

# AI-Powered Virtual Assistants Struggle with Complex Tasks in Bank and Credit Card Apps and Websites, JD Power Finds

Bank and Credit Card Digital Platforms Show Solid Fundamentals, but Gaps Emerge in Critical Moments

- Core digital banking and credit card experience remains strong overall
- Only 28% of bank and credit card app customers use virtual assistants, with higher overall satisfaction among those users
- Virtual assistant satisfaction drops sharply for fraud, disputes and problem resolution

**TROY, Mich.:** 28 May 2026 — The nation's banks and credit card providers are rapidly expanding the use of artificial intelligence (AI)-powered virtual assistants across their mobile apps and websites, but the technology can sometimes introduce more headaches than solutions. While virtual assistants handle simple, transactional tasks effectively, they struggle to support customers through more complex scenarios, according to a series of recent studies of bank and credit card mobile app and online users, released today by JD Power.

The studies—JD Power 2026 U.S. Banking Mobile App Satisfaction Study;<sup>SM</sup> JD Power 2026 U.S. Online Banking Satisfaction Study;<sup>SM</sup> JD Power 2026 U.S. Credit Card Mobile App Satisfaction Study;<sup>SM</sup> and JD Power 2026 U.S. Online Credit Card Satisfaction Study<sup>SM</sup>—track overall customer satisfaction with banking and credit card providers' digital offerings.

“While AI virtual assistants can streamline simple tasks, they consistently fall short in resolving complex customer service and fraud-related issues, where limited escalation options often trap customers in frustrating self-service loops that erode trust instead of connecting them to the help they need,” said **Jennifer White, managing director of financial services intelligence at JD Power**. “Banks and credit card providers need to move beyond basic automation and prioritize virtual assistant designs that can reliably handle complex service and fraud-related needs, with seamless escalation to human support when needed.”

Following are some key findings of the 2026 study:

- **Core digital experience remains strong despite AI friction:** Despite ongoing challenges with virtual assistants, overall satisfaction with digital banking remains strong. Overall satisfaction with U.S. national banking mobile apps is 723 (on a 1,000-point scale), while overall satisfaction with credit card mobile apps is 713. Much of this strength is driven by the core digital experience, in which most bank and credit card

mobile apps deliver on the fundamentals, particularly in areas such as fast and seamless login, modern design and intuitive navigation.

- **Virtual assistant adoption remains low but represents high-impact opportunity:** While only 28% of national bank and credit card app customers use virtual assistants, their use is associated with higher satisfaction overall, particularly when the tool is perceived as comprehensive. Among users of virtual assistants in national banking and credit card apps, overall satisfaction (736) is 18 points higher compared with non-users, and satisfaction specifically with virtual assistants continues to rise steadily as perceived comprehensiveness increases. However, satisfaction with virtual assistants drops sharply when users attempt to resolve problems, dispute charges or identify fraud, highlighting a critical gap in handling sensitive, security and customer service needs.
- **Virtual assistant users tend to be tech-oriented and younger:** Virtual assistant users are more likely to be heavier mobile app users with higher tech savviness who skew younger than users in other age groups. Among the 39% of users who describe themselves as tech-savvy, 50% are Gen Z<sup>1</sup> and 36% are Millennials, with both age groups logging much higher usage compared with their older counterparts. Affluent customers are also comparatively less likely to use virtual assistants.

“When virtual assistants hit that sweet spot of being both easy to use and comprehensive in terms of overall capability, bank and credit card customers end up having an incredibly positive digital experience,” said **Jon Sundberg, director of digital solutions at JD Power**. “Right now, however, while many providers have adopted virtual assistant capabilities, very few have managed to deliver both ease of use and task breadth simultaneously. This is really the next frontier for bank and credit card providers, and a critical piece of the equation to get right as customers increasingly become comfortable seeking financial information using AI-powered tools.”

## Index Ranking

**Chase** ranks highest in banking mobile app satisfaction among national banks, with a score of 730. **Wells Fargo** (728) ranks second and **Bank of America** (727) ranks third.

