

Advanced Credit Repair Reveals A Shocking Number of Residents from Hartford Feel Bullied by Retailers

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As people head into Black Friday, 3 in 10 Americans feel bullied by store clerks.

Black Friday is near and millions of Americans will flood into stores to buy their big purchases for the holiday season. But, as a recent survey reveals, mounting pressure from store clerks to open store credit cards leaves many Americans feeling bullied while holiday shopping.

A survey conducted found that 31 percent? or three in ten Americans? feel bullied when the store clerk asks if they?d like to open a store credit card to receive a discount. And, customers aren?t a fan of the pressure tactic: Almost half (49 percent) regret their decision to open a store card during the holiday season and more than half (57 percent) of shoppers say they avoid returning to the store where they felt bullied. The survey was conducted online among 1,320 Americans ages 18 and older.

More findings about store clerk bullying and the opening of store credit cards during the holiday shopping season, according to U.S. adults:

Roughly one-third (28 percent) have given into a store clerk?s pressure and opened a store credit card during the holiday shopping season. When asked why shoppers regretted their decision to open a store credit card during the holiday shopping season many (36 percent) explained they already had too many credit cards. Other reasons, included: "I spent more than I originally intended" at 19 percent; "I have too much debt already" at 18 percent; "Opening the credit card had a negative impact on my credit score" at 10 percent; and "Other" at 15 percent.

The majority ? 70 percent ? of Americans explained the reason they did not regret opening a store credit card during the holiday shopping season was because they received a large discount on their original purchase. Although shoppers may feel bullied, they are also sympathetic for the position the store clerk is in. When asked if shoppers feel sorry for store clerks who have to pressure customers into opening a card 73 percent of Americans said yes.

To help customers make smarter decisions about store credit and avoid feeling bullied this Black Friday, ACR Director of Consumer Education, from Advanced Credit Repair, has five questions every shopper should ask before opening a store credit card: "How much will I really save?"

Most card users can usually save 10% ? 20%. While it?s nice to pay less, it?s not always necessary to open a credit card to accomplish that. Most can find reviews of the best store credit cards. However, they need to know which store card(s) they want before getting in the checkout line.

Retail cards aren?t all bad. In fact, there are some very good ones that can save savvy shoppers money. Shoppers can find reviews of the best store credit cards. However, they need to know which store card(s) they want before they are in the checkout line.

To learn more, please visit Advanced Credit Repair.

Survey Methodology: This survey was conducted online within the United States by SurveyMonkey Audience.

About 5 Boroughs Credit Repair

Advanced Credit Repair is a company comprised of personal finance experts and Silicon Valley technologists who share a singular mission: educate and empower people to take control of their credit. With insightful advice and personalized tools, They help consumers understand that an excellent credit score is more than a number. It is the path to a secure financial future and better quality of life.

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Credit repair can involve fixing your bad credit in any way, shape or form, but when most people use the term ?credit repair?, they?re referring to the process of disputing errors on credit reports.

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