Reddit Cultural Primer

Financial Services

How Reddit can uniquely equip financial services brands to resonate with audiences in a crowded digital marketplace.
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01 Cultural Context
On Reddit, people aren’t just aimlessly scrolling. They’re actively seeking high quality financial advice that will inform life-changing decisions.
THE CHALLENGE

Whether buying a house, choosing a credit card, or planning for retirement, there’s an overwhelming amount of information online.

There are literally hundreds of millions of pages out there to fill the information gap on all kinds of financial choices.
I want to improve my knowledge in investing. Browsing the internet for answers doesn’t help tbh. There are tons of websites, videos, and articles but most of them give me more questions than answers. I’m not even sure if those are reliable. I spent a lot of time reading and watching and now it’s just all information overload.

– Redditor via r/Stocks
THE CHALLENGE

Quantity rarely equates to quality

While financial literacy is integral to reducing inequality, more information doesn’t always equate to more knowledge.

On the contrary, more information can often make it harder to find trustworthy, relevant sources.

**TL;DR?** Amid a glut of information, audiences are finding it hard to focus.

- **74%** of Americans say that they’re worried about misinformation
- **67%** of Americans say too much content makes it hard to choose what to engage with
- **76%** of Americans say they too feel overwhelmed to make long-term financial plans

Sources: Edelman 2022; Verizon and Publicis Media, 2021; Schroders, 2022
In a saturated information marketplace, people are becoming more discerning... and they’re heading to Reddit as a result

67% of US redditors say they've been visiting Reddit more often since 2020 for financial information and advice

33M+ conversations in Personal Finance since 2021

Source: Reddit internal data via Suzy, 2022; Brandwatch Jan 2021 - June 2022
55% of US Redditors say they've made financial decisions based on the information they've found on Reddit

– Reddit internal data via Suzy, 2022
THE ROLE FOR REDDIT

Reddit’s focused communities guarantee users reliable and relevant financial content

Here, people are able to sense check intel via communities with personal experience of similar financial choices.

**TL;DR? On Reddit, brands can show up to in the context of genuinely useful financial content.**

Source: Reddit internal data via Suzy, 2022
This isn’t just about good information. These decisions are being made at pivotal moments in people’s lives.

Whether having kids, going to college or buying a house, many major life markers come with important financial decisions.

And in uncertain times, these important milestones are even more likely to be a source of stress.

Source: Brandwatch: Jan-June 2021 vs. 2022

+36% increase in mentions of family planning in personal finance communities

+27% increase in mentions of student finance in personal finance communities

+27% increase in mentions of weddings and proposals in personal finance communities
**r/BabyBumps**

**Worried about money.**

Just found out I was pregnant a few days ago (with an at home urine test, have to wait to get into the doc for a blood test this week) and I’m shocked/excited/scared/ever thing! My husband and I are emotionally ready for it...but I’m worried about money.

We own a house and are able to pay our monthly bills, but don’t have much of a savings account. Any tips for having a baby on a budget??

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**r/AskWomenOver30**

**Feeling like a failure because I can't afford a house**

Does this feeling of being a failure for not ticking certain boxes ever go away?

No matter what I accomplish in my life, when people find out that I rent, I usually get an unsolicited lecture about why I should buy instead.

In general I am very happy with my life, but the social conditioning about this is so strong and radicated that I find myself feeling like I’m failing big time. :(

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**r/StudentLoans**

**Am I basically screwed until I get a better paying job?**

I make 45k a year. I bring home just under $3k a month after my 401K contributions.

My minimum payments on my private loans are $281. (46K)

I have so much regret taking out this much in loans.

Has anybody been in similar or worse situation that can give me some hope or guidance? I feel so defeated already.
THE VALUE OF REDDIT

Reddit offers a sense of comfort and belonging at pivotal moments in people’s lives

Pseudonymity and the promise of shared experiences give people on Reddit the space to open up and be vulnerable when talking about money.

TL;DR? On Reddit, brands can show up during intimate life moments without overstepping their bounds.

