

Auto Finance Websites and Mobile Apps Deliver Improved Customer Experience, but Critical Performance Gaps Persist, J.D. Power FindsMercedes-Benz Financial Services and Bank of America Each Rank Highest in Respective Segment

TROY, Mich.: 9 Dec. 2025 — Auto loan customers are getting more mileage out of lender mobile apps and websites, but many providers still have a long way to go to bring their digital channels up to the standards customers have come to expect. According to the J.D. Power 2025 U.S. Automotive Finance Digital Experience Study,SM released today, automotive finance mobile app performance has improved industry-wide this year, but captive lenders are still far behind non-captive bank brands when it comes to delivering an exceptional digital experience.

“A great digital experience is becoming a crucial component of customer retention. As more vehicle shoppers start using artificial intelligence (AI) and other digital tools to shop for their next auto loan, it will be critical for lenders to have a meaningful digital connection with existing loan customers so they stay top-of-mind throughout that process,” said **Patrick Roosenberg, senior director of automotive finance intelligence at J.D. Power**. “Currently, the bank brands are outperforming captive lenders by virtue of the powerful digital tools they’ve developed across other parts of their businesses, but the playbook of best practices is starting to become much clearer and there are huge opportunities for improvement in this space.”

Following are some key findings of the 2025 study:

- **Non-captive mobile apps show significant improvement:** Historically, auto lending mobile apps have trailed desktop sites in satisfaction and key metrics. That gap has closed among non-captive lenders, with an overall satisfaction score of 704 (on a 1,000-point scale) for mobile apps, which is two points higher than the overall satisfaction score for desktop websites. In the captive lender segment, however, desktop websites still outperform mobile apps, 703 vs. 684, respectively, a 19-point margin.
- **Non-captive apps outperform captive apps:** Overall satisfaction among customers using non-captive mobile apps is 704, which is 20 points higher than among those using captive mobile apps (684). Captive app digital experiences also vary widely by brand. Non-captive lenders generally offer a more consistent user experience because they are developed using the bank’s mobile banking framework as a foundation.
- **Positive digital experiences yield increased digital usage:** Among lenders with overall satisfaction scores of 800 or higher, 91% of customers say they “definitely will” reuse their lender’s desktop website and 89% say they “definitely will” reuse their lender’s mobile app in the future. That intent to reuse digital channels is nearly halved among customers who say they had a poor experience with their lender’s website or app.

“Channel consistency is still the name of the game in any digital financial services user experience,” said **Jon Sundberg, senior director of digital solutions at J.D. Power**. “Customers expect to have a seamless transition between websites, apps and offline communications, and

brands that deliver that level of consistency and reliability are seeing steady improvement in their overall customer engagement, customer satisfaction and customer loyalty metrics.”

Study Ranking

Mercedes-Benz Financial Services ranks highest in digital experience satisfaction among captive lenders, with a score of 746. **Audi Financial Services** (740) ranks second and **BMW Financial Services** (727) ranks third.

Bank of America ranks highest in digital experience satisfaction among non-captive lenders, with a score of 741. **Chase Auto** (730) ranks second and **Wells Fargo Auto** (715) ranks third.

The U.S. Automotive Finance Digital Experience Study, now in its third year, evaluates customer satisfaction with auto finance websites and apps used to manage their accounts based on four criteria (in order of importance): visual appeal; information/content; navigation; and speed. The 2025 study is based on responses from 6,470 automotive finance customers who used their lender’s desktop website or mobile app. It was fielded in August-October 2025.

For more information about the U.S. Automotive Finance Digital Experience Study, visit <https://www.jdpower.com/business/us-automotive-finance-digital-experience-study>.

To view the online press release, please visit <http://www.jdpower.com/pr-id/2025166>.

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](https://www.jdpower.com/business). The J.D. Power auto-shopping tool can be found at [JDPower.com](https://www.jdpower.com).

