



CardRatings.com's Best Credit Cards of 2020 Survey Names Cardholders' Favorites

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The latest survey relies on more than 1,500 credit cardholders, not just experts, to find which cards reign supreme in each category.

Foster City, CA – November 19, 2019 – [CardRatings.com](https://www.cardratings.com), a leader in credit card ratings, today released new research that offers a novel perspective on credit card selection and the preferences of consumers. CardRatings.com's annual [best credit cards](#) report traditionally focused on expert picks, but this year 1,500 credit card users were polled on their opinions of 65 different cards.

That stable of 65 cards was determined by CardRatings' website analytics on popular cards, while including the previous expert picks from past surveys. For this year's report, wholly new data emerged to shine a spotlight on which cards consumers really prefer.

There are 19 categories for the new *Best Credit Card of 2020* survey. Some consumer top picks include:

- Travel Rewards: American Express® Gold Card
- Flat-Rate Cash Back: Citi® Double Cash Card
- Best Card for Families: Blue Cash Preferred® Card from American Express
- Best Student Card: Discover it® Student Cash Back
- No-Annual-Fee Small Business: American Express® Blue Business Cash Card
- Balance Transfers: Discover it® Balance Transfer
- Best Airline Rewards Credit Card: AAdvantage® Platinum Select® World Elite™ Mastercard®
- Best secured Credit Card: Discover it® Secured

"CardRatings' experts personally hold many of the cards that make our best of lists each year," says Brooklyn Lowery, CardRatings.com senior manager and site editor. "But we don't have them all, so this year we decided to mix things up and poll actual cardholders to get their views. That way we can offer a more nuanced and personal perspective on which cards are the best so that consumers can choose for themselves the credit cards that ideally fit their lifestyle."

The survey asked respondents to rate cards on a scale of 1-10 as they considered various aspects of using their card or interacting with the issuing bank. The questions fell into five broad topics:

1. Satisfaction with the card's rewards/primary feature
2. Customer service
3. Website/mobile app ease of use
4. Likelihood the cardholder will renew their card
5. Likelihood the cardholder would recommend the card to a friend or family member.

Respondents' scores were averaged, with extra weight given for one very important question: "How likely are you to recommend this card to a friend, coworker or family member?"

An overview of the research and methodology, along with all 19 categories for Best Card can be found here: <https://www.cardratings.com/cardratings-experts-surveyed-cardholders-pick-best-credit-cards.html>

About CardRatings.com

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CardRatings.com innovated online credit card ratings and has been offering independent ratings and reviews of credit card offers since 1998. The website collects and maintains data on more than 700 credit card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs.

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