62% of US redditors say ‘financial brands can have a conversation with me on Reddit they can’t have anywhere else’

33% of redditors say they feel comfortable sharing financial experiences on Reddit – more than other platform

75% of redditors say ‘Reddit is a place where I feel like I belong’

Source: Reddit internal data via Suzy, 2022; Power of Community, 2022
So what?

Reddit brings financial solutions into focus.

Reddit’s communities cut through the chaos, giving people the clarity they need to make the financial decisions that are right for them.
02

The Reddit Audience
Reddit is home to passionate and engaged finance communities that cannot be found elsewhere.
THE REDDIT AUDIENCE

Home to an evergreen conversation that happens year-round, spanning life markers and moments

MENTIONS OF MAJOR LIFE MARKERS IN FINANCIAL SUBREDDITS THROUGHOUT THE YEAR:

Source: Brandwatch, Global data, 2020-2022
These conversations are adding value to people’s lives globally.

SCREENVIEWS OF FINANCIAL SUBREDDITS BETWEEN 2020 AND 2022:

- Canada: +16% growth in unique screen views since 2020
- The UK: +27% growth in unique screen views since 2020
- The US: +4% growth in unique screen views since 2020
- Australia: +39% growth in unique screen views since 2020
- Germany: +84% growth in unique screen views since 2020

Source: Reddit internal data, Global (2022)
Reddit offers financial advice for all

Regardless of income or interests, Reddit communities offer people across the spectrum of financial literacy a space to connect with others who can support them when making important financial decisions.

While some are planning for the future as they prepare for major life moments, others are focusing on how they can make their cash work harder in the now.

**TL;DR?** People across pay brackets come to Reddit to seek out relevant and reliable financial information and advice.

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**How redditors approach money...**

- **Shoestring Spenders**
  Economy-conscious, savvy spenders with a penchant for bargains and saving tactics.

- **System Gamers**
  Shrewd preppers looking to work the system to make their money work harder for longer.

- **Armchair Investors**
  Self-taught financial aficionados who're always looking out for the next big risk.

- **Pragmatic Planners**
  Cautious planners who like to gather all the evidence before making financial decisions.

- **Self Starters**
  Ambitious folks who are their own bosses, crowdsourcing advice from other entrepreneurs.

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*Source: Reddit internal data, Global (2019 vs. 2022)*
THE REDDIT AUDIENCE

Reddit offers financial advice for all

How redditors approach money...

- **Shoestring Spenders**
  Make budgeting and saving easier.

- **System Gamers**
  Use exclusivity to make them feel in the know.

- **Armchair Investors**
  Empower them to make decisions on their terms.

- **Pragmatic Planners**
  Inspire trust by ensuring they feel safe and secure.

- **Self Starters**
  Build legitimacy by working with real entrepreneurs.

The five actions your brand can take to resonate with finance redditors.

Source: Reddit internal data, Global (2019 vs. 2022)
Shoestring Spenders

Redditors are great with money. Regardless of their income, they love a bargain or a smart saving tactic – especially amid economic instability. Subreddits like r/Frugal are prime spots for digging up effective tips and tricks for making money go further.

Reddit is not exclusively a source of financial intel for this group, though. r/AmITheAsshole is a great spot to explore how frugal is too frugal, while r/EatCheapAndHealthy and r/FrugalMaleFashion apply a budget mindset to other aspects of life.

**Relevant financial brands?** Banks, payment apps and credit cards.

*Source: GWI Zeitgeist, US, Mar & May 2022; Internal Data, Aug 2021-Aug 2022*
How to win over the Shoestring Spender?

Make budgeting and saving easier. Show up in spaces where this audience are already heading for deals and perks, and share information on upcoming rewards or product benefits.
Redditors take a DIY approach to money management. They know there are many ways to make their money work harder, but they also know those strategies aren’t always obvious to the layperson. So they’re researching financial systems to hack the best deals – from r/Churning to maximize credit card rewards to r/FIRE for tips on achieving early retirement.

This is all about taking the path untrodden to unearth hacks and tricks, which is why subs like r/LifeHacks and r/CryptoMarkets are also popular with this group.

Relevant financial brands? Banks, credit cards, retirement funds, investment services.
How to win over the System Gamer?