**Capital One** ranks highest in online banking satisfaction among national banks for a second consecutive year, with a score of 725. **Wells Fargo** (711) ranks second and **Truist** (707) ranks third.

**American Express** ranks highest in credit card mobile app satisfaction for a third consecutive year, with a score of 746. **Wells Fargo** (739) ranks second and **Chase** (732) ranks third.

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<sup>1</sup> JD Power defines generational groups as Pre-Boomers (born before 1946); Boomers (1946-1964); Gen X (1965-1976); Gen Y (1977-1994); and Gen Z (1995-2008).

**American Express** ranks highest in online credit card satisfaction for a third consecutive year, with a score of 733. **U.S. Bank** (727) ranks second and **Bank of America** (713) ranks third.

**Huntington** ranks highest in banking mobile app satisfaction among regional banks, with a score of 719. **Regions Bank** (717) ranks second and **Fifth Third Bank** (703) ranks third.

**Huntington** and **Regions Bank** rank highest in online banking satisfaction among regional banks in a tie, each with a score of 724. **Fifth Third Bank** (717) 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 were redesigned for 2026. Each of the studies measures overall satisfaction with banking and credit card digital channels based on four factors (in order of importance): information; tools and capabilities; system performance; and design. The 2026 studies are based on responses from 18,028 retail bank and credit card customers nationwide and were fielded from January through March 2026.

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

### **About JD Power**

JD Power delivers mission-critical data, analytics and intelligence that help businesses improve customer experience and operational performance with confidence and clarity. Using proprietary, comprehensive data—including millions of consumer interactions and authoritative automotive datasets—combined with advanced analytics, artificial intelligence and deep industry expertise, JD Power enables leaders to respond to market shifts, make smarter decisions and drive measurable performance improvements.

As an objective source of deep insight into real-world customer interactions with brands and products, JD Power provides the independent intelligence organizations need to anticipate change, strengthen customer engagement and advance growth. Learn more at [JDPower.com](https://www.jdpower.com).

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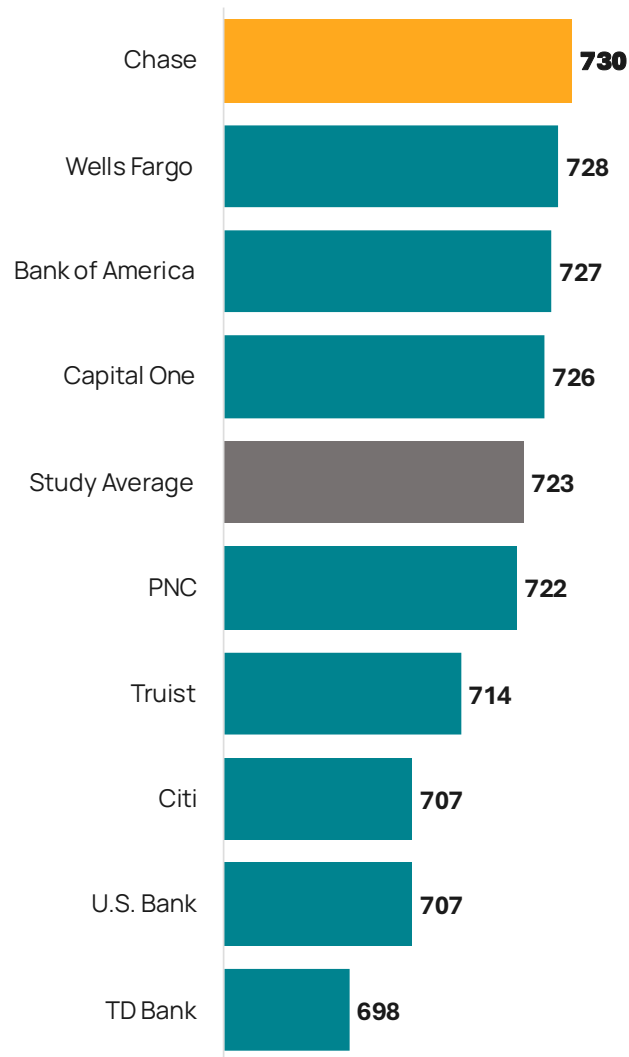
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Note: Six charts follow.

