for Business and Public Policy* are aggressive, proactive approaches to eradicate unfair and discriminatory practices from the financial service markets." -- Sterling A. Bone, Ph.D., Marriott School of Management, Brigham Young University

About the Author Paul C. Lubin has more than 30 years experience measuring and improving the customer experience. He owned and operated one of leading financial services market research firms in the country, Barry Leeds and Associates and has worked for the leading financial institutions in America. He pioneered the use of market research to detect discrimination and unfair sales practices in consumer lending and developed self-testing testing programs for financial institutions facing allegations of discrimination and unfair sales practices. In the early 1990's, he pioneered the use of Mystery Shopping and Matched Pair Testing to detect discrimination in lending. In the early to mid-1990's he developed a method to test for discrimination through customer feedback and coined the phrase "post-application test." The procedure is considered a valid self-test for discrimination by federal regulatory agencies. At the same time he pioneered the use of Mystery Shopping to examine non-deposit investment sales practices at banks. During the late 1990's and into the new century Paul created programs to detect predatory lending and misleading sales practices. In November 2007 he wrote and presented a paper *Fair Lending Testing: Trends, Training and Best Practices* at the Understanding Consumer Credit Symposium sponsored by the Joint Center for Housing at Harvard University. The paper is cited by Department of Housing and Urban Development as a source for methods used by financial institutions to detect discrimination and compliance with the law. In 2009 he prepared and presented a paper to the American Marketing Association Public Policy Conference titled *Market Research for Detecting and Eliminating Racial Profiling in Consumer Lending*.