Make them feel *in the know*. Show up where they’re doing their research to tease new products, programmes or perks. Offer exclusive hacks or tips to make them feel like they found them first.
Armchair Investors

Redditors are self-directed learners, who harness online community to collectively upskill. In r/WallStreetBets or r/SuperStonk, this mindset is applied to stocks and shares, where redditors can discuss the market without the stuffiness of conventional financial news.

This also means that redditors’ understanding of the stock market is shaped by their wider media diet: hungry for the thrill of risk, they’re not afraid to bet on pop culture, looking to subs like r/Memes or r/WorldNews to inform how they invest.

Relevant financial brands? Investment banks, investment services, banks.

Source: GWI, 2022; Internal Data, Aug 2021-Aug 2022
How to win over the Armchair Investor?

*Equip them* to make decisions on their terms. This audience enjoy doing their own research, so tease new products or leads, but give them the space to do the work and make their own decisions.
Pragmatic Planners

Organised and methodical when making major life decisions, these are redditors who aren’t big on risk, but will put in the research so they can grow in a way that feels secure.

More now than ever, there is no ‘right way’ to do life milestones – whether having kids, relocating or switching careers. When these moments happen, communities like r/BabyBumps or r/SameGrassButGreener offer this audience the support they need to make important financial decisions that feel as free from risk as possible.

Relevant financial brands? Banks, mortgage brokers, insurers, tax services.

Source: Internal Data, Suzy, 2022; Internal Data, Aug 2021-Aug 2022
How to win over the Pragmatic Planner?

Make them feel *safe and secure*. Host AMAs or Reddit Talks with experts who can answer their questions directly in a way that prioritises expertise without compromising on empathy.
Entrepreneurial spirit defines many of Reddit’s biggest financial communities, where self-employed redditors – independent contractors, small business owners, emergent creators – come together in communities like r/SmallBusiness or r/Entrepreneur to pool intel on the logistics of being your own boss.

This is an ambitious audience who’re comfortable harnessing social platforms to achieve their dreams. They’re also visiting subs like r/RealEstate and r/Technology to inform wider career and business decisions.

**Relevant financial brands?** Banks, insurers, tax services.

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6 Years ago I quit my full time job to start a business. We’ve bootstrapped it to over $50 million/year in revenue and just won Top 25 Fastest Growing in SC for 4th year in a row. AMA!

We are debt free, 185 employees (trying to hire another 20...), and I started it with less than $1000. We’ve just won Top 25 Fastest Growing Companies in South Carolina for the 4th year in a row, and we’re still growing...

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**Top Subreddits**

- +164% r/SideHustle
- +40% r/EtsySellers
- +16% r/Entrepreneur

*increase in screenviews

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Source: GWI, 2022; Internal Data, Aug 2021-Aug 2022
How to win over the Self Starter?

Work with real entrepreneurs. Showcase services through people who’ve actually used them by hosting AMAs or Reddit Talks with influential entrepreneurs with a point of view on products – and the experience to back it up.
Reddit communities inform decision-making across financial services categories.
We surveyed redditors to understand their relationship with major financial products, and the role that Reddit and its communities play within it.

Source: Reddit internal data via Suzy, 2022; Power of Community, 2022
Redditors exploring their personal banking options come to Reddit for advice and support...

**THE OPPORTUNITY**

- **30%** of redditors would be willing to switch banks for better rates

**THE AUDIENCE NEED**

- **44%** of redditors say they seek out advice when making financial decisions

**REDDIT’S ROLE**

- **58%** of redditors who’ve considered getting a checking account in the past year say Reddit is the platform where they’d feel most comfortable sharing personal experiences around banking

Source: GWI, 2022, Reddit data via Suzy, 2022
A topic that touches communities across Reddit

**SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND PERSONAL BANKING IN 2021:**

**r/PersonalFinance**
- Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning.
- Join our community, read the PF Wiki, and get on top of your finances!
- Redditors come here for... practical advice for financial predicaments.

**r/FinancialIndependence**
- This is a place for people who are or want to become Financially Independent (FI), which means not having to work for money. [This] is closely related to the concept of Early Retirement/Retiring Early (RE).
- Redditors come here for... advice about long-term saving strategies.