# JD Power 2026 U.S. Banking Mobile App Satisfaction Study<sup>SM</sup>

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.

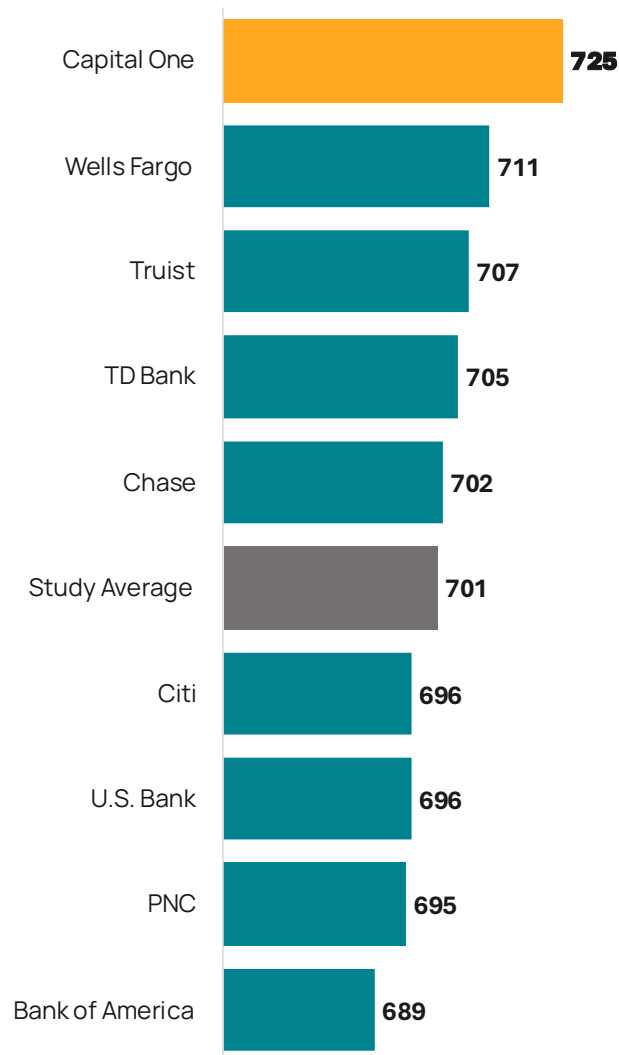
Source: JD Power 2026 U.S. Banking Mobile App Satisfaction Study<sup>SM</sup>

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# JD Power 2026 U.S. Banking Online Satisfaction Study<sup>SM</sup>

Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)

