Competitive Compass
SIGNAL FOR FINANCIAL LEADERS

AUGUST 2026

COMPETITIVE COMPASS RESEARCH | US CREDIT CARDS

The Trust Transfer Index

What AI assistants tell prospects and existing customers about your credit card today, and what you can change about it.

50	5	1,500	10,923
CARDS MEASURED	AI ASSISTANTS	ANSWERS READ	CLAIMS AUDITED

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Inside this Report

EXECUTIVE READOUT

What the study found.

Assistants describe US credit cards to customers every day. The numbers below say how well they do it, and where a bank can change the outcome.

20.6 POINTS OF SPREAD	**The strongest and the weakest card sit twenty points apart.** Fifty cards on one scale, measured on answers customers are reading today.
2.3× MORE SEPARATION	**The answer already running divides the market more than better evidence could.** What is published today is doing the sorting. That is the lever with the shortest handle.
41 POINT CREDIT GAP	**The facts are right. The bank is rarely named for them.** The median card is stated correctly 86 percent of the time and credited to the bank 45 percent of the time.
75.3 HIGHEST CARD SCORE	**The standard the market can read already exists.** Citi Double Cash leads all fifty cards. Capital One holds the strongest issuer average at 71.3.

A QUESTION WORTH ASKING

If a customer asked an assistant about your flagship card today, do you know what it says?

THE BUSINESS ISSUE

The assistant answers before the customer reaches the bank.

It picks the facts, the conditions, and the source. The bank page is often the second thing the customer reads.

The question goes to the assistant	Customers ask which card suits them, what it earns, and what it costs. An assistant answers all of it in one pass, in its own words.
The assistant picks the evidence	It reads what it can find on rates, rewards, and conditions, then names a source for the claim. That source is usually not the bank.
The bank page arrives last	By the time the customer opens it, the comparison has been made and the shortlist is set.

WHAT TO DO

Publish the facts an assistant needs before the customer asks for them.
Write the card page as evidence, not as a brochure.

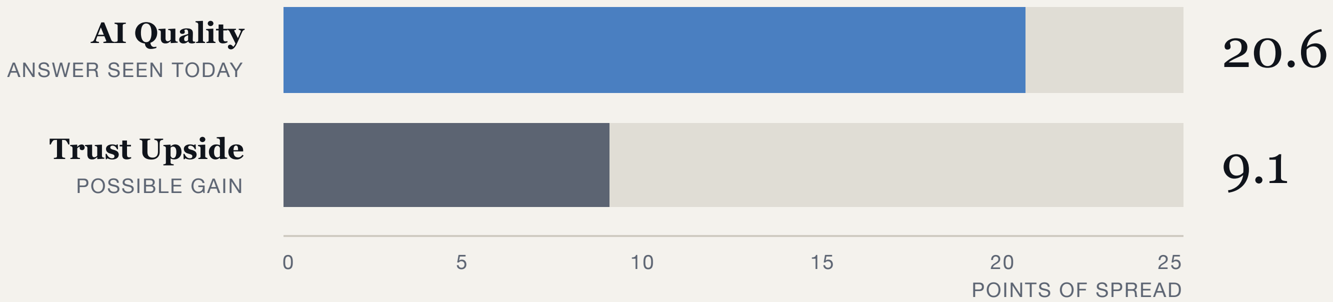
A QUESTION WORTH ASKING

Your card page may now be the second thing a customer reads. What does the first thing say?

MEASURED SIDE BY SIDE

Today's answer separates cards more than better evidence would.

AI Quality spans 20.6 points across the fifty cards. Trust Upside spans 9.1. The answer already in the market creates 2.3 times more separation than the upside from clearer evidence.



2.3×

AI Quality measures the answer customers read now: are the facts correct, current, complete, and credited to the bank. Trust Upside estimates how much clearer evidence could move trust, consideration, verification, and intended action. The first is observed. The second is modelled.

WHAT TO DO

Correct the facts, conditions, and sources on the page before commissioning another market test.