**r/LegalAdvice**
- A place to ask simple legal questions, and to have legal concepts explained.
- Redditors come here for... legal advice relating to personal finance.

**r/AmITheAsshole**
- A catharsis for the frustrated moral philosopher in all of us, and a place to finally find out if you were wrong in an argument that's been bothering you. Tell us about any non-violent conflict you have experienced...
- Redditors come here for... advice on how to deal with awkward financial situations.

**r/AskReddit**
- r/AskReddit is the place to ask and answer thought-provoking questions.
- Redditors come here to... discuss what shapes our relationship with cash.

*Source: Brandwatch, Jan-Dec 2021*
Community Spotlight: r/PovertyFinance

Touted as ‘Personal Finance For The Financially Challenged’, this community sees redditors come together to collectively improve their financial literacy during uncertain times – whether through frugal tips, expert guidance or simply validating someone else’s cathartic vent.

**TL;DR:** Financial services brands can show up by seeding discounts, deals or hacks in spaces where people are already seeking them out.

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Sudden windfall — advice needed

My parents came to town to visit and have gifted me with $15,000 which, I am to understand, is essentially the bulk of what I would have inherited upon their passing. While they’re both in good health and not likely to go anytime soon, they know they don’t need the money and their kids could use it.

This is the most money I have ever had at once, by far, and I don’t want to fuck it up…

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+52% YoY growth in subscribers

+61% YoY growth in screenviews
Redditors exploring their credit card options come to Reddit to do their research...

**THE OPPORTUNITY**

38% of redditors have considered getting a credit card in the past year

**THE AUDIENCE NEED**

70% of redditors say getting a credit card requires extensive research

**REDDIT’S ROLE**

62% of redditors who’ve considered getting a credit card in the past year say Reddit is the platform they’d be most likely to come to for information and advice about credit cards

Source: Reddit internal data via Suzy, 2022
CATEGORY ANALYSIS: CREDIT CARDS

A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND CREDIT CARDS IN 2021:

- r/PersonalFinance
  - Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

- r/CreditCards
  - A subreddit for discussing any aspect of credit cards. It is important to pay them in full and on time. Please ask questions and contribute to the knowledge surrounding credit cards.

- r/Churning
  - A place to discuss credit cards to profit from sign-up offers. Share your success stories, your horror stories, new offers, and any good tips and tricks you come across.

- r/PovertyFinance
  - Financial advice, frugality tips, stories, opportunities, and general guidance for people who are struggling financially. No judgement, just advice!

- r/AskReddit
  - r/AskReddit is the place to ask and answer thought-provoking questions.

Redditors come here for...
- product comparisons & referrals
- comparisons & life stage advice
- product comparisons & rewards
- payments & responsible budgeting
- learn how credit & credit cards work

Source: Brandwatch, Jan-Dec 2021
Community Spotlight: r/CRedit

Here, redditors are rallying around each other to share responsible advice and tips when building their credit scores. They're sharing personal success stories, and motivating each other to take out or pay off their own credit cards to build better credit.

**TL;DR:** Credit card providers can show up in the context of productive conversations about responsible usage at the point of purchase.

Source: Internal Data, Aug 2021-Aug 2022
Redditors exploring their SMB finance options crowdsource advice from others like them on Reddit...

**THE OPPORTUNITY**

Redditors are +61% more likely than the average American to be interested in entrepreneurship.

**THE AUDIENCE NEED**

85% of redditors say starting or expanding a business requires extensive research.

**REDDIT’S ROLE**

31% of redditors say they’d use Reddit to seek out information and advice relating to starting or expanding a business.

Source: GWI, 2022; Reddit data via Suzy, 2022.
CATEGORY ANALYSIS: SMB FINANCE

A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND SMB FINANCE IN 2021:

/r/SmallBusiness
This sub is not for advertisements! Questions and answers about starting, owning, and growing a small business only.

/r/Entrepreneur
A community of individuals who seek to solve problems, network professionally, collaborate on projects, and make the world a better place. Be professional, humble, and open to new ideas.

