

Bank and Credit Card Apps and Websites Struggle to Stand Out, J.D. Power FindsMost Bank and Credit Card Digital Platforms Deliver Strong Foundational User Experience But Few Deviate from Standard Playbook to Deliver Truly Personalized Service

TROY, Mich.: 29 May 2025 — As mobile apps and websites have increasingly become the primary customer touch point for the nation's bank and credit card brands, it's getting harder to tell them apart from one another, given the similarity in core capabilities. According to a series of recent studies of bank and credit card mobile app and online users, released today by J.D. Power, the gap between best-performing and lowest-performing apps and websites has shrunk to its lowest level to date, providing customers a highly consistent but unmemorable digital experience from one brand to the next.

The studies—J.D. Power 2025 U.S. Banking Mobile App Satisfaction Study,SM J.D. Power 2025 U.S. Online Banking Satisfaction Study,SM J.D. Power 2025 U.S. Credit Card Mobile App Satisfaction Study,SM and J.D. Power 2025 U.S. Online Credit Card Satisfaction StudySM—track overall customer satisfaction with banking and credit card providers' digital offerings.

"We're seeing the digital customer experience for banking and credit card apps and websites plateau as most players have refined their digital properties around a well-defined set of proven industry best practices," said **Sean Gelles, senior director of banking and payments intelligence at J.D. Power**. "However, as the consumer technology landscape rapidly evolves with generative artificial intelligence and other advanced tools becoming part of consumers' everyday lives, banks and credit card companies are under growing pressure to innovate and elevate digital offerings."

Following are some key findings of the 2025 studies:

- **Overall satisfaction improves:** When it comes to the foundational basics of the digital customer experience, such as seamless and speedy log-in, modern appearance and easy navigation, the majority of bank and credit card mobile apps and websites deliver a positive, if somewhat homogenous, customer experience. Overall satisfaction with U.S. national banking apps is 669 (on a 1,000-point scale), up 18 points from 2024, and overall satisfaction with credit cards is 659, up 10 points from 2024.
- **Multifactor authentication finds its groove:** Once considered a cumbersome hinderance to the log-in process, multifactor authentication has now become a key driver of customer satisfaction. Among national banking app users, overall customer satisfaction is 16 points higher when customers use multifactor authentication prior to log-in. This is likely the result of increased focus on security among customers and improvements in the authentication process, which have made it easier to log-in using multifactor authentication.
- **An opening for AI:** Virtual assistant utilization and customer satisfaction both decline in the 2025 studies. While virtual assistants are increasingly adopted by banks, many have

fallen short of customer expectations due to limited conversational capabilities and narrow functionality. Although some banks and credit card companies are beginning to integrate AI and generative technologies, these assistants remain far less advanced than some state-of-the-art models with which customers are becoming increasingly accustomed.

“We’re seeing customer satisfaction improving with banking and credit card apps and websites this year because of technical enhancements and speed,” said **Jon Sundberg, director of digital solutions at J.D. Power**. “There is no question these digital tools have become more user-friendly, but utility alone is not the only factor in the overall digital experience. To differentiate and keep pace with ever-growing consumer expectations, banks and credit card companies are going to need to innovate further and break new ground on the complete digital experience.”

Study Rankings

Bank of America ranks highest in banking mobile app satisfaction among national banks, with a score of 678. **PNC** (675) ranks second and **Chase** (673) ranks third.

Capital One ranks highest in online banking satisfaction among national banks, with a score of 684. Chase (681) ranks second and Bank of America (670) ranks third.

American Express ranks highest in credit card mobile app satisfaction for a second consecutive year, with a score of 687. **Wells Fargo** (676) ranks second and **Discover** (674) ranks third.

American Express ranks highest in online credit card satisfaction for a second consecutive year, with a score of 704. Wells Fargo (693) ranks second and **U.S. Bank** (690) ranks third.

Fifth Third Bank ranks highest in banking mobile app satisfaction among regional banks, with a score of 667. **Santander** (666) ranks second and **M&T Bank** (660) ranks third.

Regions Bank ranks highest in online banking satisfaction among regional banks for a second consecutive year, with a score of 683. **Huntington** (683) ranks second and **Citizens Bank** (667) ranks third.