Media Relations Contacts

Joe LaMuraglia, J.D. Power; East Coast; 714-621-6224; media.relations@jdpa.com

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

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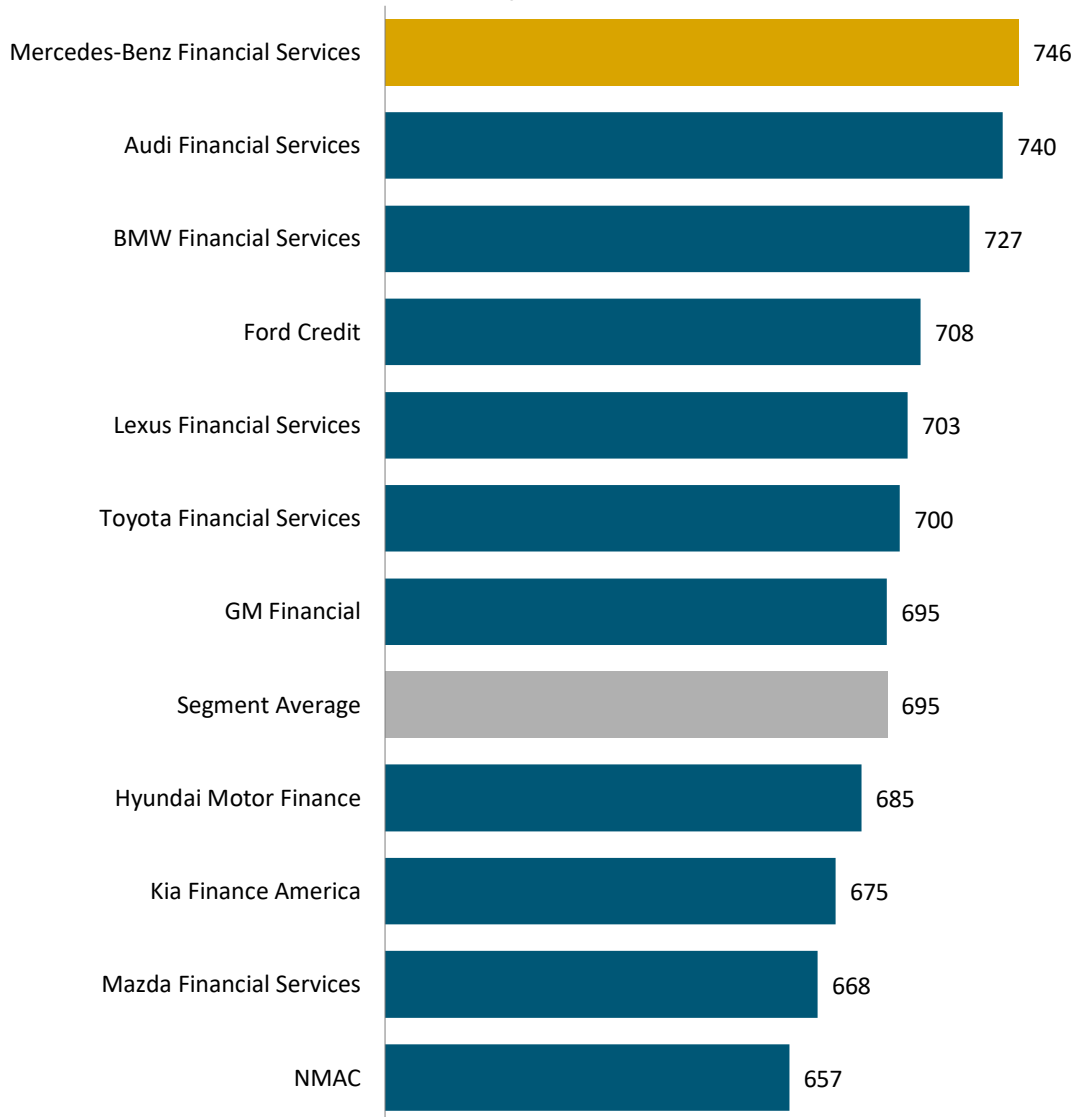
NOTE: Two charts follow.

