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Lloyds TSB leads Christmas 'credit card website' league table

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Independent research from customer experience benchmarking company, Global Reviews, has found that in the run up to Christmas, the Lloyds TSB Credit Card website continues to be top of the 'Credit Card Website' league table.

Halifax (53%) and Barclaycard (54%) have made significant improvements to their websites, moving them into second and third place. Both brands have leapfrogged HSBC (50%), moving it into fourth place, but Lloyds (65%) is still head and shoulders above the rest. Capital One scored 49% and MBNA 43%.

Global Reviews' 'Comparing the Credit Card Sites' benchmark objectively measured customers' experience on six leading credit card websites. The sites were assessed against more than 680 objective criteria including the information available to prospective buyers, customer support, application forms, service offered to customers, and general site usability. The study found that:

Halifax and HSBC offer the best site navigation with scores of 74% and 71% respectively.

Barclaycard offer the best experience for prospective customers with a score of 71% for this category.

Lloyds TSB offers the best customer support online with a score of 80%. This is the category with the greatest variance. Halifax and HSBC scored below 40%.

Application is the area where most sites could be improved. Lloyds TSB leads the field again with a score of 55% for its online application. The industry average was just 41% for this category.

Global Reviews director, Bertie Stevenson said: "The vast majority of consumers depend on websites to research their options. Credit card companies are missing a trick if they do not provide their customers with the best possible online experience."

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