The U.S. Banking Mobile App Satisfaction Study; U.S. Online Banking Satisfaction Study; U.S. Credit Card Mobile App Satisfaction Study; and U.S. Online Credit Card Satisfaction Study each measure overall satisfaction with banking and credit card digital channels based on four factors: navigation; speed; visual appeal; and information/content. The 2025 studies are based on responses from 16,781 retail bank and credit card customers nationwide and were fielded from January through March 2025.

To learn more about these studies, visit <https://www.jdpower.com/business/digital-banking-and-credit-card-studies-platform>.

See the online press release at <http://www.jdpower.com/pr-id/2025056>.

About J.D. Power

J.D. Power is a global leader in consumer insights, advisory services, and data and analytics. A pioneer in the use of big data, artificial intelligence (AI) and algorithmic modeling capabilities to

understand consumer behavior, J.D. Power has been delivering incisive industry intelligence on customer interactions with brands and products for more than 55 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

J.D. Power has offices in North America, Europe and Asia Pacific. To learn more about the company's business offerings, visit JDPower.com/business. The J.D. Power auto-shopping tool can be found at JDPower.com.

Media Relations Contacts

Geno Effler, J.D. Power; West Coast; 714-621-6224; media.relations@jdpa.com

John Roderick; East Coast; 631-584-2200; john@jroderick.com

About J.D. Power and Advertising/Promotional Rules: www.jdpower.com/business/about-us/press-release-info

#

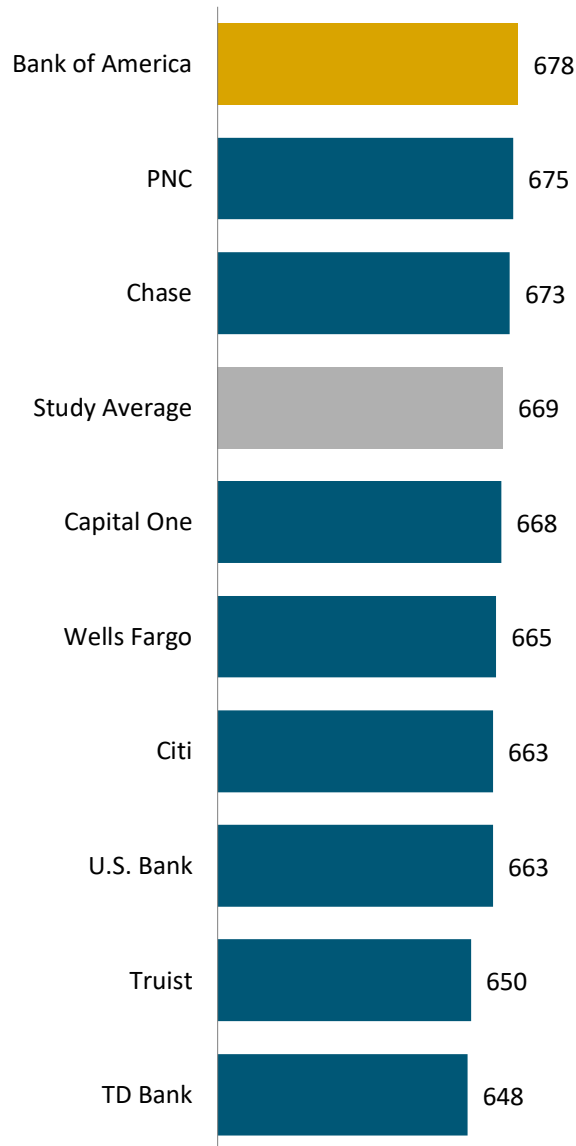
NOTE: Six charts follow.

J.D. Power 2025 U.S. Banking Mobile App Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

National



Note: The National segment includes banks with more than \$200 billion in deposits. The Regional segment includes banks with \$75-\$200 billion in deposits. Any bank with less than \$75 billion in deposits is not rank eligible.

