

AMERICAN EXPRESS

Credit Card Benefits: Trending Insights Around the World

2025 Research Report: An in-depth review of the benefits that resonate with consumers in an increasingly competitive Credit Card market.

The research was commissioned by American Express and carried out by the independent research firm Strat7 Jigsaw from December 2024 to April 2025.

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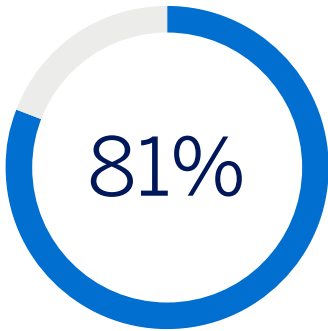


Special and relevant. The key to lasting loyalty.

Consumers are loyal to Credit Cards that offer exclusive, relevant benefits and rewards. Customers were asked to what extent they agree on the following Card traits and benefits, and research suggested significant consensus.

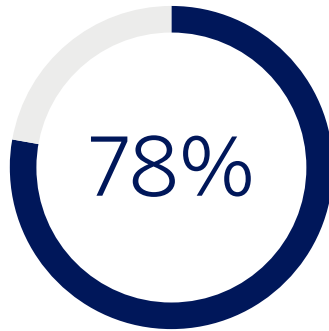
Relevance

Cards should offer rewards and discounts on the things I like to buy with my Credit Cards.



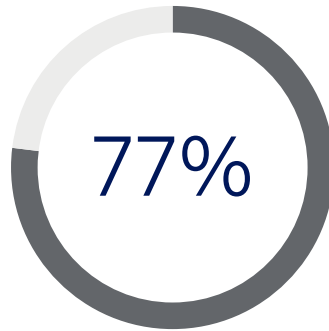
Exclusivity

Exclusive benefits and rewards make me want to use my Credit Card more.



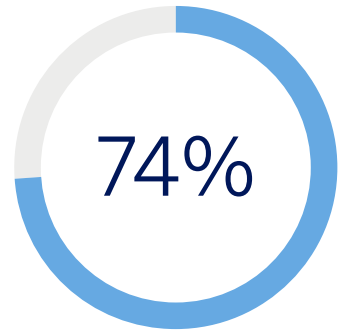
Dynamism

Credit Cards with benefits and rewards are the future.



Rewards

Reward Credit Cards are for people like me.



Statements provided by participants surveyed:

“I buy a lot from online stores and in department stores – discounts at these places are always an attractive benefit.”

**PARTICIPANT,
COLOMBIA**

“Having a Card that truly offers a unique experience is appealing. Having a separate space at a concert, or easy access, that’s something far superior.”

**PARTICIPANT,
BRAZIL**

“Amex’s Cards are like James Bond – always evolving.”

**PARTICIPANT,
SOUTH AFRICA**

“I like any Card that allows me to do more of the things I love – going to concerts or festivals, trying new restaurants, seeing plays.”

**PARTICIPANT,
SOUTH KOREA**

Consumers are telling us what matters most: benefits that align with their interests, fit their lifestyles, provide real value, and are easy to understand. This report shows where the opportunity lies.”

VIVI GALANI, GM & VP PRODUCT MARKETING & GLOBAL BUSINESSES



Research reveals Consumers want...

(Based on our key findings)



Rewarding benefits in key categories

Travel is considered the most important category, followed by Shopping and Fashion, Entertainment, Dining, Technology and Education.



Rational and emotional value

Market leading brands focus on benefits that come with financial gain and emotional delight.

Credit Cards should combine clear, eye-catching discounts and perks with treats that make people feel special and valued – no matter how small.



Simple benefits and communication

Brands should simplify their range of benefits and communication should focus on the hero benefits.



Travel benefits. The deciding factor.

The key findings that the research revealed are:

Travel benefits are a top priority when choosing a premium Credit Card.

Consumers love travel perks and consider them as important as the brand when considering a Credit Card.

And, while international travel appeals, consumers also crave domestic travel benefits.

“My Amex Card, for example, is beneficial for my spending abroad. It gives more miles for international flights and more points for international purchases.”

PARTICIPANT, TURKEY



Benefits that go beyond travel.

Travel benefits are key, but there is also a strong appetite for other benefit categories.

The benefit categories are presented in order of importance, determined by quantitative, qualitative, and competitive insights.



 Travel

 Shopping & Fashion

 Entertainment*

 Dining

 Technology

 Education

*Tested as subcategories in the quantitative portion of this study – 47% want to see more movies & cinema benefits, 43% more streaming/video on demand, 34% more music, 33% more culture, and 24% more spectator sports.

Benefits that bring real value and delight.

Findings from our research indicates:

Rational value is important but benefits with emotional value are highly regarded.

Travel

"I imagine having access to a truly VIP lounge or new museum before the public. Different access is essential."

