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"Consumers can be influenced by strategic marketing messages during the credit card application process as they compare how various rewards and incentive programs meet their individual needs."

- Jennifer White Boehm Associate Director - Financial Services

## This report looks at the following areas:

- Outstanding revolving consumer credit nears \$1 trillion
- · Few fundamental objections to having debt
- Card security is a major concern

Demographics play a role in which card types are most likely to meet their criteria and how marketers might alleviate any concerns about taking on new debt.

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DID YOU KNOW?

This report is part of a series of reports, produced to provide you with a more holistic view of this market



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Strong opportunity to encourage non-users

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Consumers overwhelmingly satisfied with card application process

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Consumer qualitative research

Direct marketing creative

Abbreviations and terms

Abbreviations

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