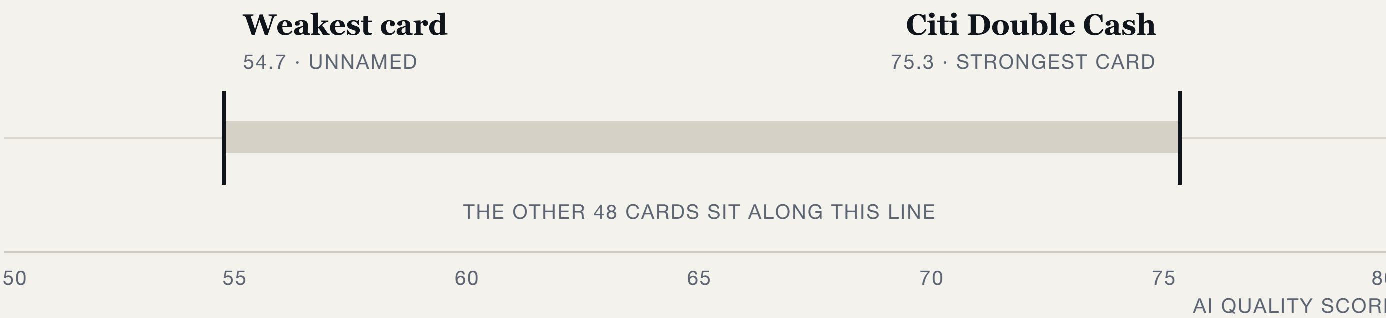
A QUESTION WORTH ASKING

The bigger number is the answer already running. How much of next quarter's budget is pointed at it?

EVERY CARD IN THE STUDY, ON ONE SCALE

The best and the weakest card are 20.6 points apart.

The line below is the whole field: fifty open US consumer cards on one scale. The strongest sits at 75.3, the weakest at 54.7. Everything a customer reads about the other forty-eight falls between them.



WHAT THIS MEANS

A twenty point spread on a measure customers act on is not a rounding difference. It is the distance between a card that explains itself and a card that leaves the explaining to someone else.

WHAT TO DO

Find your own cards in this field before the next planning cycle. A card you have never read an AI answer for is a card you are not managing.

