



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

Paul C. Lubin

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Unlike other books which focus solely on the business or profit aspects of measuring the customer experience, this book focuses on the benefits to the consumer as well as the company or financial institution. The book describes how business and government can undertake market research to determine whether the credit and investment markets are functioning properly and providing consumers with adequate information to make sound and safe credit and investment decisions. A discussion of different market research methods abilities to uncover problems in the credit and investment markets is provided. Findings and trends from studies measuring the customers experience in the credit and investment markets during the 1991 - 2009 time periods are discussed along with regulatory guidelines and consumer protection laws. The methodologies used to measure the customer experience and detect misleading sales practices; unfair treatment and discrimination in the financial services market place are described in detail. The techniques of mystery shopping, matched pair testing and consumer surveys are described along with a detailed discussion of study design, data collection methods, sample size determination, statistical testing, reporting and analysis. Sample questionnaires, mystery shop scenarios and profiles and sample analyses and charts are provided.

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