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5W RESEARCH · 2026 SERIES

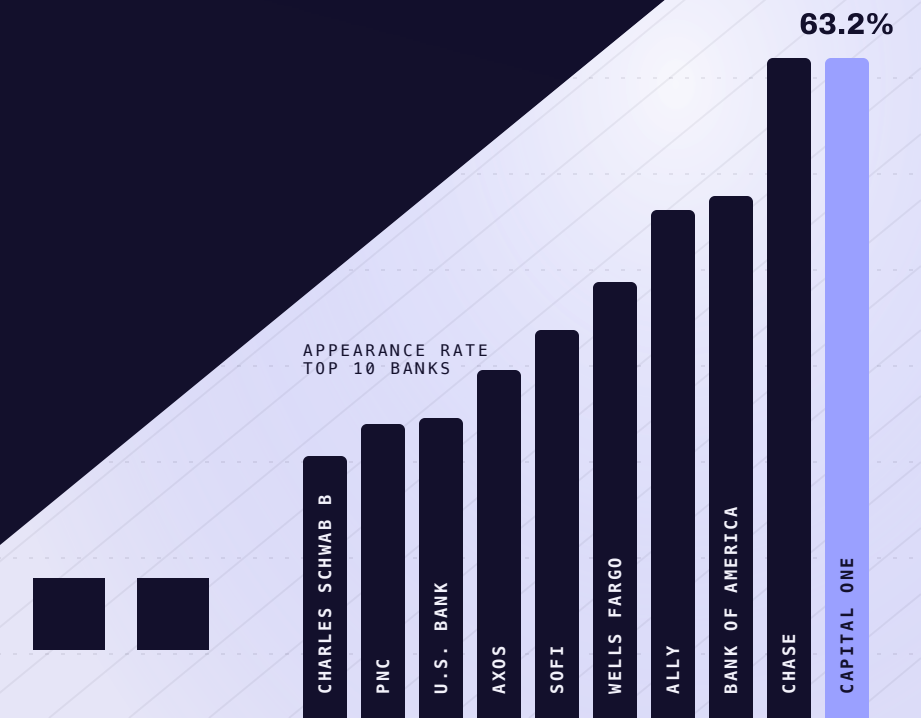
U.S. BANKS VISIBILITY INDEX

Which banks AI engines name
288 AI answers · October 26, 2026

Measured :
October 26, 2026
24 questions × 3 runs · 288 AI answers

Engines :
ChatGPT · Claude · Gemini · Perplexity
plus 69 Google AI Overviews

Prepared by :
5W
5wpr.com



AT A GLANCE

Chase and Capital One tie. 182 of 288 answers each

Across 288 answers from ChatGPT, Claude, Gemini and Perplexity, Chase and Capital One each appeared in 63.2%. Bank of America (50%) and Ally (48.6%) followed and cannot be separated. Google showed AI Overviews for 69 of 72 lookups. Review and news publishers, led by nerdwallet.com and forbes.com, supplied most of the citations.

> Version 2. This version replaces the first version of this study, first published June 28, 2026. It uses measured counts, so the two versions are not comparable.

288
AI answers analyzed across ChatGPT, Claude, Gemini and Perplexity

63.2%
of answers named Chase, the most-named (182 of 288)

29
tracked banks named at least once (of 29)

95.8%
of Google searches showed an AI Overview (69 of 72)

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KEY FINDINGS

01 What the data shows

TOP TIE

182/288 (63.2%)

Chase and Capital One each appeared in 182 of 288 four-engine answers (63.2%, CI 57.5–68.6%). The intervals are the same, so the data cannot rank one above the other.

NAMED FIRST

45/288 (15.6%)

Capital One was the first bank named in 45 of 288 answers. Ally was first in 43 and Chase in 36. Bank of America was first in only 5 of 288 and Wells Fargo in 1 of 288.

LARGE BANKS

144/288 (50.0%)

Bank of America appeared in 144 of 288 answers (50%, CI 44.3–55.7%) and Wells Fargo in 120 of 288 (41.7%, CI 36.1–47.4%). Both ranked in the top five by mention rate, though usually further down the list (average first position 4.6 and 5.4).

AI OVERVIEWS

69/72 (95.8%)

Google showed an AI Overview for 69 of 72 lookups (95.8%). Chase appeared in 38 of 69 overviews (55.1%), Capital One in 31 (44.9%) and Bank of America in 28 (40.6%).

REVIEW SITES

158/288 (54.9%)

nerdwallet.com was cited in 158 of 288 four-engine answers (54.9%). forbes.com was cited in 131 (45.5%), and cnbc.com and bankrate.com in 115 each (39.9%).

BANK DOMAINS

11/2,368 (0.5%)

No bank's own website made up more than 0.5% of the 2,368 four-engine citations. Chase, Axos and Chime each had 11 of 2,368. Chase's site was cited in 10 of 288 answers (3.5%).

