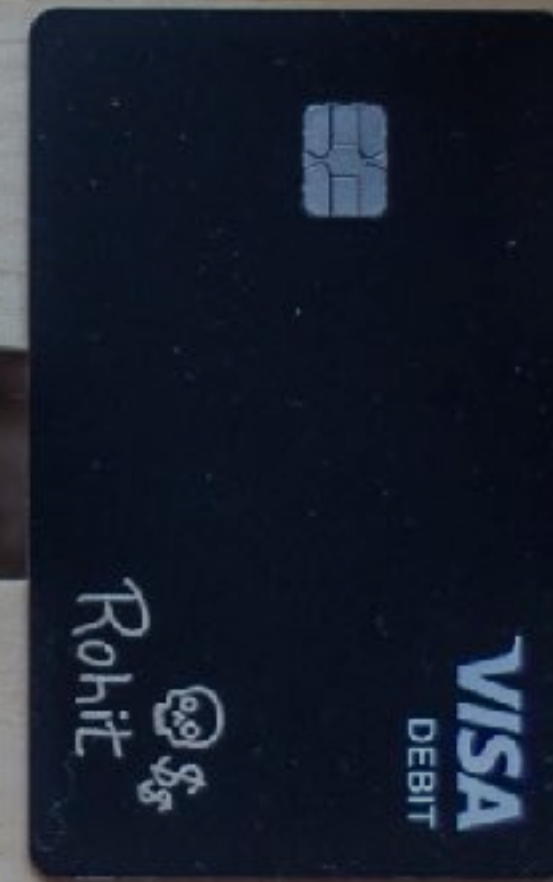


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Credit Card Introduction Case Study



Credit Card Introduction

CHALLENGE:

A U.S. based credit card client wanted to understand what the expected value of a new credit card concept would be and how to optimize the features of the card to extend the offer to non-card holders.

FINDINGS:

We discovered customers wanted a combination of new product features with their credit cards. This new feature within the card to non-card users had the potential to replace current debit cards.

However, some decision drivers, associated with traditional cards needed to be satisfied first before the new card would be adopted among current card holders. That said, the new concept was more likely to be adopted among non-traditional card holder than current customers.

OUTCOME:

The new credit card delivered measurable value among both users and non-users, appearing to be a mass market product.

However, the client was encouraged to generate individual selling proposition for different decision types and provide an easy transition to the new card, while creating a different go-to-market strategy among non-users to maximize market adoption and differentiation, while minimizing the potential of cannibalization of current market structures.



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