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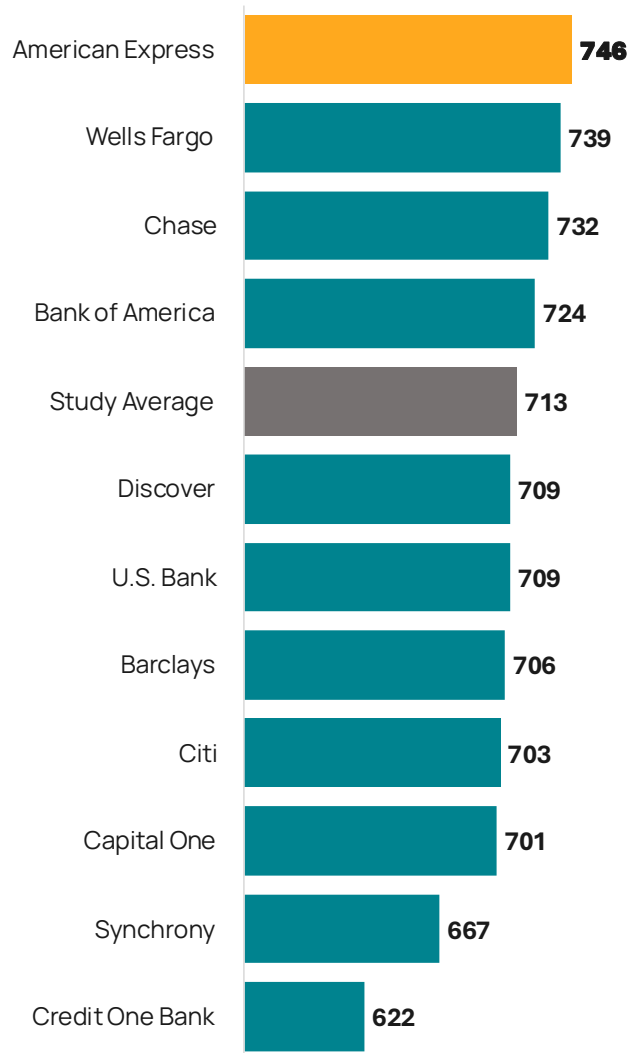
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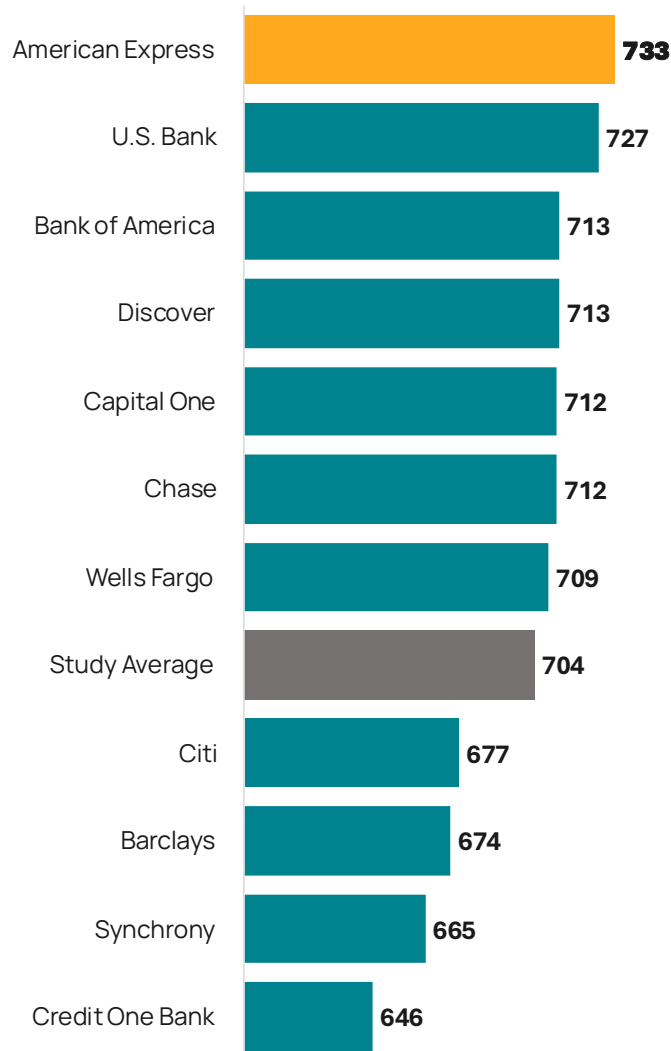
Note: Each brand must have at least four million active accounts to be included in the study.

