

# Welfare effects of cross-selling in retail banking

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# Outline

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Empirical Evidence

Model

## Sorting into firms

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- ▶ Multi-product firms and multiple period

# Outline

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Empirical Evidence

Model

## Sorting into firms

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- ▶ Multi-product firms and multiple period
- ▶ Switching costs
- ▶ Relationship learning: firms learn about consumer risk type