



## Press Release

### **J.D. Power and Associates Reports: As Credit Card Company Website Usage Continues to Increase, Customer Expectations of Accessing Mobile Devices Expands**

**WESTLAKE VILLAGE, Calif.: 4 October 2012** —The proportion of credit card customers who use online channels to perform basic tasks continues to increase, with those who use a smartphone or tablet preferring different experiences from those who use a computer, according to the J.D. Power and Associates 2012 Credit Card Website Evaluation Study<sup>SM</sup> (CCWES) released today.

The inaugural study examines the usefulness of credit card company websites across six attributes (in order of importance) utilized in the J.D. Power and Associates 2012 U.S. Credit Card Satisfaction Study<sup>SM</sup>: speed of completing desired activity, appearance of website; ease of navigating the website; ranges of service that can be performed online; usefulness of information provided via the website; and clarity of information provided.

During the past three years, credit card customers' usage rates for self-service interaction (online and mobile) with their card issuer have increased, while usage rates of all other channels, such as mail and live and automated phone calls, have decreased. Most notably, 78 percent of credit card customers use their computer to go online and interact with their issuer in 2012, compared with 76 percent in 2011 and 75 percent in 2010. Mobile phone usage has increased to 7 percent in 2012, compared with 4 percent in both 2011 and 2010.<sup>1</sup>

“Credit card companies need to look at the online and mobile spaces as areas of opportunity with their customers, as these are the only two interaction channels that have increased in usage,” said Jim Miller, senior director of banking services at J.D. Power and Associates. “As the customer interaction landscape continues to change to include more avenues for self-service, it would be beneficial to ensure that the most preferred channels are taken into consideration.”

The study finds that among credit card customers who use a smartphone, more prefer to use their issuer's dedicated app vs. the mobile website to change their account information (10% vs. 6%, respectively); review account information (27% vs. 18%, respectively); make a payment (19% vs. 13%, respectively); and transfer balances (14% vs. 8%, respectively).

Conversely, credit card customers who use a tablet prefer to use the issuer's website vs. the issuer's dedicated app to perform such routine tasks as changing their account information (13% vs. 10%, respectively); reviewing account information (27% vs. 21%, respectively); making a payment (20% vs. 14%, respectively); and transferring balances (13% vs. 10%, respectively).

“Credit card customers who use a tablet feel more comfortable with the size and the form of the tablet screen to carry out all tasks on the credit card issuer's full site,” said Miller. “However, when using a smartphone, which has a smaller screen, the issuer-created app allows customers to quickly and more easily perform routine tasks.”

The 2012 Credit Card Website Evaluation Study is based on evaluations from more than 1,089 credit card customers. The study was fielded in August 2012.

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<sup>1</sup> 2012 U.S. Credit Card Satisfaction Study

**About J.D. Power and Associates**

Headquartered in Westlake Village, Calif., J.D. Power and Associates is a global marketing information services company providing performance improvement, social media and customer satisfaction insights and solutions. The company's quality and satisfaction measurements are based on responses from millions of consumers annually. For more information on [car reviews and ratings](#), [car insurance](#), [health insurance](#), [cell phone ratings](#), and more, please visit [JDPower.com](http://JDPower.com). J.D. Power and Associates is a business unit of The McGraw-Hill Companies.

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