Co-Branded and Affinity Cards in the U.S., 5th Edition

Description:
Co-branded credit cards generated $809 billion in U.S. purchase value in 2014. Visa leads network operators with a 47% share, followed by MasterCard and American Express. Competition is intense, as a growing bevy of players chase a finite universe of affluent prospects with more rewards and broader, deeper card benefits. Even so, co-branded cards can be further leveraged to draw more Millennials into the mix, and (at a time when the concept of brand loyalty is on the ropes) well-positioned issuers can leverage merchants' need for sophisticated loyalty marketing strategies.

Co-Branded and Affinity Cards in the U.S., 5th Edition provides a wealth of insight on trends shaping this increasingly competitive industry, helping market participants plan their co-branded relationships and strategies. More specifically, the report: Provides a market size for U.S. general purpose credit cards and co-branded credit cards, as well as market factor analysis and card program counts by operating network, issuer, and partnership segment. Conducts an airline guest, frequent flyer and hotel guest analysis, targeting affluent guest stays. Assesses co-branding card growth strategies being employed by American Express, MasterCard and Visa. Assesses co-brand/affinity card growth strategies employed by Alliance Data Systems, Bank of America, Barclays, Capital One, Citibank, JPMorgan Chase, Synchrony Financial Services, U.S. Bank and Wells Fargo. Provides case studies of credit card programs spanning several partnerships segments: Amazon, General Motors, Hilton, Ralphs, Ritz-Carlton, Sam's Club, Southwest Airlines, Virgin Atlantic, Walmart and Wyndham—to gauge program differentiation and related features and benefits; rewards and loyalty program structure; and online/mobile positioning (demographic analysis of these companies and branded is included). Trends credit card usage over time by card association, focusing in HH income trends via eight-segment HH income demographic analysis. General trends are tracked back to 2006; association-based trends are tracked back to 2011. Cards in wallet trends and usage frequency trends are included. Trends rewards/affiliation credit card usage over time by card association and demographic, and analyzes current co-branded/affinity card usage and active usage by card association and demographic. We also gauge usage of 15 types of co-branded/affinity cards. Assesses the importance co-branded credit card users give to a range of features and benefits when signing up for their last co-branded credit card. The section analyzes the importance cardholders attribute to a range of 15 card features & benefits, as well as five additional “follow-up” card feature and benefit categories (extra points/rewards, card reward program, discounts, special perks and services, and travel benefits).

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