

CardRatings experts, surveyed cardholders pick best credit cards



Nov. 19, 2019 – CardRatings has for years produced an annual "[Best credit cards](#)" list showcasing its experts' picks for the top credit cards in a variety of categories ranging from travel rewards, to various cash-back rewards options, to credit cards for small businesses, students, balance transfers and so much more.

For the "Best credit cards of 2020," however, CardRatings wanted to do something different.

In October, CardRatings polled more than 1,500 actual credit cardholders to get their opinions on 65 different credit cards. To determine which cards to poll, CardRatings' examined its website analytics to find the most popular cards on the site in terms of organic traffic – that is, people searching for a term via Google and then clicking through the link to visit that card's unique review on CardRatings – from Jan. 1, 2019-Aug. 31, 2019.

In order to poll multiple cards in each of the "best of" categories, CardRatings added some additional cards to the list based on their past inclusion as experts picks.

The survey asked respondents to rate their cards on a scale of 1-10 as they considered various aspects of using their card or interacting with the card's issuing bank. The survey questions fell into five broad topics: Satisfaction with the card's rewards/primary feature, customer service, usability of the card's website/mobile app, likelihood the cardholder would renew the card and likelihood the cardholder would recommend the card to a friend/family member.

Respondents' scores were then averaged with the response to "How likely are you to recommend this card to a friend, coworker or family member?" counting twice in order to determine an overall score.

"It's one thing to use a card yourself, but another entirely to recommend that card to someone you care about," said Brooklyn Lowery, senior manager of CardRatings.com. "That's why we doubly weighted the question of whether respondents would recommend the card to someone else."

When the dust settled, the survey results revealed actual cardholders tend to agree with the experts' picks, but there were some notable exceptions.

For instance, for 2020 as well as for many years past, the Chase Sapphire Preferred® Card has been the CardRatings' experts' pick for Best Travel Rewards credit card; however, cardholders, by a fraction of a point, gave American Express® Gold Card the edge over Sapphire Preferred® or the Capital One® Venture® Rewards Credit Card, the experts' runner up card.

In this case, survey respondents gave the American Express® Gold Card slightly better marks in terms of trust in the company's ability to protect their identity as well as overall happiness with the rewards offered and how easy it is to use the American Express apps. It was those factors that pushed the card ahead of the experts' favorite Sapphire Preferred card.

"CardRatings experts personally hold many of the cards that make our best of lists each year," Lowery said, "but we don't have them all. Even if we did, polling everyday cardholders to see how they feel about a wide range of cards and card features means CardRatings can offer more perspective to consumers as they make the personal choice for their own credit cards."

In the 19 categories CardRatings' experts choose "best" cards for, experts and survey respondents agreed on the top cards – and in several cases also on the runner up cards – for 10 categories. While survey respondents and CardRatings experts differed in their opinions of the top cards in nine categories, much of the difference came down to topics such as ease of use of the card issuers' websites/apps or trust in the issuers' ability to protect a cardholder's information. Both of these topics are inherently more easily assessed by everyday cardholders than by experts who are generally able to base recommendations on close readings of the fine print and assessments of "best practices" when it comes to rewards and the value of other features.

Cardholders and experts agreed on the top cards in the following categories:

- Best small business cash-back rewards – Ink Business CashSM Credit Card
- Best card for families – Blue Cash Preferred® Card from American Express
- Best balance transfer credit card – Discover it® Balance Transfer
- Best 0% APR offer credit card – Capital One® Quicksilver® Cash Rewards Credit Card
- Best flat-rate cash-back credit card – Citi® Double Cash Card - 18 month BT offer
- Best rotating categories cash-back rewards card – Discover it® Cash Back
- Best customer-choice cash-back rewards card – Bank of America® Cash Rewards credit card
- Best hotel rewards credit card – Hilton Honors American Express Surpass® Card
- Best student credit card – Discover it® Student Cash Back
- Best gas rewards credit card – Costco Anywhere Visa® Card by Citi

Survey respondents and experts differed on the top cards in the following categories:

- Best no-annual-fee small business credit card – Experts pick the Ink Business UnlimitedSM Credit Card; cardholders pick the American Express[®] Blue Business Cash
- Best small business credit card for travel rewards – Experts pick the Ink Business PreferredSM Credit Card; cardholders pick U.S. Bank FlexPerks[®] Business Travel Rewards
- Best travel rewards credit card – Experts pick the Chase Sapphire Preferred[®] Card; cardholders pick the American Express[®] Gold Card
- Best no-annual-fee travel rewards credit card – Experts pick the Capital One[®] VentureOne[®] Rewards Credit Card; cardholders pick the Bank of America[®] Travel Rewards Visa[®] credit card
- Best secured credit card – Experts pick the Capital One[®] Secured Mastercard[®]; cardholders pick Discover it[®] Secured
- Best airline rewards credit card – Experts pick the UnitedSM Explorer Card; cardholders pick the Citi[®] / AAdvantage[®] Platinum Select[®] World Elite[™] Mastercard[®]
- Best low interest credit card – Experts pick the Simmons Visa[®]; cardholders pick the USAA[®] Rate Advantage Visa Platinum[®] Card
- Best tiered cash-back credit card – Experts pick the Capital One[®] Savor[®] Cash Rewards Credit Card; cardholders pick the Capital One[®] SavorOne[®] Cash Rewards Credit Card
- Best luxury credit card – Experts pick Chase Sapphire Reserve[®]; cardholders pick the The Platinum Card[®] from American Express.

For a full list of the Best of 2020 winners and runners up, as well as the cardholders scores for their top picks, check out CardRatings' "[Best credit cards of 2020](#)."

Methodology: CardRatings commissioned Op4G in October 2019 to conduct surveys among 1,514 cardholders nationwide. At least 25 cardholders for each of 65 credit cards were polled. CardRatings website analytics from Jan. 1, 2019-Aug. 31, 2019 were used to determine a selection of the most popular cards and additional cards were added to fill out categories. Responses to each of nine questions were given on a scale of 1-10 and respondents' scores were then averaged under broad topics. To determine the overall score, responses from questions 1-8 were summed and the answer to "How likely are you to recommend this card to a friend, coworker or family member?" was double weighted.