/r/PersonalFinance
Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

/r/LegalAdvice
A place to ask simple legal questions, and to have legal concepts explained.

/r/FinancialIndependence
This is a place for people who are or want to become Financially Independent (FI), which means not having to work for money. [This] is closely related to the concept of Early Retirement/Retiring Early (RE).

Source: Brandwatch, Jan-Dec 2021
Community Spotlight: r/SideHustle

Side hustles are a fast growing form of self-employment, as people look to top up their main revenue streams amid economic precarity. From gig workers to emergent creators, on Reddit these groups can crowdsourced advice on where to start when expanding their creative and financial horizons.

TL;DR: On Reddit, financial services brands can show up for emergent entrepreneurs when they’re starting out to build long-term relationships from the offset.

Source: Internal Data, Aug 2021-Aug 2022
Redditors exploring their insurance options come to Reddit to research the finances attached to major life markers...

**THE OPPORTUNITY**

Redditors are most likely to take out **auto cover, health cover or home cover** in the next six months:

- **25%** Auto
- **22%** Health
- **15%** Home

**THE AUDIENCE NEED**

- **51%** of US redditors say **price** is important when picking insurance, making it the #1 factor.

**REDDIT’S ROLE**

- **42%** of redditors say they use the platform to financially plan for major life milestones.

Source: GWI, 2022; Reddit data via Suzy, 2022
A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND INSURANCE PROVIDERS IN 2021:

**r/PersonalFinance**
Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

**r/LegalAdvice**
A place to ask simple legal questions, and to have legal concepts explained.

**r/AmITheAsshole**
A catharsis for the frustrated moral philosopher in all of us, and a place to finally find out if you were wrong in an argument that's been bothering you. Tell us about any non-violent conflict you have experienced...

**r/FinancialIndependence**
This is a place for people who are or want to become Financially Independent (FI), which means not having to work for money. [This] is closely related to the concept of Early Retirement/Retiring Early (RE).

**r/RealEstate**
Real estate, investing landlords, landlord borrowing, lending, mortgages, foreclosure loan, houses, house, apartment financing, loans, buying a house, foreclosures, foreclosure, forbearance.
Community Spotlight: r/FIRE

Amid rising economic uncertainty, the once-niche Financial Independence, Retire Early (FIRE) movement has moved from the fringe into the fore. Defined by frugality and long-term planning, on Reddit, this future-focused audience are coming together to share and learn from one another.

TL;DR: Insurance providers can show up to an action-oriented audience who are ready and willing to spend on their future selves.

Source: Internal Data, Aug 2021-Aug 2022
Redditors exploring their investment options come to Reddit to gather intel that informs smart decisions...

**THE OPPORTUNITY**

36% of US redditors say they're planning to buy stocks and shares in the next six months.

**THE AUDIENCE NEED**

84% of redditors say investing requires extensive research.

**REDDIT’S ROLE**

56% of redditors have made investment decisions based on information they found on Reddit.

Source: GWI, 2022; Reddit data via Suzy, 2022.
CATEGORY ANALYSIS: INVESTING & STOCKS

A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND INVESTING & STOCKS IN 2021:

- **r/PersonalFinance**
  - Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

- **r/StockMarket**
  - Our objective is to provide short and mid term trade ideas, market analysis & commentary for active traders and investors.

- **r/FinancialIndependence**
  - This is a place for people who are or want to become Financially Independent (FI), which means not having to work for money. [This] is closely related to the concept of Early Retirement/Retiring Early (RE).

- **r/Options**

- **r/Technology**
  - Subreddit dedicated to the news and discussions about the creation and use of technology and its surrounding issues.

Redditors come here for...
- r/PersonalFinance: advice on making their savings work harder
- r/StockMarket: general advice and stock market news
- r/FinancialIndependence: advice on investing as a passive income
- r/Options: accessible analysis of the stock market
- r/Technology: discuss news impacting the stock market

Source: Brandwatch, Jan-Dec 2021
Community Spotlight: r/Bogleheads

Bogleheads is a community for redditors interested in ‘lazy investing’, and the investment strategies of famed investor Jack Bogle. Bogleheads share both wins and wisdom when building ‘lazy’ portfolios: a strategy that centers on building portfolios that’ll perform well in most market conditions.

