



Dipartimento di Statistica e Metodi Quantitativi

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Aula seminari 4026, edificio U7, 4° piano
Via Bicocca degli Arcimboldi, 8 – 20126 Milano

Latent Markov models for assessing long-term effects of direct mail strategies

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Abstract

Extant empirical research indicates that clients of banks tend to acquire financial products in similar orders, called acquisition patterns. It has been found that those products for the satisfaction of more basic needs tend to be acquired before products for higher order needs. Previous studies have shown that demographic variables may explain why some consumers make progress in such acquisition patterns and why others do not. We investigate whether a firm's marketing activities influences progress of consumers in acquisition patterns. Managerially, the conducted analysis can be used for assessing the long-term effects of marketing activities on consumer product portfolios at banks.

Tutti gli interessati sono invitati a partecipare

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