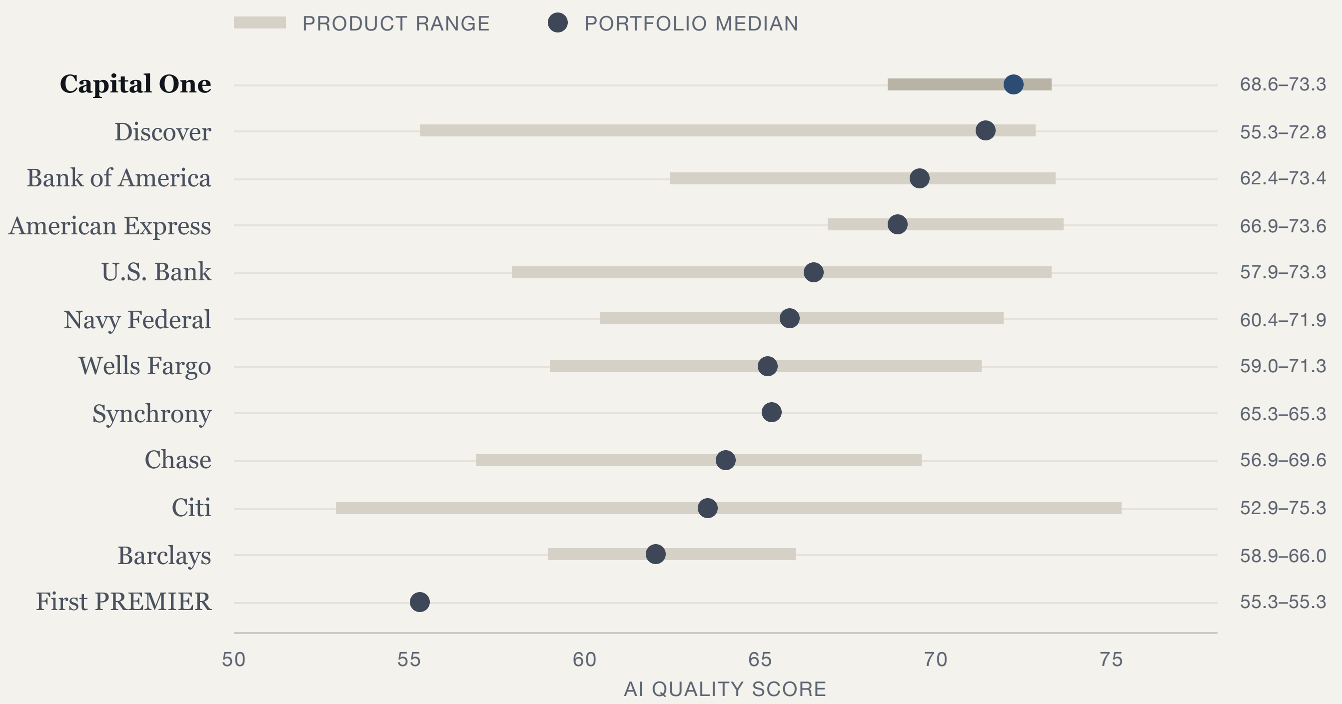
A QUESTION WORTH ASKING

Every card you compete with sits somewhere on this line. Where is yours?

PORTFOLIO STRENGTH ACROSS TWELVE ISSUERS

Capital One leads with consistency.

The dot is each issuer's portfolio median; the line is the distance from its lowest to its highest scoring card. Capital One sits at the top with the tightest span in the study: a customer gets the same quality of answer whichever of its cards they ask about.



WHAT THIS MEANS

A high median with a short line is the strongest position on this chart. It says the standard behind the best card has reached every other card in the house.

WHAT TO DO

Take your clearest card page and make it the house template. A standard travels further than a campaign, and costs less.

A QUESTION WORTH ASKING

What would it take for every card you sell to answer as consistently as your best one?

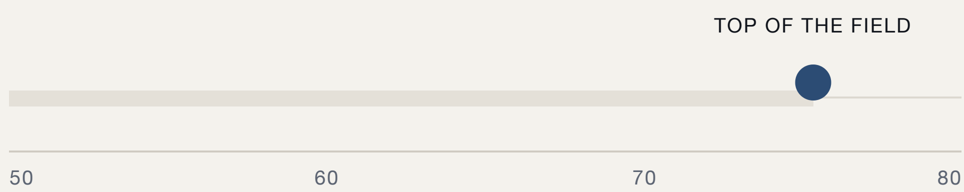
HIGHEST SCORING CARD OF THE FIFTY MEASURED

Citi Double Cash is the clearest card in the market.

75.3, the top score in the study. It leads because there is almost nothing to get wrong: one promise, stated once, in language an assistant can quote without hedging.

75.3

CITI DOUBLE CASH
RANK 1 OF 50 CARDS



Terms that fit in a sentence

One earning rule, no tiers to summarise, no footnote that quietly changes the answer.

Every fact in one place

What a customer asks about lives together on the card's own page, current and dated, where it can be read in a single pass.

Quoted, not paraphrased

Unambiguous wording gets repeated as written, and the bank keeps its name on the claim.

WHAT TO DO

Simplicity is a design choice, available to any issuer. Write the next card page so there is nothing left to interpret.

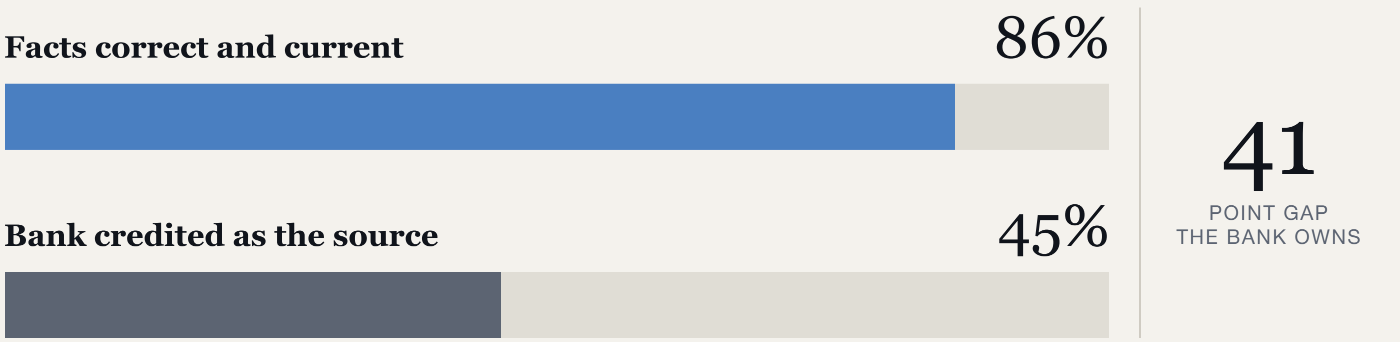
A QUESTION WORTH ASKING

Which of your cards could a customer explain back to you correctly after one answer?

