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# David Kresge

Associate

Dr. David T. Kresge is founder and CEO of Emerson Global Consulting, LLC (EGC), a company providing strategic risk management consulting services to banks, financial institutions, and other companies extending credit to businesses. EGC specializes in the design of risk management systems to automate the process of granting credit to businesses and then managing the resulting loan/credit portfolios, using advanced analytical risk rating techniques. Through EGC, Dr. Kresge provides clients with the content expertise, real-world experience, and consulting support to design and implement effective state-of-the-art loan management systems.

Dr. Kresge had previously served as Senior Vice President and Chief Economist of the Dun & Bradstreet Corporation. He had global responsibility for the development and implementation of business credit scoring; and built and managed an organization with world-class professional capabilities in credit scoring, risk management, and predictive marketing techniques. Dr. Kresge initiated and successfully introduced an array of global analytical products and business decision systems that generated significant, high-growth revenue streams. Dr. Kresge worked extensively as a consultant to senior management in major financial institutions and other companies throughout the world in the areas of risk management, marketing, and economics. As Chief Economist, he was responsible for the analysis and dissemination of information on U.S. business conditions.

Dr. Kresge also held the position of Chief of Information Strategy at PrimeStreet, an e-commerce company providing infrastructure enabling financial institutions to offer small businesses online access to credit and point-of-sale financing. He designed advanced web-based credit decisioning systems and managed the teams providing decision consulting services to financial institutions. He also analyzed market trends in the e-commerce arena and communicated his assessments of these trends to industry groups, the business press, and the media.

Previously, Dr. Kresge was at Harvard University, where he served on the faculty of the Economics Department and the John F. Kennedy School of Government. He also held the position of Director of the Harvard-M.I.T. Joint Center for Urban Studies, an institution doing research in the fields of housing, financial markets, demographics, and economic development. He was on the faculty and directed the Doctoral Program at New York University Graduate School of Business Administration. Dr. Kresge also served as Senior Economist with the U.S. Government Council of Economic Advisers, specializing in the area of monetary policy and forecasting.

Throughout his career, Dr. Kresge has been a frequent speaker on trends in the financial services industry, the outlook for general economic conditions, economic development strategies and issues, and the evolving role of e-commerce and the Internet. In addition to speaking at business, economic, and government conferences, he has appeared on CNNfn, MSNBC, Wall Street Journal Radio, and other broadcast and print media. He has published in the fields of finance, transportation, energy, and regional development.

His undergraduate degree is from the Massachusetts Institute of Technology (M.I.T.) and his Ph.D. is from Harvard University.