2026 U.S. Commercial Banking AI Search Visibility Study: Measuring Total Brand Omission Across Megabanks and Super-Regional Banks on ChatGPT, Gemini, Perplexity, and Claude

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Abstract

EquiSchema AI LLC conducted a 1,200-evaluation empirical benchmark study across the four leading generative AI search platforms (**OpenAI ChatGPT**, **Google Gemini**, **Perplexity AI**, and **Anthropic Claude**) to quantify how often the largest U.S. commercial banks are recommended when consumers and small business owners execute unbranded, high-intent financial queries. Rather than testing generic brand-awareness trivia prompts, this study evaluates 25 specific, dollar-denominated borrower and depositor prompts across five core banking categories: **Everyday Sticky Capital (Retail Deposits)**, **Local Small Business Lending**, **Wealth & Certificates of Deposit (CDs)**, **Mainstream Real Estate**, and **Consumer Lending**.

This baseline study introduces and measures **Total Brand Omission**—defined as the complete exclusion of a qualified financial institution from an AI search engine's response to an unbranded, bottom-of-funnel consumer or commercial product query, resulting in a **0.0% probability** of customer acquisition from that AI interaction.

Across **1,200 total brand-inclusion evaluations** (12 anonymized U.S. commercial banks × 25 benchmark queries × 4 AI search engines), audited banks suffered an aggregate **91.4% Total Brand Omission rate** (**8.6% aggregate visibility**). The **U.S. Megabank Cohort** (6 institutions) achieved an average visibility rate of **11.3%** (**88.7% Total Brand Omission**), while the **U.S. Super-Regional Bank Cohort** (6 institutions) achieved an average visibility rate of just **5.8%** (**94.2% Total Brand Omission**). Most critically, on pure rate-driven retail savings, money market, and CD queries (Queries 01, 02, 03, 05, 11, 13, and 15), the Super-Regional Bank cohort recorded a **0.0% visibility rate (100.0% Total Brand Omission)** across all four AI models. Only a single outlier institution (Super-Regional 3, at **22.0% visibility**) broke above the 15% threshold due to specialized SBA lending and physician-mortgage landing pages, while traditional banks were completely displaced by government-sponsored enterprise acronyms on first-time homebuyer queries (Q20) and by credit unions and specialty lenders on credit-tiered auto and marine loans (Q21 and Q25).

Keywords: Total Brand Omission, Commercial Banking, Megabanks, Super-Regional Banks, AI Search Visibility, Generative Experience Optimization, Retail Deposits, Small Business Lending, Semantic Data Architecture, EquiSchema AI.

1. Introduction & Problem Statement

As retail depositors, homebuyers, and small business owners increasingly rely on conversational AI engines (ChatGPT, Gemini, Perplexity, and Claude) to shortlist financial products, commercial banking executives have focused almost exclusively on two areas: internal back-office AI productivity and the compliance risk of generative AI hallucinations.

However, **EquiSchema AI LLC** identified a far more consequential revenue threat occurring prior to any rate comparison: **Total Brand Omission**. When a prospective depositor or borrower asks an AI platform a specific, money-in-motion question (such as where to deposit a $25,000 savings reserve or where to secure a $150,000 retail business loan) and the AI engine omits a bank entirely, that institution suffers an immediate, silent loss of net interest income and deposit liquidity.

Early third-party visibility surveys claiming that major U.S. megabanks capture over 25% of AI banking mentions rely heavily on broad, top-of-funnel brand-awareness prompts (e.g., *"what are the biggest banks in the United States"*), where models retrieve general encyclopedic summaries. To test how frontier AI models behave when real capital is in motion, Report No. 2026-01 establishes a 25-query empirical benchmark anchored to exact dollar tiers, borrower profiles, and asset classes.

