

Variable description for the Cross-selling case.

Variable Name	Description
Id	A unique customer identification number
Tenure	The number of periods that the customer has been with the company
Comp	The fraction of the customer's assets that is NOT associated with this company
Nprod	The number of cross-selling products that the customer is currently subscribed to. This is a number between 0 & 5.
mean(d-bal)	The mean of the change in (total) customer balance (among the 5 products) until current period.
sdev(d-bal)	The standard deviation of the change in (total) customer balance until current period.
Z(1,1) Z(2,1) Z(3,1) Z(4,1) Z(5,1)	For each product $j=1,2,3,4,5$, $Z(j,1)$ is an indicator variable that is 1 if the customer received a cross-selling campaign for product j by email in this period, and 0 otherwise.
Z(1,2) Z(2,2) Z(3,2) Z(4,2) Z(5,2)	For each product $j=1,2,3,4,5$, $Z(j,2)$ is an indicator variable that is 1 if the customer received a cross-selling campaign for product j by regular mail in this period, and 0 otherwise.
accept1 accept2 accept3 accept4 accept5	For each product $j=1,2,3,4,5$, accept- j is an indicator variable that is 1 if the customer enrolls for product j in this period, and 0 otherwise.
bal1 bal2 bal3 bal4 bal5	For each product $j=1,2,3,4,5$, bal- j is the amount of money in 1000s of dollars that the customer invests in product j in this period. If the customer is not enrolled in the product, this value is 0.
bal-tot	The total balance that the customer has over all 5 products, in this period.
d-bal	The change in the customer's total balance from the previous period to the current period.

age	
male	
hhsz	household size – number of people in the household
income	<p>Income is reported as an ordinal variable that ranges takes on the values: 1 (under \$15k), 2 [\$15k,\$20k), 3 [\$20k,\$30k), 4 [\$30k,\$40k), 5 [\$40k,\$50k), 6 [\$50k,\$75k), 7 [\$75k,\$100k), 8 [\$100k,\$125k), and 9 [\$125k and above).</p> <p>Hence the average of 5.5 implies an average income above \$50k.</p>