NICHE LEADERS

1.4

Bluevine appeared in only 27 of 288 answers (9.4%), but when it did it came near the top, with an average first position of 1.4. It was named first in 18 of 288 answers, mostly on freelancer and small-business questions.

ENGINE SPLIT

14 vs 30

Axos appeared in 14 of 72 ChatGPT answers (19.4%) and 30 of 72 Claude answers (41.7%). Chime ranged from 3 of 72 on Gemini (4.2%) to 17 of 72 on Claude (23.6%).

FIVE SURFACES

220/357 (61.6%)

Across all 357 answers, including the AI Overviews, Chase appeared in 220 (61.6%) and Capital One in 213 (59.7%).

02 THE LEADERBOARD

Which banks AI engines name

Appearance rate across 288 four-engine answers. The bar is the 95% confidence interval; overlapping bars cannot be told apart at this sample size.

	BRAND	RATE	NAMED IN
1	Chase	63.2%	182/288
2	Capital One	63.2%	182/288
3	Bank of America	50.0%	144/288
4	Ally	48.6%	140/288
5	Wells Fargo	41.7%	120/288
6	SoFi	37.2%	107/288
7	Axos	33.3%	96/288
8	U.S. Bank	28.8%	83/288
9	PNC	28.1%	81/288
10	Charles Schwab Bank	25.0%	72/288
11	Citi	25.0%	72/288
12	Marcus by Goldman Sachs	24.0%	69/288
13	Discover Bank	21.9%	63/288
14	American Express	21.5%	62/288
15	Alliant	16.3%	47/288

02 THE LEADERBOARD

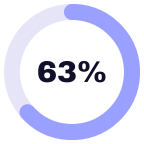
The full list

Own-domain citation is the share of 288 grounded answers that cited the entity's own domains (subdomains included). Citation share is of all 2,368 citations.

#	BANK	NAMED IN	APPEARANCE RATE	95% INTERVAL	FIRST MENTION	OWN-DOMAIN CITATION	CITATION SHARE
1	Chase	182/288	63.2%	57.5–68.6%	3.3	3.5% (10/288)	0.5%
2	Capital One	182/288	63.2%	57.5–68.6%	3.2	1.7% (5/288)	0.2%
3	Bank of America	144/288	50%	44.3–55.7%	4.6	2.8% (8/288)	0.3%
4	Ally	140/288	48.6%	42.9–54.4%	3	2.8% (8/288)	0.4%
5	Wells Fargo	120/288	41.7%	36.1–47.4%	5.4	2.4% (7/288)	0.3%
6	SoFi	107/288	37.2%	31.8–42.9%	3.9	1.4% (4/288)	0.2%
7	Axos	96/288	33.3%	28.1–39%	4.6	3.8% (11/288)	0.5%
8	U.S. Bank	83/288	28.8%	23.9–34.3%	5.5	1% (3/288)	0.1%
9	PNC	81/288	28.1%	23.2–33.6%	5.1	0.7% (2/288)	0.1%
10	Charles Schwab Bank	72/288	25%	20.4–30.3%	3.6	3.1% (9/288)	0.4%
11	Citi	72/288	25%	20.4–30.3%	4.5	1% (3/288)	0.2%
12	Marcus by Goldman Sachs	69/288	24%	19.4–29.2%	4.2	1.4% (4/288)	0.2%
13	Discover Bank	63/288	21.9%	17.5–27%	5.4	0.3% (1/288)	0%
14	American Express	62/288	21.5%	17.2–26.6%	5	1% (3/288)	0.1%
15	Alliant	47/288	16.3%	12.5–21%	4.4	0% (0/288)	0%
16	Fidelity	40/288	13.9%	10.4–18.4%	3.1	2.4% (7/288)	0.3%
17	Chime	36/288	12.5%	9.2–16.8%	5.8	3.8% (11/288)	0.5%
18	Synchrony	35/288	12.2%	8.9–16.4%	4.1	1.4% (4/288)	0.2%
19	CIT Bank	30/288	10.4%	7.4–14.5%	4.2	0.7% (2/288)	0.1%
20	Navy Federal	28/288	9.7%	6.8–13.7%	4.9	0% (0/288)	0%
21	Bluevine	27/288	9.4%	6.5–13.3%	1.4	1.7% (5/288)	0.2%
22	Varo	25/288	8.7%	5.9–12.5%	5.3	0.3% (1/288)	0%
23	Truist	24/288	8.3%	5.7–12.1%	6	0% (0/288)	0%
24	J.P. Morgan Private Bank	23/288	8%	5.4–11.7%	1.6	0% (0/288)	0%
25	Live Oak Bank	22/288	7.6%	5.1–11.3%	2.9	0% (0/288)	0%

