

Consumer Credit Card Satisfaction Survey: How Issuers Stack Up

U.S. News asked card users in 2019 about how satisfied they were, and the good news: More than 81% are happy with their cards.



By **Beverly Harzog**, Credit Card Expert Jan. 17, 2020, at 11:31 a.m.



CREDIT CARDS DON'T COME with satisfaction guarantees. What's more, there is no surefire way to choose a credit card you'll be happy with, although research helps.

What should consumers do? One of the best ways to predict your satisfaction with a credit card is to gather feedback from people with some of the best insights: cardholders.

U.S. News asked more than 2,200 users of major credit cards to rate their overall card satisfaction and their satisfaction with card rewards, billing and more in late 2019. Also, U.S. News looked at credit card complaints submitted to the [Consumer Financial Protection Bureau](#), or CFPB, and purchase volume by issuer provided by [The Nilson Report](#).

Here's what cardholders had to say.

Are Consumers Satisfied With Their Credit Cards?

In general, yes. Consumers with credit cards from major issuers say they are satisfied with their cards. Few cardholders say they're unsatisfied, and most dissatisfaction centers around card costs.

This is what they told U.S. News about their card likes and dislikes:

- More than 81% of card users surveyed said they are satisfied or very satisfied with their primary credit card, and fewer than 5% said they are unsatisfied.
- Most consumers (78%) said they are satisfied with their primary credit card's online account access or mobile app, billing (77%), and credit line (74%). Nearly three-quarters said they are satisfied with their card's privacy and fraud prevention efforts.
- The consumers surveyed said they are most dissatisfied with their credit card's annual percentage rate (14%) and annual fee (10%).

Cardholders who complained to the Consumer Financial Protection Bureau in 2018 reported that they struggled most with problems on a statement, card fees or interest, or issues with payments.

How Satisfied Are Consumers With Their Card Issuers?

How do the major credit card issuers stack up? U.S. News used card satisfaction survey data to find out. Here are the results.

American Express

Overall satisfaction: Among those surveyed, 88% said they are either satisfied or very satisfied. Fewer than 3% said they are unsatisfied.

What customers like: online account access and mobile app (87%), credit line (83%),

All Categories

Rewards Cards

Travel, Airline, Hotel, Cash Back, Gas, Sign Up Bonus

Students

Business

Balance Transfers

No Balance Transfers Fees

No Foreign Transaction Fee

High Credit Limit

Bad Credit

Fair Credit

Building Credit

Low Interest

No Annual Fee

Secured

Unsecured

Travel Insurance

Military

cardholder benefits (82%), privacy and fraud prevention (82%), and rewards (79%).

What customers don't like: annual fee (16%), APR (15%), sign-up bonus (5%), rewards (4%) and balance transfer (3%).

Total 2018 CFPB complaints: 1,771.

Percentage of CFPB complaints closed with monetary relief: 14.4%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Advertising and marketing, including promotional offers.
- Issue with credit card rewards.

Bank of America

Overall satisfaction: Among card users surveyed, 80% said they are either satisfied or very satisfied, and 5% said they are unsatisfied.

What customers like: online account access and mobile app (78%), privacy and fraud prevention (78%), billing (76%), credit line (74%), and credit reporting (71%).

What customers don't like: APR (16%), annual fee (13%), sign-up bonus (10%), communication and marketing (8%), and rewards (8%).

Total 2018 CFPB complaints: 1,839.

Percentage of CFPB complaints closed with monetary relief: 30.8%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Fees or interest.
- Closing your account.

Barclays

Overall satisfaction: Among card users surveyed, 81% said they are either satisfied or very satisfied. Fewer than 12% said they are unsatisfied.

What customers like: credit reporting (74%), billing (66%), online account access and mobile app (65%), privacy and fraud prevention (62%), and communication and marketing (54%).

What customers don't like: annual fee (25%), APR (25%), cardholder benefits (22%), rewards (21%) and credit line (15%).

Total 2018 CFPB complaints: 833.

Percentage of CFPB complaints closed with monetary relief: 20.4%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Getting a credit card.
- Fees or interest.

Capital One

Overall satisfaction: Among cardholders polled, 80% said they are either satisfied or very satisfied. Fewer than 5% said they are unsatisfied.

What customers like: online account access and mobile app (80%), billing (78%), credit line (74%), credit reporting (73%), and communication and marketing (61%).

What customers don't like: APR (28%), annual fee (17%), rewards (14%), sign-up bonus (12%) and cardholder benefits (9%).

Total 2018 CFPB complaints: 3,300.

Percentage of CFPB complaints closed with monetary relief: 20.3%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Fees or interest.
- Issue when making payments.

