American Express Co in Consumer Finance
March 2023
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Scope

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Financial assessment: Income analysis
Financial assessment: Expense analysis
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American Express corporate activity (2/2)
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Key opportunities and challenges

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Company growth matches market average after the pandemic
American Express’s card growth is back on a positive trajectory after the pandemic
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American Express is present in every region
Market leader in charge cards and significant commercial credit presence
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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

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Data parameters and report definitions

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