



KEY LIME
INTERACTIVE
Optimize the Experience. Inform Design

Mobile Credit Card Competitive Index Overview

Research to Keep You Ahead of the Curve

Bi-Annual Release Dates: January 31 & July 31

Overview

In the KLI Mobile Credit Card Competitive Index Report, Key Lime Interactive (KLI) reviews nine (9) of the largest credit card issuers in the U.S.: **American Express, Bank of America, Capital One, Chase, Citibank, Discover, USAA, U.S. Bank, and Wells Fargo**. The review examines their mobile sites as well as iPhone and Android Phone apps and ultimately ranks the banks, awarding top rank to the banks who most effectively meet the consumers self-defined need.

This report goes far beyond a basic heuristic evaluation or expert review, KLI's methodology is unique because it incorporates **consumer preferences**. An important part of our analysis is a 500-person survey of smartphone owners in which they are asked to weigh in and identify the features and capabilities that **they** consider critical for a successful experience with the mobile site or app offered by their credit card company.

KLI's intent in creating this third -party syndicated report is to:

1. Provide consumer-driven data to help guide credit card issuers as they prioritize features to implement. This guidance will be based on the results of a current consumer survey.
2. To summarize how the credit card companies differentiate themselves from their competitors through the capabilities and features that they offer.

Method

To create an overall score, we combine a **capabilities assessment** with **user feature importance ratings**. The capabilities assessment is created by examining the feature coverage of the credit card mobile sites and applications. User ratings are determined by a consumer survey and card sort.

Our review of the primary mobile properties includes a full verification of the financial institutions' capabilities. The unmodified score represents feature coverage, or the bank's offerings by category. This is a binary evaluation reflecting the possession of certain criteria.

How we incorporated user feedback

KLI conducted a consumer survey and card sort (n=500) to gather feedback about how customers prioritized features when using a credit card issuer's mobile property. Individual feature scores were then weighted by their value to customers. The goal is to provide a metric of relative importance, so that the highest-scoring credit card company is also the one providing customers' desired features.

Credit Card Issuers & Mobile Properties

Issuer	Mobile Sites	Mobile Apps
American Express	americanexpress.com	Amex Mobile for iPhone & Android phone
Bank of America	bankofamerica.com/credit-cards/mobile/cash-back-credit-card.go	Bank of America - Mobile Banking for iPhone & Android phone
Capital One	m.capitalone.com	Capital One Mobile for iPhone & Android phone
Chase	m.chase.com	Chase Mobile for iPhone & Android phone
Citibank	citicards.com	Citi Mobile for iPhone & Android phone
Discover	discovercard.com	Discover Mobile for iPhone & Android phone
USAA	mobile.usaa.com	USAA Mobile for iPhone & Android phone
U.S. Bank	m.usbank.com/mobile-web/credit-cards.index.com	U.S. Bank Mobile for iPhone & Android phone
Wells Fargo	wf.com	Wells Fargo Mobile for iPhone & Android phone

Summary of **Capabilities** & **Features** to be assessed

- Secure Log In Process
- Fraud Protection & Security
- Account Activity/History
- Account Settings/Management
- Bill Payment
- Rewards
- Customer Support
- Social Media

Get Your **Hands On It**

KLI is a recognized leader in syndicated reporting and releases similar studies in a variety of industries semi-annually. Our Competitive Indices are largely focused on user expectations, satisfaction and overall experiences. We excel at combining the reporting of status with the needs of the audience. This powerful combination enables industry players to prioritize their efforts as they work on future releases of their digital properties.

Pricing

Single Report	Annual Subscription*	Annual Bundle with Mobile Banking Subscription	Custom Report
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*The semi-annual releases of the annual subscription will be distributed to subscribers each year on the following dates:

January 31

July 31

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EMAIL US

sales@keylimeinteractive.com

CALL US

305-809-0555 x 11

FOLLOW US

Key Lime Interactive

8750 NW 36th Street, #475
Doral, FL 33178

P: 305.809.0555

F: 786.228.0712

www.keylimeinteractive.com



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