Chase

Overall satisfaction: Among those surveyed by U.S. News, 84% said they are either satisfied or very satisfied. Fewer than 3% said they are unsatisfied.

What customers like: billing (81%), online account access and mobile app (79%), credit line (77%), privacy and fraud prevention (75%), and rewards (74%).

What customers don't like: APR (16%), annual fee (10%), sign-up bonus (6%), rewards (5%), and communication and marketing (3%).

Total 2018 CFPB complaints: 2,610.

Percentage of CFPB complaints closed with monetary relief: 15.2%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Closing your account.
- Fees or interest.

Citi

Overall satisfaction: Among cardholders surveyed, 84% said they are either satisfied or very satisfied, and 3% said they are unsatisfied.

What customers like: billing (81%), credit line (76%), online access and mobile app (76%), rewards (70%), and privacy and fraud prevention (67%).

What customers don't like: APR (17%), annual fee (12%), rewards (11%), sign-up bonus (9%) and cardholder benefits (9%).

Total 2018 CFPB complaints: 3,612.

Percentage of CFPB complaints closed with monetary relief: 14.1%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Fees or interest.
- Issue when making payments.

Discover

Overall satisfaction: Among card users surveyed, 87% said they are either satisfied or very satisfied. About 2% said they are unsatisfied.

What customers like: privacy and fraud prevention (84%), billing (81%), credit line (81%), online account access and mobile app (79%), and rewards (79%).

What customers don't like: APR (15%), sign-up bonus (9%), annual fee (8%), billing (5%), and online account access and mobile app (4%).

Total 2018 CFPB complaints: 1,007.

Percentage of CFPB complaints closed with monetary relief: 7.1%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Getting a credit card.
- Closing your account.

Synchrony Bank

Overall satisfaction: Among card users surveyed, 73.5% said they are either satisfied or very satisfied. About 11% said they are unsatisfied.

What customers like: online account access and mobile app (82%), billing (74%), privacy and fraud prevention (72%), credit line (62%), and annual fee (61%).

What customers don't like: APR (27%), cardholder benefits (24%), annual fee (20%), rewards (15%) and credit line (14%).

Total 2018 CFPB complaints: 2,238.

Percentage of CFPB complaints closed with monetary relief: 21.4%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Fees or interest.
- Getting a credit card.

U.S. Bank

Overall satisfaction: Among card users surveyed, 78% said they are either satisfied or very satisfied. About 8% said they are unsatisfied.

What customers like: online account access and mobile app (73%), privacy and fraud prevention (70%), credit line (64%), credit reporting (64%), and billing (60%).

What customers don't like: APR (20%), annual fee (19%), rewards (15%), communication and marketing (13%), and sign-up bonus (13%).

Total 2018 CFPB complaints: 510.

Percentage of CFPB complaints closed with monetary relief: 18%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Fees or interest.
- Problem when making payments.

Wells Fargo

Overall satisfaction: Among cardholders surveyed, 69% said they are either satisfied or very satisfied. About 11% said they are unsatisfied.

What customers like: online account access and mobile app (70%), privacy and fraud prevention (69%), billing (67%), credit line (64%), and annual fee (56%).

What customers don't like: APR (20%), sign-up bonus (18%), annual fee (16%), rewards (16%), and communication and marketing (11%).

Total 2018 CFPB complaints: 950.

Percentage of CFPB complaints closed with monetary relief: 21.5%.

Top CFPB complaints:

- Problem with a purchase on your credit card statement.
- Getting a credit card.
- Fees or interest.

What to Do if You're Not Satisfied With Your Credit Card

If you're not happy with your credit card, you have options. First, reach out to your card issuer to see if your complaint can be resolved. But remember that it's not the last word if you don't reach a resolution.

Here's more about the steps you can take when you're dissatisfied with your credit card:

Call your credit card issuer. You might be surprised by how much you can achieve just by picking up the phone. Think your APR is too high? You [might be able to lower it](#) if you just ask. [Negotiating your card's annual fee](#) to either remove it or reduce it could work as well.

Be ready with facts. Sometimes, getting results takes more than a simple request. You may need to back up your complaint with additional information. For example, you could compare your APR with APRs for other cards. Or, if you're facing difficulty with fraudulent charges, offer proof that you're not at fault.

Choose a different credit card. If you're not happy with your credit card, hundreds of others are competing for your business. You can certainly find one that better suits your needs.

Submit a complaint. If you contact the card issuer with a problem but don't hear back, you can [file a complaint online with the Consumer Financial Protection Bureau](#). The CFPB will forward your complaint to the credit card company and work to get a response, usually within 15 days.

Beverly Harzog, Credit Card Expert

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