FACTS CORRECT AGAINST BANK CREDITED, MEDIAN CARD

AI gets the facts right. Someone else gets the credit.

The median card scores 86 percent on correct and current facts, and 45 percent on bank source authority. The 41 points between those two numbers is the clearest job on this page.



WHAT THIS MEANS

Review sites and news outlets receive the credit even when the bank's own facts are accurate. The customer reads a correct sentence with a stranger's name on it.

WHAT TO DO

Make the official facts easier to find, easier to pull out, and easier to quote. One dated fact page per card, written to be read by a machine.

A QUESTION WORTH ASKING

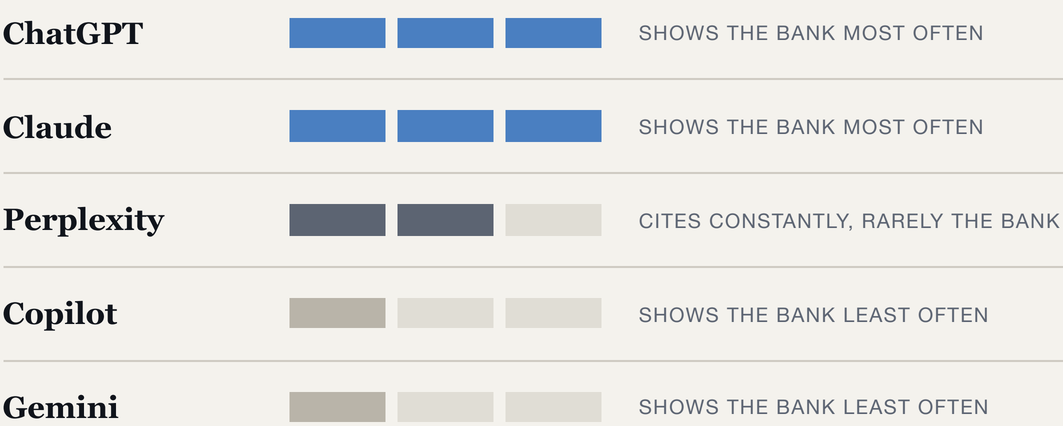
Your facts are right and a third party is quoted for them. What is that worth, and to whom?

SOURCE: TRUST TRANSFER INDEX ANALYSIS, AUGUST 2026. MEDIAN OF 50 CARDS

HOW OFTEN EACH ASSISTANT SHOWS THE BANK AS THE SOURCE

The assistants do not credit the bank equally.

Fact accuracy holds near the 86 percent median on all five. What differs is whether the bank's own page is shown as the source. ChatGPT and Claude do it far more often than Gemini and Copilot.



WHAT THIS MEANS

What works on one assistant does not carry to the next. An assistant that never shows your page never sends the customer to it.

WHAT TO DO

Test each assistant separately, and read the answers yourself once a month.