PARTICIPANT, BRAZIL



Dining

"Since I visit a lot of fine dining places, it'd be good to have fine dining events just for members."

PARTICIPANT, SOUTH KOREA



Shopping & Fashion

"I prefer to shop for luxury goods in-store. It'd be nice if I could make a reservation to shop instead of having to wait in line."

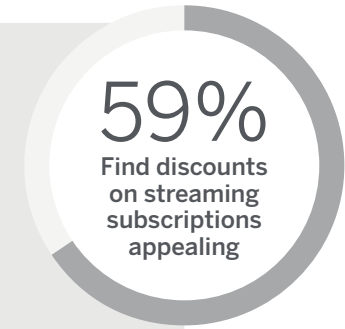
PARTICIPANT, MALAYSIA



Technology

"I'd love first access to new devices – maybe with a discount or free shipping. A tailor-made deal."

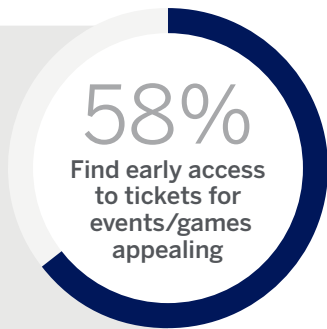
PARTICIPANT, NIGERIA



Entertainment

"My husband was upset when he missed this one game. If it came with priority tickets, he'd get a new Card in a heartbeat."

PARTICIPANT, TURKEY



Education

"It'd be interesting to get access to lectures at an international university. Oxford, for example."

PARTICIPANT, KAZAKHSTAN

"I'd use discounts on online classes, especially if they were around AI, coding, VR."

PARTICIPANT, PERU

Turn experiences into memorable moments.

Exclusive experiences build emotional value.

Benefits that enable exclusive experiences stand out

Most brands offer discounts of some sort. But customers describe experiences that deliver emotional value as special and unique. They make them feel valued – whether it’s by sharing memorable moments with friends and family, or enjoying a heightened sense of status.

Benefits must balance aspiration with attainability

While exclusivity is part of the allure, it can make brands feel inaccessible. The key to driving engagement and acquisition is balancing aspiration with accessibility – from a complimentary dessert at a fine restaurant to savings on everyday coffees.

“With priority access, the travel experience feels completely elevated.”

PARTICIPANT, COLOMBIA

“Could Credit Card companies offer a discount on an experience I could enjoy with my family? That would be different.”

PARTICIPANT, TURKEY

“Some brands’ benefits seem too difficult to access, especially for younger generations.”

PARTICIPANT, SOUTH KOREA

Simplicity. The competitive advantage.

Bloated benefits and communications turn customers away. For success and customer uptake, brands should keep offers simple and direct.

Lack of clarity reduces appeal

When benefits are hard to decode, they lose their appeal. This can be especially frustrating for those seeking a single benefit, like airline miles. Simple, instant features and benefits win.

“If I knew a Card gives me discounts online or in-store, I’d be more drawn to it.”

PARTICIPANT, BRAZIL

Lack of focus reduces differentiation

Benefits are often difficult to find or presented in a confusing way online. In the Credit Card space, we’re seeing a shift toward more upfront rewards, and consumers now expect benefits that are transparent and easy to understand.

“I’ve received notifications stating that I’m in Tier X, but what does it mean?”

PARTICIPANT, PERU

Lack of simplicity reduces value

Benefits used to be clear and tangible – like swapping points for a flight. Now, layers of rules and multiple loyalty schemes make benefits feel complex and less appealing.

“Miles are rather complex, and all Credit Card companies offer similar programs.”

PARTICIPANT, NIGERIA

bucks elite stamps tokens credits coins
diamond smiles points miles perks ambassador
gold boosts stars kicks rewards bonuses
gems stars kicks rewards crowns

The future of Credit Card benefits.

Benefits are no longer optional – they are the key arena for differentiation. Consumers now expect Credit Cards to unlock more. More exclusivity, more meaningful experiences, and more everyday value.


To stay ahead, brands must offer benefits that combine global reach with local nuance, one-off excitement with everyday value, and financial gain with emotional delight. And, with all of this, bring customers closer to their friends and families.

“Credit Cards today must do more than enable purchases; they must feel valuable, unlock extraordinary experiences and create connections”

VIVI GALANI, GM & VP PRODUCT MARKETING & GLOBAL BUSINESSES



Research methodology.



Between December 2024 and April 2025, a collaboration with Strat7 Jigsaw was undertaken to conduct an online quantitative survey involving **10,300 participants**, alongside **45 focus groups** designed to gather deeper qualitative insights.

The research included participants from: Brazil, Colombia, Kazakhstan, Nigeria, South Africa, South Korea, Turkey, Peru and Malaysia