



**FACULTEIT ECONOMIE  
EN BEDRIJFSKUNDE**

**HOVENIERSBERG 24  
B-9000 GENT**  
Tel. : 32 - (0)9 - 264.34.61  
Fax. : 32 - (0)9 - 264.35.92

## **WORKING PAPER**

### **Investigating Purchasing Patterns for Financial Services using Markov, MTD and MTDg Models**

**Anita Prinzie<sup>1</sup>**

**Dirk Van den Poel<sup>2</sup>**

December 2003

2003/213

---

<sup>1</sup> PhD candidate (Department of Marketing, Ghent University)

<sup>2</sup> Assistant Professor (Department of Marketing, Ghent University)