2. Empirical Methodology & The 25-Query Benchmark Architecture

2.1 Blind Cohort Design (12 U.S. Commercial Banks)

Twelve of the largest U.S. commercial depository institutions were selected and divided into two equal blind cohorts to prevent commercial disparagement while preserving statistical rigor:

- **Cohort A — U.S. Megabanks (Megabank 1 through Megabank 6):** Six top-tier national commercial and universal banks with nationwide retail, wealth, and commercial banking footprints.
- **Cohort B — U.S. Super-Regional Banks (Super-Regional 1 through Super-Regional 6):** Six multi-state super-regional commercial banks that compete directly for household core deposits, middle-market commercial lending, and residential real estate across major U.S. metropolitan corridors.

2.2 Evaluation Protocol Across Four Frontier AI Platforms

Each of the 25 benchmark queries was executed across four frontier AI search engines—**OpenAI ChatGPT**, **Google Gemini**, **Perplexity AI**, and **Anthropic Claude**—yielding **100 distinct AI prompt executions** and **1,200 institution-level inclusion evaluations** (12 banks × 25 queries × 4 models). Each query was designed with specific dollar thresholds and demographic parameters to prevent AI models from returning generic textbook definitions.

Table 1: The 25 High-Intent Banking Benchmark Queries & Design Rationale

Category	Query ID	Exact Benchmark Prompt Executed	Structural & Economic Rationale
Category 1: Everyday Sticky Capital (Retail Deposits)	**Q01**	best high yield savings account for a $10,000 emergency fund	$10,000 represents the standard 3-month household emergency reserve; forces AI to prioritize liquid depository accounts over equities.
	Q02	who is paying the highest interest on a $25,000 savings account right now	$25,000 sits in the upper-middle-class cash reserve tier—qualifying for relationship APY tiers without triggering private wealth rules.

	Q03	best savings account to deposit $500 a month	$500/month$(6,000/year) reflects median household recurring deposit behavior—the core sticky capital regional banks seek.
	Q04	which bank has the best bonus for opening a new checking account with $5,000	Tests whether AI retrieval systems can locate and verify promotional acquisition offers typically buried in campaign landing pages.
	Q05	best money market account rate for $40,000 cash	Evaluates mid-tier liquid cash parking bridging standard retail savings and high-balance CDs.
Category 2: Local Small Business Lending	**Q06**	best bank for $150,000 business loan for retail store	Core Main Street working-capital and storefront expansion loan tier that regional banks expect to dominate.
	Q07	who has the best rates for a $250,000 dental practice loan nationally	Tests specialized healthcare practice acquisition and equipment financing visibility.
	Q08	fastest approval for $75k small business line of credit	Evaluates low-doc/rapid-underwriting small business liquidity thresholds.

	Q09	best commercial checking account for business making $800k a year	Targets operating accounts for established lower-middle-market operating LLCs.
	Q10	What bank has the best sba 504 loan rates for $1.2 million commercial building	$1.2M represents the standard entry point for owner-occupied commercial real estate under the SBA 504 program.
Category 3: Wealth & CDs (High-Net-Worth & Retirees)	**Q11**	Which bank offers the highest guaranteed return on a $100,000 cd for 18 months	Tests six-figure fixed-income certificate retention among pre-retiree and retiree savers.
	Q12	best bank for a $400,000 trust account	Evaluates fiduciary, estate, and personal trust administration visibility.
	Q13	Who has the highest interest rate for a $250,000 ira rollover	Captures retirement rollover liquidity transitioning out of employer 401(k) plans.
	Q14	Where to find the best step up cd rates for $50,000 deposit	Tests specialty structured certificate products with rate-bump provisions.

	Q15	best 12 month cd for $20,000 emergency fund	Standard retail share/deposit certificate benchmark for conservative savers.
Category 4: Mainstream Real Estate	**Q16**	Who offers the best jumbo mortgage rates for $900,000 home self employed	Evaluates non-conforming jumbo underwriting for complex self-employed tax returns.
	Q17	Where to find lowest rate on $150,000 heloc for 10 years	Core home equity line of credit benchmark for high-equity homeowners.
	Q18	best zero down physician mortgage for a $750,000 house	High-lifetime-value specialty mortgage segment targeted heavily by super-regional banks.
	Q19	What bank has the best cash out refinance rates for $500,000 investment property nationally	Evaluates non-owner-occupied residential investment property refinancing.
	Q20	best first time home buyer program with 10% down on $400,000 house	Mainstream residential purchase mortgage benchmark.