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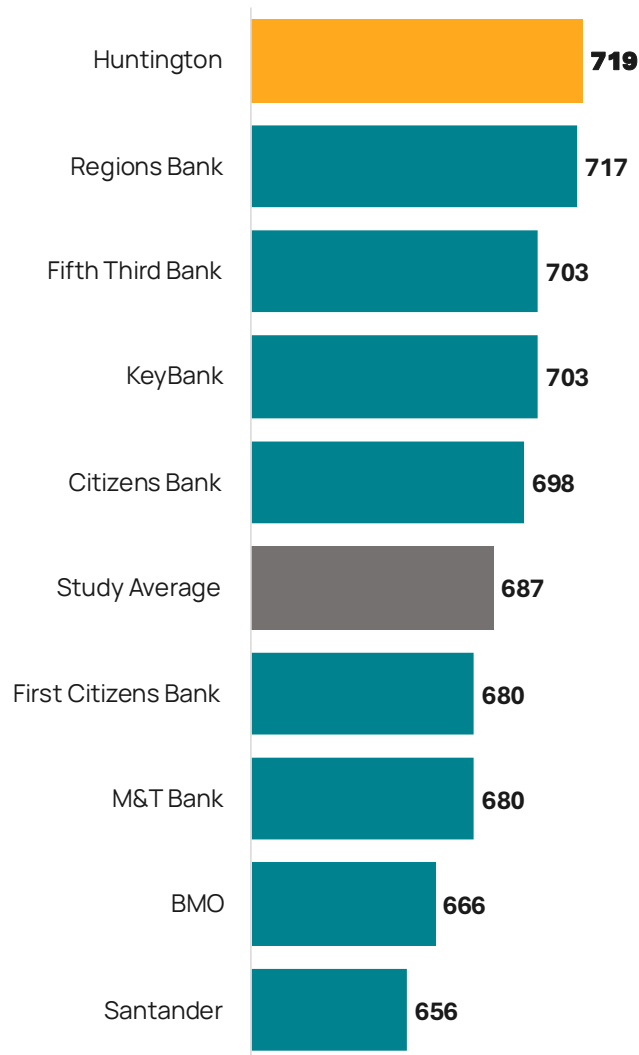
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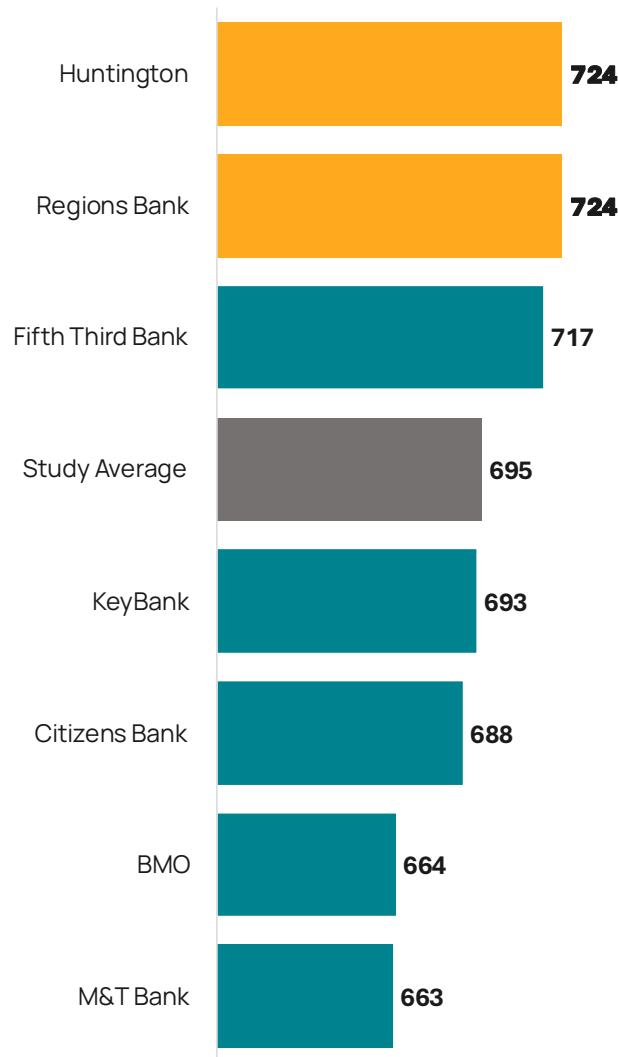
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