

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

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus

of operations, their competitors, their geographic presence and performance.

- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/american-express-co-in-consumer-finance/report.