Category 5: Consumer Lending	**Q21**	best auto loan rates for a $45,000 truck with a 650 credit score	Anchored to average U.S. full-size truck financing and near-prime (650 FICO) credit tiering.
	Q22	lowest apr for $30,000 personal loan to consolidate debt	Standard unsecured debt consolidation installment loan threshold.
	Q23	best checking account perks if I keep a $25,000 balance	Evaluates premier/relationship checking tier benefits and fee waivers.
	Q24	best student checking account to put $15,000 college fund in	Tests youth/collegiate deposit acquisition and parent-linked checking structures.
	Q25	best interest rate on an $85,000 boat loan	Evaluates recreational marine installment lending for prime borrowers.

3. Empirical Results: Cohort & Category Visibility Breakdown (1,200 Evaluations)

Across **1,200 total evaluations**, the 12 audited commercial banks suffered an aggregate **91.4% Total Brand Omission rate** (**8.6% visibility**). Even more striking was the structural chasm between national Megabanks and Super-Regional Banks across product categories.

Table 2: Executive Cohort Summary (1,200 Total Evaluations)

Benchmark Cohort / Metric	Evaluations Conducted	AI Visibility Score (%)	Total Brand Omission Rate (%)	Key Structural Finding
All 12 Audited Commercial Banks	**1,200**	**8.6%**	**91.4%**	Over 9 in 10 high-intent borrower/depositor evaluations excluded the audited banks entirely.
Cohort A: 6 U.S. Megabanks Average	**600**	**11.3%**	**88.7%**	Visibility concentrated in Checking Bonuses (Q04), Trust/Jumbo (Q12, Q16), and Student Checking (Q24).
Cohort B: 6 Super-Regional Banks Average	**600**	**5.8%**	**94.2%**	Severe omission across consumer deposits and wealth; heavily reliant on a single outlier (Super-Regional 3).
Top Single Audited Bank (Super-Regional 3)	**100**	**22.0%**	**78.0%**	Led all 12 banks due to explicit SBA 7(a)/504 pages (Q06, Q07, Q10) and Physician Mortgages (Q18).

Remaining 5 Super-Regionals Average	**500**	**2.6%**	**97.4%**	Near-total erasure across all 25 categories when excluding Super-Regional 3.
Super-Regionals on Savings, MMA & CDs *(Q01–03, Q05, Q11, Q13–15)*	**192**	**0.0%**	**100.0%**	**Complete blackout** across all 6 Super-Regional Banks on rate-driven deposit and certificate queries.

4. Category-by-Category Diagnostic Analysis

Table 3: Query-by-Query Empirical Observations Across the 25 Benchmark Prompts

Query ID	Prompt Summary	Audited Cohort Inclusion Outcome (Across ChatGPT, Gemini, Perplexity, Claude)	Primary Structural Cause of Omission or Inclusion
Q01	$10,000 Emergency Fund HYSA	Only **1 bank** (Megabank 5, which operates a direct online high-yield division) appeared across all 4 engines; **0.0%** for the other 11 banks.	Legacy banks trap promotional APYs behind relationship zip-code gates, ceding 11 of 12 slots to online-only banks.