Source: J.D. Power 2025 U.S. Banking Mobile App Satisfaction StudySM

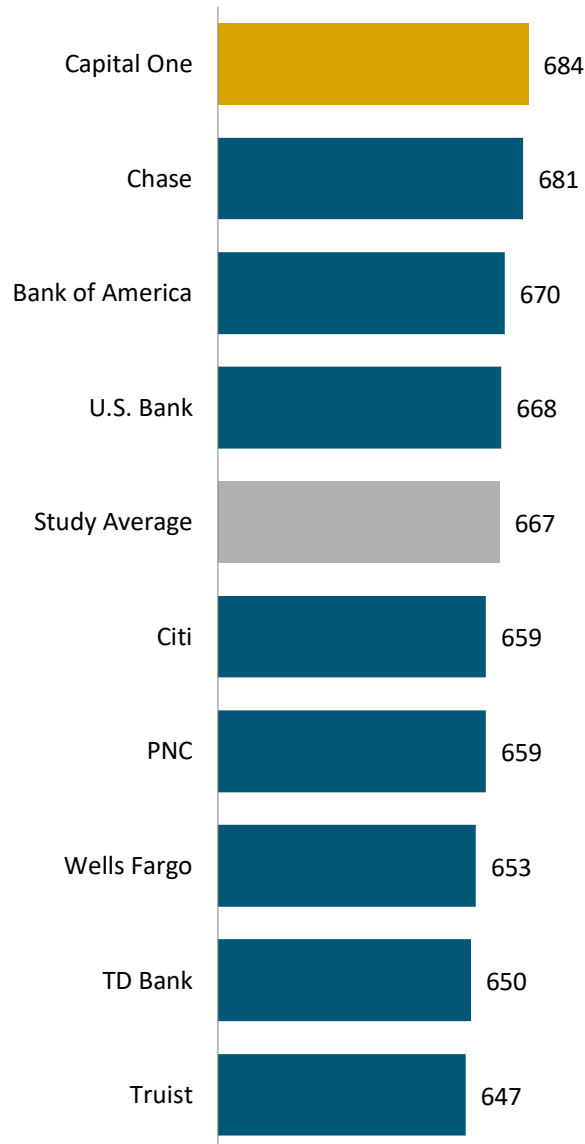
Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying J.D. Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or J.D. Power survey results without the express prior written consent of J.D. Power.

J.D. Power 2025 U.S. Online Banking Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

National



Note: The National segment includes banks with more than \$200 billion in deposits. The Regional segment includes banks with \$75-\$200 billion in deposits. Any bank with less than \$75 billion in deposits is not rank eligible.

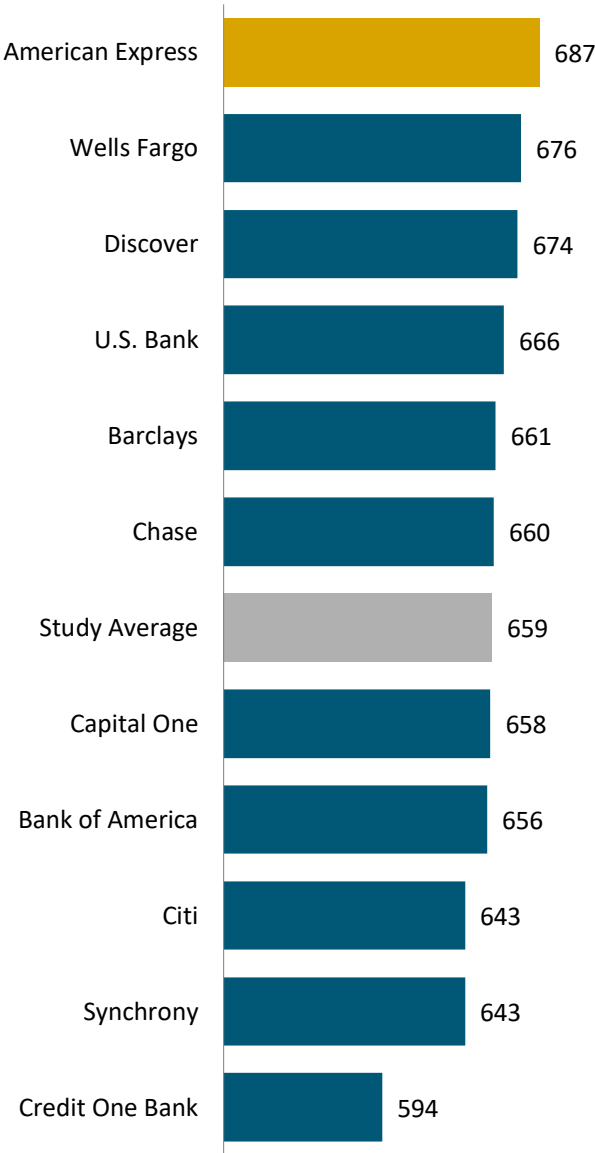
Source: J.D. Power 2025 U.S. Online Banking Satisfaction StudySM

Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying J.D. Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or J.D. Power survey results without the express prior written consent of J.D. Power.

