

Cross-selling financial products

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The majority of empirical research on retail banking focuses on the sale of a single banking product (e.g. Crawford et al. (2018) and Cuesta and Sepulveda (2018)). But cross-selling is a common practice used by banks (Qi (2024)).

Do individuals buy multiple products from a single firm?

Motivation

Literature

There is a literature that studies cross-selling in banking, see basten·cross·2023; Qi (2024)

Model

Data

DESCRIBE THE CMF DATA

Research questions

Some possible research questions are:

- What are the welfare effects of cross-selling relative to the case where firms price at the product level?

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