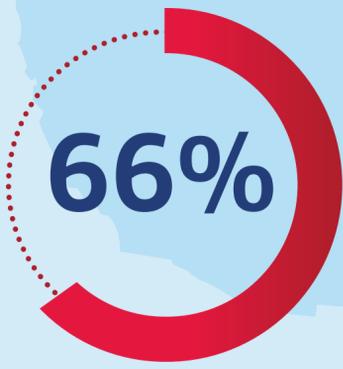


# CONSUMER SPENDING BEHAVIOR: FINANCIAL REWARDS GAME PLAN

Findings are from an online survey of 2,500 panelists administered in January 2019. Panelists are from a sample of US adults matched to the US Census population in terms of age, gender, household income and region.

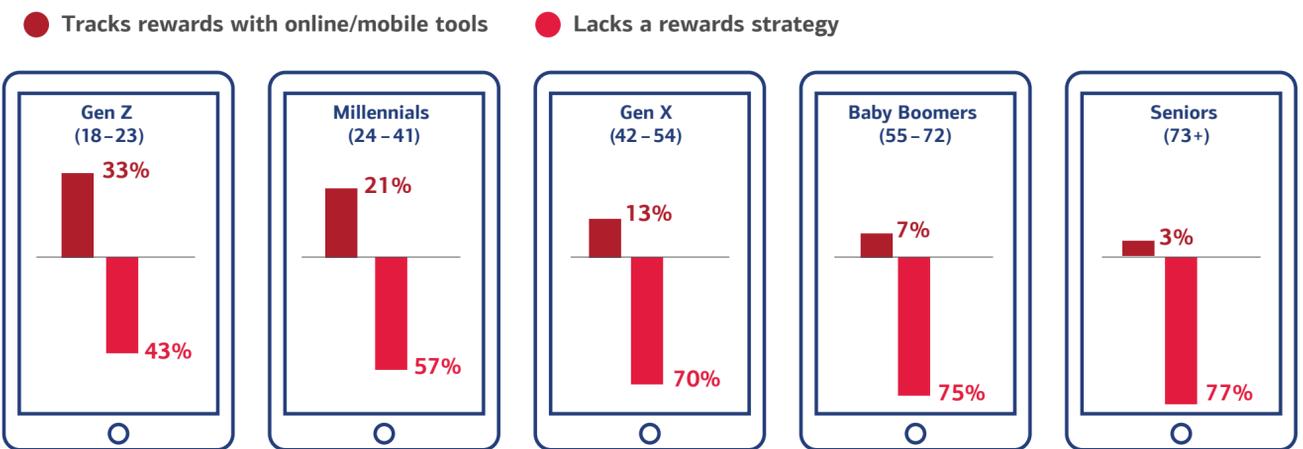
## Rewards Game Plan? Not Me



of Americans reported **not having** a rewards earning strategy.

## Spending and rewards strategies change by generation

Those **73+ were significantly less likely** to have a rewards earning strategy, especially one with an online component.



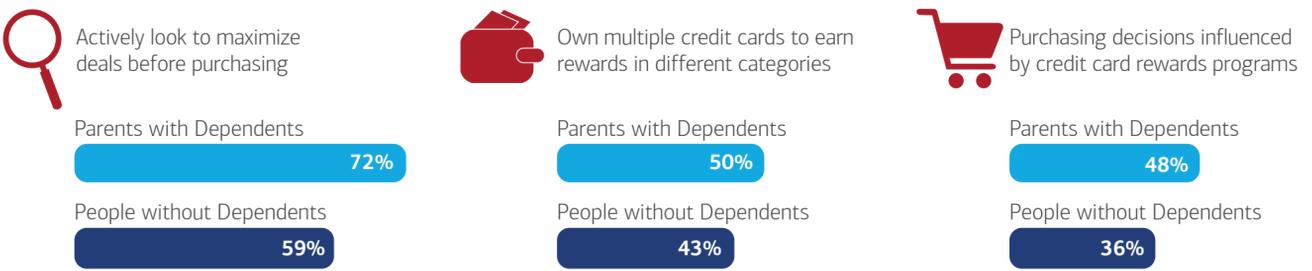
## Consumers take small steps in hopes for big rewards

Despite not having a defined strategy, most haphazardly act to earn rewards.



## Parents approach spending methodically

People with kids under 18 were more likely than those without to strategically consider credit card rewards when making purchases.



## Cash is King in consumer preference

50 percent of card holders experience happiness when receiving financial rewards, often prioritizing monetary benefits over personal ones.

