

American Express Co in Consumer Finance

March 2023

Table of Contents

SCOPE OF THE REPORT

Scope

STRATEGIC EVALUATION

Key company facts

Financial assessment: Balance sheet Financial assessment: Income analysis Financial assessment: Expense analysis American Express corporate activity (1/2)

American Express corporate activity (2/2)

Executive structure

SWOT: American Express Co Key opportunities and challenges

COMPETITIVE POSITIONING

Company growth matches market average after the pandemic

American Express's card growth is back on a positive trajectory after the pandemic

Global operator landscape

Global issuing landscape

International network product breakdown

MARKET ASSESSMENT

American Express is present in every region

Market leader in charge cards and significant commercial credit presence

American Express losing share across regions

GEOGRAPHIC AND CATEGORY OPPORTUNITIES

Asia Pacific region holds the biggest growth opportunity

Increasing international merchant acceptance

Expansion in the B2B and digital payments spaces

Buy Now, Pay Later (BNPL) thrives as a new form of lending

BRAND STRATEGY

Spend on marketing and promotion remains high

New campaigns target new audiences through new platforms

RECOMMENDATIONS

Recommendations

APPENDIX

Data parameters and report definitions

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