

AI VISIBILITY INDEX / INAUGURAL EDITION / MAY 2026

# The Citation Economy.

How 104 Debt Relief, Lending, and Credit Brands Appear Inside the Major AI Engines.

*A directional benchmark — not an audit.*

**BRANDS**  
**104**

across 5 sub-categories

**PROMPTS**  
**247**

distinct prompts tested

**ENGINES**  
**5**

major AI platforms

**RESPONSES**  
**1,235**

logged & scored

**WINDOW**  
**Apr 14–May 9**

2026 (25 days)

U.S. household debt reached \$18.8 trillion in 2025. A growing share of the high-intent research consumers and small business operators run on debt, lending, and credit is now mediated by large language models. **Brands surfaced consistently in those answers are increasingly likely to capture consideration during high-intent buyer research.**

## FIVE DIRECTIONAL FINDINGS

### 01 Citation Share is concentrated in each sub-category.

In debt relief, three brands — National Debt Relief (92), Freedom Debt Relief (89), Accredited Debt Relief (81) — account for ~68% of measured Citation Share.

### 02 Aggregator publications are the de-facto citation layer.

Across all five engines, the same eight aggregator publications surface most frequently as the underlying sources LLMs cite or paraphrase. Inclusion in those lists is the strongest single correlate of Citation Share.

### 03 Trust signals outweigh estimated marketing spend.

BBB accreditation, Trustpilot, ACDR/IAPDA/NFCC membership, and state licensing appear in LLM answers more frequently than brand campaign language.

### 04 Regulators are present in ~60% of responses.

CFPB, FTC, and state AG references appear in ~58% of debt relief responses and ~51% of MCA responses, typically as cautionary framing.

### 05 Merchant cash advance is the most fragmented sub-category.

No MCA brand exceeded 86 Citation Share. The category is in active formation phase; the eventual default-answer set is not yet locked.

## Composite AI Citation Share — All Categories

#	Brand	Sub-Category	Citation Share	Band
1	SoFi	Debt Consolidation / Personal Loans	94	DOMINANT
2	National Debt Relief	Debt Relief & Settlement	92	DOMINANT
3	Freedom Debt Relief	Debt Relief & Settlement	89	DOMINANT
4	LightStream	Debt Consolidation / Personal Loans	88	DOMINANT
5	Discover Personal Loans	Debt Consolidation / Personal Loans	86	DOMINANT
6	Lendio	MCA / Small Business Lending	86	DOMINANT
7	Accredited Debt Relief	Debt Relief & Settlement	81	STRONG
8	Credibly	Merchant Cash Advance	81	STRONG
9	Bluevine	Small Business Lending	80	STRONG
10	OnDeck	Small Business Lending	78	STRONG

**Ranks 11–25 in the full Index.** Including Upgrade, Best Egg, Rapid Finance, Lexington Law, Forward Financing, Achieve, Fundbox, LendingClub, Credit Saint, National Funding, ClearOne Advantage, Fora Financial, Happy Money, The Credit Pros, and JG Wentworth Debt Relief. [Download at 5wpr.com/ai-visibility-index](https://5wpr.com/ai-visibility-index)

### THE AGGREGATOR THESIS

## Affiliate Sites Are the New SEO.

Across all five engines, the same eight aggregator publications surface most frequently as the underlying sources LLMs cite or paraphrase. **In the LLM era, brands no longer compete with each other directly for visibility. They compete for inclusion in the editorial lists these aggregator publications produce.**

## Estimated Citation Frequency by Aggregator

01 <b>NerdWallet</b> <b>88</b>	02 <b>Bankrate</b> <b>81</b>	03 <b>CNBC Select</b> <b>74</b>	04 <b>Investopedia</b> <b>69</b>
05 <b>Forbes Advisor</b> <b>64</b>	06 <b>Fortune</b> <b>58</b>	07 <b>debt.org</b> <b>47</b>	08 <b>lendedu.com</b> <b>41</b>

Full citation frequency chart, cross-engine breakdown, and trust signal sensitivity table in the complete Index at [5wpr.com/ai-visibility-index](https://5wpr.com/ai-visibility-index)

### ACCESS THE FULL INDEX

## 26 pages. Five sub-categories. 104 brands.

The complete 5W AI Visibility Index includes every leaderboard, every sub-category deep dive, every prompt report, and every limitation. Built for brand strategists, agency partners, investors, and journalists covering the AI-mediated discovery transition.

#### INCLUDED IN THE FULL REPORT

- Full Top 25 composite leaderboard with ranks 11–25
- Five sub-category leaderboards (104 brands scored)
- Three sample prompt reports with composite engine output
- Aggregator influence chart + trust signal sensitivity table
- Strategic phase framework by sub-category
- Methodological notes & 9-point limitations disclosure
- Q3 2026 + 2027 Index roadmap

#### HOW TO ACCESS

**Web:** [5wpr.com/ai-visibility-index](https://5wpr.com/ai-visibility-index)  
**Direct request:** [research@5wpr.com](mailto:research@5wpr.com)  
**Press inquiries:** [press@5wpr.com](mailto:press@5wpr.com)

Brand strategists, in-house communications teams, journalists, analysts, and academics receive immediate access. No payment required.

**Custom benchmarks:** Industry-specific Citation Share studies and brand-level AI visibility audits are available through 5W's research desk.

### METHODOLOGY AT A GLANCE

#### How Citation Share Is Calculated

**Citation Share** is the weighted percentage of category-relevant LLM responses, within a defined prompt set and measurement window, in which a brand appears as a named entity, hyperlinked reference, or quoted recommendation. Scored 0–100 per sub-category.

$$\text{FORMULA } CS_i = ( \sum ( w_p \times m_{p,i} \times r_{p,i} \times e_{p,i} ) / N ) \times 100$$

**Engines tested:** ChatGPT (GPT-4o & GPT-5), Claude Opus 4.7, Perplexity Sonar, Gemini 2.5, Google AI Overviews. **Brands tracked:** 104 across debt relief, consolidation, MCA, SMB lending, and credit repair. **Window:** April 14 – May 9, 2026. **Measurement partner:** Curium.co.

## 5W — The AI Communications Firm

5W combines public relations, digital marketing, Generative Engine Optimization (GEO), and proprietary AI visibility research. Founded 2002. Headquartered in Florida. Top U.S. PR Agency by O'Dwyer's. Agency of the Year, American Business Awards®. 2026 Top Place to Work in Communications by Ragan.

**Next Edition: Q3 2026.** Adjacent verticals planned for 2026–2027: Consumer Banking & Wealth, Healthcare & Insurance, Aggregator Influence Sub-Index.

**Read the full Index at [5wpr.com/ai-visibility-index](https://5wpr.com/ai-visibility-index)**

Or request direct: [research@5wpr.com](mailto:research@5wpr.com) | [press@5wpr.com](mailto:press@5wpr.com)

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