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we use a new panel dataset of credit card accounts to analyze how consumers responded to the 2001 federal income tax rebates we estimate the monthly response of credit card payments spending and debt exploiting the unique randomized timing of the rebate disbursement we find that on average consumers initially saved some of the rebate by increasing their credit card payments and thereby paying down debt but soon afterwards their spending increased counter to the canonical permanent income model spending rose most for consumers who were initially most likely to be liquidity constrained whereas debt declined most so saving rose most for unconstrained consumers more generally the results suggest that there can be important dynamics in consumers response to lumpy increases in income like tax rebates working in part through balance sheet liquidity mechanisms

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the two volume set ifip aict 535 and 536 constitutes the refereed proceedings of the international ifip wg 5 7 conference on advances in production management systems apms 2018 held in seoul south korea in august 2018 the 129 revised full papers presented were carefully reviewed and selected from 149 submissions they are organized in the following topical sections lean and green manufacturing operations management in engineer to order manufacturing product service systems customer

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the authors deal with advertising from a strategic perspective they begin with a broad look at what advertising is meant to do and then provide the reader with the keys to developing effective advertising and promotion campaigns

issues for feb 1965 aug 1967 include bulletin of the institute of management sciences

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