J.D. Power 2025 U.S. Automotive Finance Digital Experience StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Captive



Note: Unranked brands only having a website are reflected in the segment average but are award ineligible and not shown.

Source: J.D. Power 2025 U.S. Automotive Finance Digital Experience StudySM

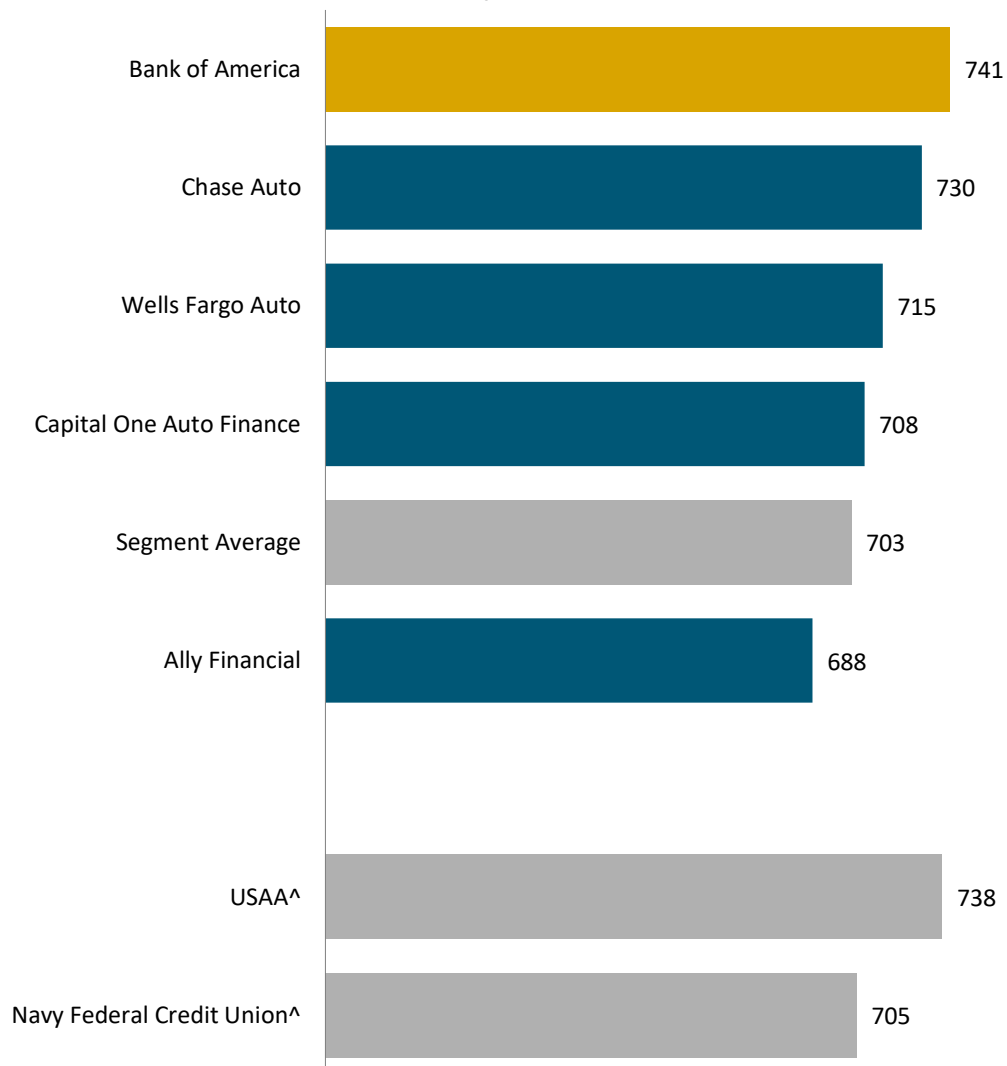
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Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Non-Captive



Note: ^Brand is not rank eligible because it does not meet study award criteria.

Note: Unranked brands only having a website are reflected in the segment average but are award ineligible and not shown.

Source: J.D. Power 2025 U.S. Automotive Finance Digital Experience StudySM

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