J.D. Power 2025 U.S. Credit Card Mobile App Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Note: Each brand must have at least four million active accounts to be included in the study.

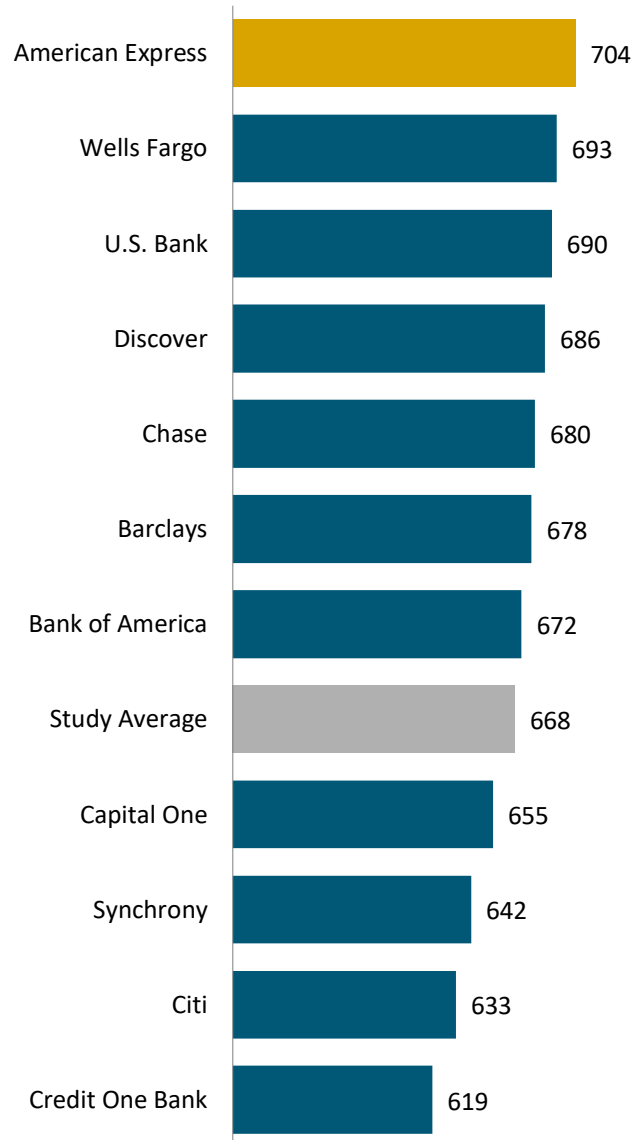
Source: J.D. Power 2025 U.S. Credit Card Mobile App Satisfaction StudySM

Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying J.D. Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or J.D. Power survey results without the express prior written consent of J.D. Power.

J.D. Power 2025 U.S. Online Credit Card Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Note: Each brand must have at least four million active accounts to be included in the study.

