

EU Credit Rating Agency Regulations : A metaphorical analysis

Tabani Ndlovu

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Despite the fanfare around the introduction of the European Credit Rating Agency regulations in 2009, experts working in the UK securities industry have expressed skepticism on the effectiveness of the regulations. The introduction of the regulations came soon after the 2007-9 global financial crisis and followed criticisms that Credit Rating Agencies operated in an unregulated environment despite wielding so much power over the European securities market. Credit Rating Agencies were alleged to have been at the centre of perceived lapses that led to the financial crisis hence the need to regulate them. This study surveyed market participants based in the UK to investigate the perceived effectiveness of the regulations in curtailing the runaway behaviours in the EU securities market. The study utilised metaphoric analysis to examine market participants' use of language when discussing the regulations and their impacts. The study conclusions point to the fact that the regulations were perceived to be tokenistic; had unintended consequences; were ill-thought-through and backward-looking as opposed to being forward-looking.



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