**TL;DR:** Brands can show up to a community already engaged with investment strategies in spaces where they’re actively seeking advice.

Source: Internal Data, Aug 2021-Aug 2022

+112% YoY growth in subscribers

+149% YoY growth in screenviews

Today is a Great Day to be a Boglehead

Today is one of those great days where the market is down a few percentage points (but up 20% YTD) and people in the r/stocks and r/investing subreddits are losing their minds. They don't know what to do with their PayPal or Gamestop or AMC stocks that are tanking, they are worried about being left holding the bag, they don't know what to invest in next. Some are so worried they want to pull out of the market and go all-cash until...
Redditors doing their taxes come to Reddit to gather advice that’s relevant to their personal situation...

**THE REALITY**
40% of redditors are concerned about potential tax increases

**THE AUDIENCE NEED**
64% of redditors say filing taxes requires extensive research

**REDDIT’S ROLE**
1/3 of redditors say Reddit is where they’d feel most comfortable discussing personal experiences relating to filing taxes – more than any other platform
A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND FILING TAXES IN 2021:

- **r/Tax**: Reddit's home for tax geeks and taxpayers! News, discussion, policy, and law relating to any tax - U.S. and International, Federal, State, or local.

- **r/PersonalFinance**: Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

- **r/IRS**: This subreddit is about news, questions and well-reasoned answers for maintaining compliance with the Internal Revenue Service, IRS.

- **r/TurboTax**: An unofficial, civil, and helpful community to discuss Intuit TurboTax.

- **r/LegalAdvice**: A place to ask simple legal questions, and to have legal concepts explained.

Source: Brandwatch, Jan-Dec 2021
Community Spotlight: r/Tax

A dedicated community for all things relating to doing taxes, redditors can coalesce here to request and share advice on personal experiences and income streams, as well as vent over the tedium and stress that defines the end of the tax year with memes and personal anecdotes.

TL;DR: Tax products can show up to an engaged audience year-round in the context of both actionable wisdom and empathetic support.

Source: Internal Data, Aug 2021-Aug 2022
Payment Services

Redditors using payment services are coming to Reddit for information and advice...

**THE OPPORTUNITY**

45% of US redditors use mobile payment services on a weekly basis

**THE AUDIENCE NEED**

69% of US redditors use the platform to seek out information or advice relating to financial products, services or brands

**REDDIT’S IMPACT**

36% of US redditors have made budgeting decisions based on information they found on Reddit

Source: GWI, 2022; Reddit data via Suzy, 2022
A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND PAYMENT SERVICES IN 2021:

- r/PayPal
  Great for questions about PayPal, transactions and problems!

- r/HardwareSwap
  Do you want to trade your unused computer part for something you will use? Welcome to r/Hardwareswap, a community and marketplace for buying, selling, and trading all sorts of PC Hardware.

- r/PersonalFinance
  Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

- r/Depop
  Depop is your little shop in your pocket.

- r/CreditCards
  A subreddit for discussing any aspect of credit cards. It is important to pay them in full and on time. Please ask questions and contribute to the knowledge surrounding credit cards.

Source: Brandwatch, Jan-Dec 2021
Community Spotlight: r/CreditCards

As payment services expand into credit offerings, conversations around these companies are showing up in subreddits centred on credit and credit cards – from advice and tips on responsible usage to comparing card designs.

**TL;DR:** Payment apps can show up alongside productive conversations about responsible usage to tease new credit products, offerings and rewards.

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**CATEGORY ANALYSIS: PAYMENT SERVICES**

What are your favourite card designs?

I’m sure Amex is going to take the cake with a lot of people. Maybe I will stand out in saying that I actually feel like the Gold is better looking than the Platinum and even the Centurion. I also am very attracted to the modern card design aesthetic of the BCE, and on that same note of modernization I have something of a guilty pleasure for Venmo’s new CC in black and gray.

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Source: Internal Data, Aug 2021-Aug 2022

+92% YOY growth in subscribers

+65% YOY growth in screenviews

Created by Global Insights
Want to learn more?
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