Q02	$25,000 Savings Highest Interest	**0.0% Inclusion (100% Total Brand Omission across all 12 banks).**	AI models rejected standard 0.01%–0.05% base savings sheets and could not parse PDF relationship-tier rate matrices.
Q03	$500/Month Recurring Savings	Only **1 bank** (Megabank 5) appeared on **1 engine** (Gemini); **100% blackout** across ChatGPT, Perplexity, Claude, and the other 11 banks.	Absence of machine-readable recurring-deposit semantic relationships on commercial bank retail pages.
Q04	$5,000 Checking Opening Bonus	Super-Regional 3 (3 engines, omitted on Perplexity), Megabank 1, and Megabank 3 captured top slots.	Third-party financial blogs actively index cash checking bonus amounts in structured HTML tables that AI engines scrape.
Q05	$40,000 Money Market Rate	**0.0% Inclusion (100% Total Brand Omission across all 12 banks).**	Tiered $25k$–50k money market rates locked inside zip-code popups and legacy PDF rate sheets triggered complete omission.
Q06	$150,000 Retail Store Business Loan	Super-Regional 3 dominated; the remaining 5 Super-Regionals and most Megabanks were omitted.	Super-Regional 3 publishes explicit national SBA 7(a) volume rankings and loan-size tiers in crawlable HTML prose.

Q07	$250,000 Dental Practice Loan	Co-dominated by Megabank 2 and Super-Regional 3.	Both winners maintain dedicated "Practice Finance / Dental Lending" vertical pages matching the exact profession entity.
Q08	Fastest $75k Business Line of Credit	Only Megabank 2 appeared on **1 engine** (ChatGPT); **0% across the other 11 banks**.	Commercial banks fail to specify turnaround times or "$75,000" credit line brackets, ceding the query to non-bank fintechs.
Q09	Commercial Checking ($800k Rev.)	Captured primarily by Megabank 1.	High-clarity business checking tier descriptions matching mid-six-figure annual revenue thresholds.
Q10	$1.2M SBA 504 Building Loan	Megabank 2 and Super-Regional 3 each appeared across 2 of 4 engines.	Explicit SBA 504 commercial real estate program pages; other regional banks failed to index SBA 504 dollar caps.
Q11	$100,000 18-Month CD Return	**0.0% Inclusion (100% Total Brand Omission across all 12 banks).**	Odd-term (18-month) jumbo CD promotional rates are buried in branch PDF flyers invisible to AI retrieval pipelines.
Q12	$400,000 Trust Account	Led by Megabank 1.	Strong historical authority on trust and fiduciary terminology, though regional wealth divisions were completely erased.

Q13	$250,000 IRA Rollover Interest Rate	**0.0% Inclusion (100% Total Brand Omission across all 12 banks).**	AI engines routed IRA rollover queries exclusively to brokerage firms due to banks hiding IRA CD yields in PDFs.
Q14	$50,000 Step-Up CD Rates	Only Megabank 4 appeared once (**1 of 48 evaluations**); **0% for all other banks**.	Specialty "Step-Up / Bump-Up CD" product rules are absent from bank structured schema.
Q15	$20,000 12-Month CD	**0.0% Inclusion (100% Total Brand Omission across all 12 banks).**	Complete commercial bank blackout on standard 12-month retail CDs in favor of online-only direct banks.
Q16	$900,000 Self-Employed Jumbo Loan	Captured by Megabank 1.	Explicit jumbo mortgage threshold content; regional portfolio jumbo lenders were omitted.
Q17	$150,000 10-Year HELOC	Only Super-Regional 1 was named; **11 of 12 banks omitted**.	Most banks fail to expose fixed-draw vs. 10-year HELOC repayment structures in machine-readable text.
Q18	$750,000 Zero-Down Physician Loan	Super-Regional 3, Super-Regional 1, and Super-Regional 2 performed strongly.	**The Ultimate Proof of Semantic Specificity:** Because regional banks build dedicated "Doctor / Physician Mortgage" pages explicitly stating $0 down up to $750k–1M, AI engines verified and recommended them with high confidence.

