



## **USAA Named Best Mobile Credit Card Solution by Key Lime Interactive for the Fourth Consecutive Time, Wells Fargo Jumps Up In Rank and Rolls Out Mobile Wallet**

*In the July 31, 2016 release of Key Lime Interactive's (KLI) bi-annual Mobile Credit Card Competitive Index report, USAA ranks highest among nine of the largest credit card issuers in the US in the categories of mobile site, iPhone and Android app. Since the very first publication of this bi-annual report in January 2015, USAA has consistently been reported to be the top performer.*

“USAA is clearly continually raising the bar for this industry, and in mobile account access and management solutions in general. In each of the last reports we’ve seen them take the lead, consistently mirroring consumer’s self-reported desires with their provided features and capabilities.” shares Dana Bishop, Director of Quantitative Research and report co-author at KLI. “Their strong account management, alternative login options, reliable and trusted security practices and other elements give them a 17% lead over their nearest competitor, Discover.”

The scoring is determined by combining a capabilities assessment with user feature importance ratings. The capabilities assessment is created by examining the feature coverage of the credit card providers’ mobile sites and applications. User ratings are determined by a consumer survey and card sort. Then, KLI’s research team aligns what consumers value the most in their mobile credit card offering with their scoring system. Scores in categories that consumers consider the most important are more heavily weighted than those in categories deemed less important. As a result, financial institutions that are providing customers what they desire most receive the highest scores.

“A beautiful mobile offering that stays on brand is one thing, but a solution that offers consumers exactly what they need is what differentiates a carrier from the pack.” states Philip McGuinness, contributing researcher. “Our consumer survey is critical to our ranking. We’re not ranking companies based on an expert review, we’re ranking them based on what today’s mobile consumers expect.”

Wells Fargo also got a lot of attention in this installment of the report as a recent mobile site and app redesign moved them up from 8th to 6th place overall and from 6th to 3rd place for its mobile site. However, as seen in the reports Trends & Innovations feature, most notable for Wells Fargo is the roll out of their own mobile wallet solution this month. While Android Pay, Samsung Pay, and Apple Pay grapple for market share, a new player has entered the game. The Wells Fargo solution will compete directly with those major players. Leaning on the trust of existing customers, Wells Fargo hopes to capture users through its mobile app.

### About the Reports

KLI has been publishing competitive index and benchmark reports since 2011 and include competitive assessment of mobile solutions in industries including auto insurance, banking, credit cards, home insurance, cruise, hotel reservations, fast food, and more.

In this Mobile Credit Card Index Report KLI research team evaluated and scored the mobile sites, iPhone and Android phone apps of all nine competitors including American Express, Bank of America, Capital One, Chase



(JP Morgan Chase & Co.), Citibank (Citigroup), Discover, USAA, U.S. Bank, and Wells Fargo & Company. Each mobile property assessment was completed as of July 6, 2016 (mobile apps) and July 13, 2016 (mobile sites).

Key Lime Interactive's research team believes that companies who make innovation a strategic priority, and who are dedicated to investing in meeting consumer needs by delivering a best-in-class mobile experience, will gain market share. A report section, sold as part of the full report or separately, titled "Trends & Innovations" is dedicated to taking a glimpse into the future; it highlights current trends, evolving consumer needs and preferences, and predicts the most noteworthy elements to consider when endeavoring to provide a wholesome and successful user experience in the coming months and years.

To purchase the published report, please reach out to Key Lime Interactive for more information at [sales\(at\)keylimeinteractive\(dot\)com](mailto:sales@keylimeinteractive.com).

Researchers, Designers, Executives, Journalists and Bloggers in the Insurance and Finance Industries are encouraged to contact Key Lime Interactive with any additional questions.

#### About Key Lime Interactive

KLI is a user experience research firm with proven excellence in both quantitative and qualitative user and consumer testing. To serve our growing client list of Fortune 100 companies, we conduct competitive research, true intent / voice of customer studies, and prototype studies using quantitative methods. Additionally, we're experienced in moderating one-on-one interviews/ usability studies, focus groups, and eye-tracking studies for both the traditional and mobile web. Ultimately, our goal is to empower teams to use consumer/user experience data at any and all phases of product development; from strategy to implementation. We aim to provide the true perspective of target users and build exceptional consumer-driven solutions.



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