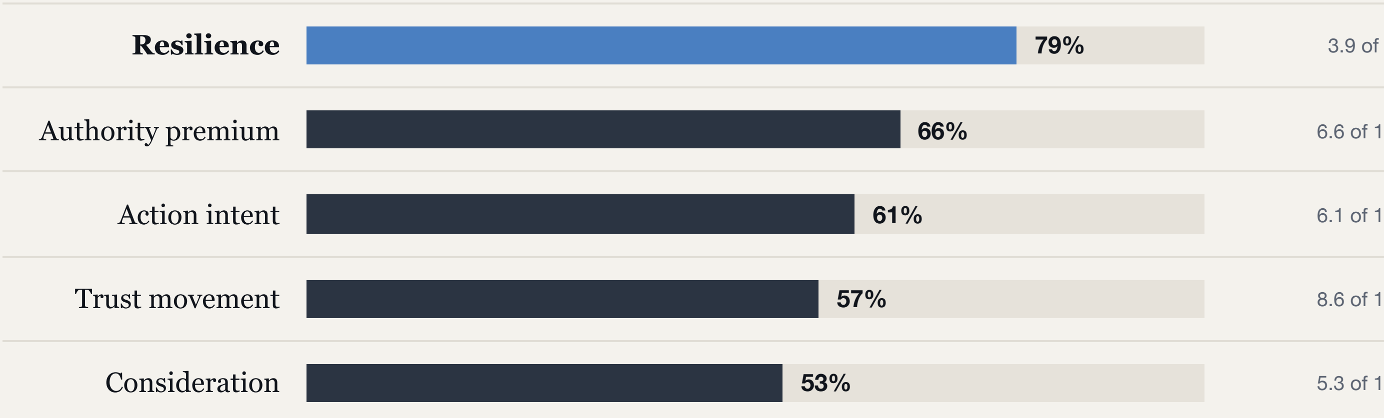
A QUESTION WORTH ASKING

Do you know which assistant your best customers use, and how it describes you to them?

TRUST UPSIDE, BY COMPONENT

Where clearer evidence pays back first.

Trust Upside estimates how a customer's response could change if the evidence were clearer. Each bar is the average share of available points earned across the fifty cards. The bars near the bottom are where the most headroom sits.



AVERAGE SHARE OF AVAILABLE POINTS, 50 US CREDIT CARDS

30.4
MEDIAN BASE SCORE

26.4
LOWEST BASE SCORE

35.4
HIGHEST BASE SCORE

READ IT AS

A directional estimate from a synthetic panel, not a market result. Use it to choose which cards to test first, then measure real customer behavior.

A QUESTION WORTH ASKING

Which of these components would move most if your evidence were easier to find?

WHAT THE LEADING CARD DOES DIFFERENTLY

The leading card is the simplest one to read.

Citi Double Cash leads all fifty cards because its terms are simple, stated in one place, and easy to quote. Any card can be written that way.

01 **A rewards card**

One fact page carrying the earning rules, the redemption value, the transfer rules, and the conditions that change any of them. Dated, in plain sentences, on the bank's own domain.

02 **A balance transfer card**

One page carrying the intro period, the deadline, the fee, how purchases are treated, and two worked payoff examples. The assistant can only quote a number that exists as a number.

03 **Every other card**

Same structure, same headings, same date stamp. A portfolio reads consistently to a machine only when it is written consistently by people.

WHAT TO DO Give every card one fact page, written the same way.

A QUESTION WORTH ASKING

Which of your cards already reads clearly, and why has nothing else been built to match it?

WHERE TO START

Where to start.

Start with a flagship, a growth card, and one you already suspect reads badly. What works there becomes the standard for the rest.

Read the answers	Every assistant, every card in the set, with transcripts in front of the people who write the pages.
Publish the facts	One dated fact page per card. Current terms, plain conditions, written so a machine can quote them whole.
Read them again	Same questions, same assistants, one quarter later. What moved is the measure.

THE ASK Approve the cards and the standard their pages will be written to.

A QUESTION WORTH ASKING

A quarter from now, which single number do you want to have moved, and by how much?

METHOD

How the study was run.

Read the results as a direction rather than a scoreboard. The specification was locked before collection began, and every figure traces back to a recorded answer.

01 SCOPE

Fifty open US consumer credit cards, across eight categories and twelve issuer brands.

02 COLLECTION

Five assistants answered three card questions twice, in fresh sessions. Natural discovery added category visibility.

03 EVIDENCE

Every card received a current first-party source package before scoring.

04 REVIEW

The final audit covers 10,923 claims. Independent blind coding and adjudication resolved the determinate differences.

05 TRUST UPSIDE

A 5,000 agent synthetic panel produced at least 60,000 seeded assignments across three scenario bands.

06 LIMITS

AI Quality comes from observed answers. Trust Upside comes from a synthetic experiment and is a directional estimate only.

AI Representation Quality	Are the facts correct, current, complete, and credited to the bank, in the answer running today.
Trust Upside	Modelled change in trust, consideration, verification, and intended action if the evidence were clearer.
Bank source authority	How often the bank's own page is shown as the source for a claim about its own card.

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SIGNAL FOR FINANCIAL LEADERS

The answer a customer reads is now part of the product. It can be written as deliberately as the product itself.

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Published by Anuj Shahani.
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