Q19	$500,000 Investment Property Cash-Out Refi	Two Megabanks appeared once each; **0% across all 6 Super-Regionals**.	Conventional investment-property LTV and cash-out rules are trapped in mortgage underwriting PDFs.
Q20	$400,000 First-Time Homebuyer (10% Down)	**0.0% Private Lender Consensus ("Government Program Substitution").**	Instead of recommending audited banks, AI models defaulted to government-sponsored agency programs (Fannie Mae).
Q21	$45,000 Truck Loan (650 Score)	**Commercial Banks Wiped Out by Credit Unions.**	Audited banks do not publish 650-credit-score auto APR brackets, causing AI engines to recommend Credit Unions instead.
Q22	$30,000 Debt Consolidation Loan	Captured by Megabank 3 alongside online personal loan fintechs.	Explicit personal loan calculator tiers matching the $30,000 debt consolidation threshold.
Q23	$25,000 Balance Checking Perks	Led by Super-Regional 3.	Clear relationship-tier naming connecting a $25,000 combined balance to fee waivers and rate perks.
Q24	$15,000 Student Checking Account	Dominated by the **Megabank Cohort**.	Extensive campus banking pages and student checking FAQ schemas maintained by national megabanks.

Q25	$85,000 Boat Loan Interest Rate	**Near-Total Commercial Bank Blackout.**	Audited banks lack structured marine/recreational lending schemas, ceding slots to specialty marine lenders and credit unions.

5. Five Structural Insights for Banking Executives & Regulators

1. **The 100% Deposit & CD Blackout Threatens Regional Bank Liquidity:** Across the seven pure rate-sensitivity deposit and certificate queries (**Q01, Q02, Q03, Q05, Q11, Q13, and Q15**), the six audited Super-Regional Banks achieved **0.0% visibility**—and across **Q02 (**$25ksavings$**), **Q05(**$**40k MMA), Q11 (**$100k18 - moCD$**), **Q13(**$**250k IRA rollover), and Q15 ($20k 12-mo CD)**, **all 12 commercial banks (both Megabanks and Super-Regionals) recorded a 0.0% total blackout**. Because legacy banks hide competitive promotional deposit yields behind zip-code modal walls and unindexed PDF rate sheets, AI engines exclude them completely and route sticky household deposits to online-only banks.
2. **Why Super-Regional 3 (22.0%) Outperformed Peers Averaging 2.6%:** While five of the six Super-Regional Banks suffered a devastating **97.4% average Total Brand Omission rate**, Super-Regional 3 achieved **22.0% visibility**—outscoring every audited Megabank. How? By publishing dedicated, crawlable product pages for niche high-margin verticals ($150k SBA retail loans [Q06], $250k dental practice loans [Q07], $1.2M SBA 504 real estate [Q10], $750k physician mortgages [Q18], and $25k relationship checking perks [Q23]).
3. **The "Physician Mortgage" Proof Point (Q18 vs. Q20):** Why did three Super-Regional Banks (Super-Regional 1, 2, and 3) break through on **Q18** (*"$750,000 zero down physician mortgage"*), yet get completely wiped out by *Fannie Mae* on **Q20** (*"$400,000 first time homebuyer program with 10% down"*)? Because on Physician Mortgages, regional banks explicitly write the exact borrower persona, down payment (0% down), and loan cap (up to $750,000 / $1,000,000) directly in the page text. On standard mortgages (Q20), banks publish vague marketing prose, causing AI models to punt to government agency acronyms.
4. **The Consumer Auto & Marine Lending Hand-Off (Q21 & Q25):** On **Q21** (*"$45,000 truck loan with a 650 credit score"*) and **Q25** (*"$85,000 boat loan"*), commercial banks were virtually erased while AI engines pointed borrowers toward Credit Unions and specialty lenders. This specific anomaly directly prompted EquiSchema AI's companion study (**Report No. 2026-02**, DOI: 10.5281/zenodo.23986142), which subsequently audited 12 Credit Unions and Ethical Fintechs across 960 evaluations.
5. **Why Traditional SEO Cannot Fix Total Brand Omission:** Every one of the 12 audited banks spends tens of millions of dollars annually on traditional Search Engine Optimization (SEO), paid digital advertising, and brand sponsorships. Yet traditional SEO

optimizes for human clicks on blue links, whereas frontier AI retrieval engines require **machine-verifiable product truth**—explicit Subject → Predicate → Object semantic relationships connecting the institution to exact dollar brackets, credit tiers, and regulatory disclosures at the network edge.