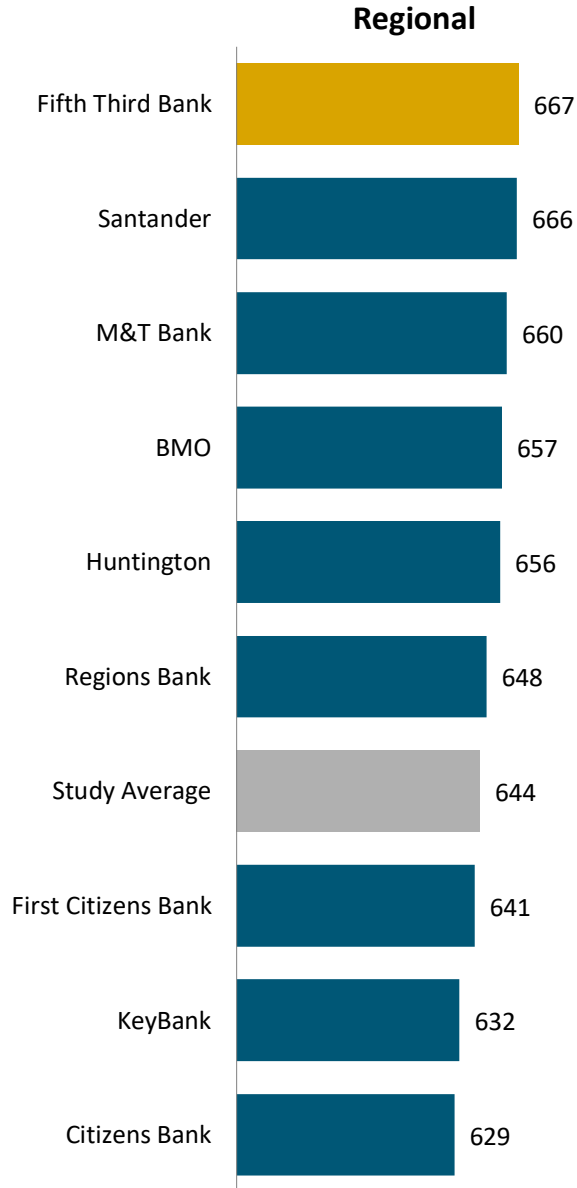
Source: J.D. Power 2025 U.S. Online Credit Card Satisfaction StudySM

Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying J.D. Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or J.D. Power survey results without the express prior written consent of J.D. Power.

J.D. Power 2025 U.S. Banking Mobile App Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Note: The National segment includes banks with more than \$200 billion in deposits. The Regional segment includes banks with \$75-\$200 billion in deposits. Any bank with less than \$75 billion in deposits is not rank eligible.

Source: J.D. Power 2025 U.S. Banking Mobile App Satisfaction StudySM

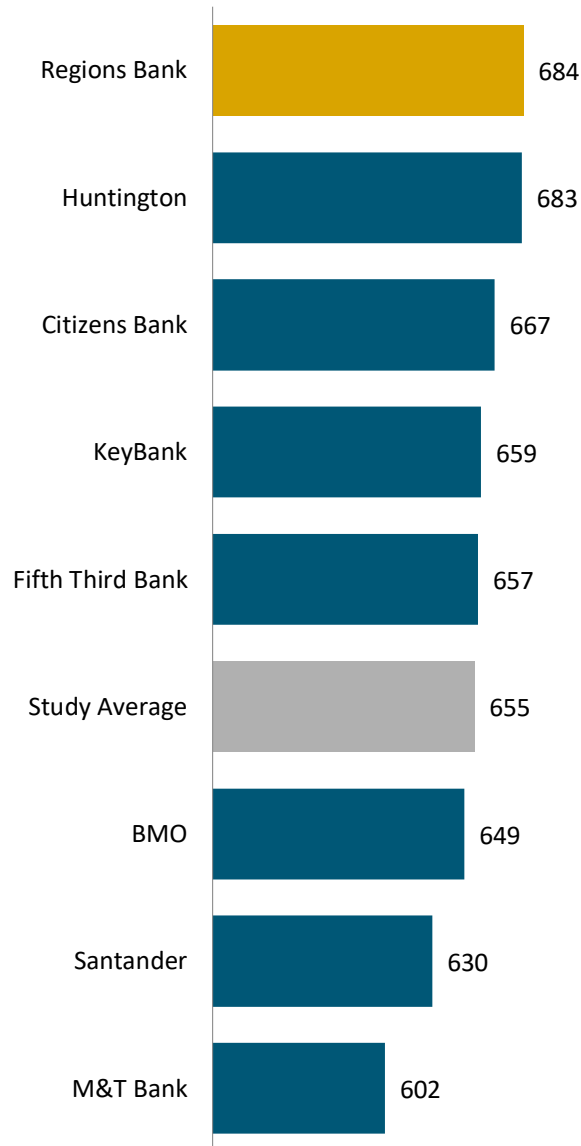
Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying J.D. Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or J.D. Power survey results without the express prior written consent of J.D. Power.

J.D. Power 2025 U.S. Online Banking Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Regional



Note: The National segment includes banks with more than \$200 billion in deposits. The Regional segment includes banks with \$75-\$200 billion in deposits. Any bank with less than \$75 billion in deposits is not rank eligible.

Source: J.D. Power 2025 U.S. Online Banking Satisfaction StudySM

Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying J.D. Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or J.D. Power survey results without the express prior written consent of J.D. Power.