PROFILES

03 The top eight, side by side

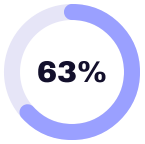


RANK 1

Chase

182/288 answers · 95% CI 57.5–68.6%

3.3	3.5%	0.5%
first-mention position	owned-domain citation (10/288)	citation share



RANK 2

Capital One

182/288 answers · 95% CI 57.5–68.6%

3.2	1.7%	0.2%
first-mention position	owned-domain citation (5/288)	citation share

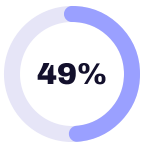


RANK 3

Bank of America

144/288 answers · 95% CI 44.3–55.7%

4.6	2.8%	0.3%
first-mention position	owned-domain citation (8/288)	citation share

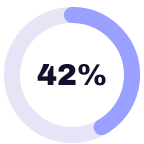


RANK 4

Ally

140/288 answers · 95% CI 42.9–54.4%

3	2.8%	0.4%
first-mention position	owned-domain citation (8/288)	citation share

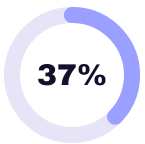


RANK 5

Wells Fargo

120/288 answers · 95% CI 36.1–47.4%

5.4	2.4%	0.3%
first-mention position	owned-domain citation (7/288)	citation share

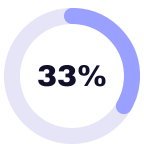


RANK 6

SoFi

107/288 answers · 95% CI 31.8–42.9%

3.9	1.4%	0.2%
first-mention position	owned-domain citation (4/288)	citation share



RANK 7

Axos

96/288 answers · 95% CI 28.1–39%

4.6	3.8%	0.5%
first-mention position	owned-domain citation (11/288)	citation share



RANK 8

U.S. Bank

83/288 answers · 95% CI 23.9–34.3%

5.5	1%	0.1%
first-mention position	owned-domain citation (3/288)	citation share

04

HOW THE ENGINES DIFFER

Same questions, different answers

All four engines returned grounded answers to all 72 of their prompts. They agreed on the top group but gave it different weight. Perplexity named Capital One in 47 of 72 answers (65.3%) and Chase in 40 (55.6%). ChatGPT and Gemini each named Chase in 48 of 72 (66.7%). Claude named Bank of America in 28 of 72 answers (38.9%), against 43 of 72 on ChatGPT (59.7%).

ChatGPT

72 ASKED | 72 RETURNED | 72 GROUNDED

Chase	**66.7%**
Capital One	**59.7%**
Bank of America	**59.7%**
Ally	**51.4%**
Wells Fargo	**51.4%**
SoFi	**34.7%**

Claude

72 ASKED | 72 RETURNED | 72 GROUNDED

Chase	**63.9%**
Capital One	**62.5%**
Ally	**48.6%**
Wells Fargo	**41.7%**
Axos	**41.7%**
SoFi	**40.3%**

Gemini

72 ASKED | 72 RETURNED | 72 GROUNDED

Chase	**66.7%**
Capital One	**65.3%**
Bank of America	**54.2%**
Ally	**43.1%**
Wells Fargo	**40.3%**
Axos	**34.7%**

Perplexity

72 ASKED | 72 RETURNED | 72 GROUNDED

Capital One	**65.3%**
Chase	**55.6%**
Ally	**51.4%**
Bank of America	**47.2%**
SoFi	**45.8%**
Axos	**37.5%**

GOOGLE AI OVERVIEWS

05 The fifth engine

Google AI Overviews were captured through 72 U.S. desktop searches and scored only where an overview appeared, so five-engine figures use 288 + 69 = 357 answers.

TRIGGER RATE



Google returned an AI Overview for 69 of 72 lookups (95.8%, CI 88.5–98.6%). No overview appeared for 3, and none failed. Two of the three missing overviews came from the international travel question, which drew an overview in only 1 of 3 lookups. Within the 69 overviews, Chase appeared in 38 (55.1%), Capital One in 31 (44.9%) and Bank of America in 28 (40.6%). Ally appeared in 17 of 69 (24.6%), well below its four-engine rate of 48.6%. Synchrony appeared in no overviews.

FIVE-ENGINE RANK (FOUR-ENGINE RANK IN ARROWS)

1	Chase	61.6%	=
2	Capital One	59.7%	=
3	Bank of America	48.2%	=
4	Ally	44.0%	=
5	Wells Fargo	38.4%	=
6	SoFi	32.8%	=
7	Axos	32.2%	=
8	U.S. Bank	26.9%	=

LEADERS BY QUESTION

06 Who each question surfaces first

Six questions from the set. Each tile uses that question's own four-engine answers as the denominator.

Q01 · 12 ANSWERS

CIT Bank 91.7%

Marcus by Goldman Sachs	75%
Ally	66.7%

AI Overview shown on 3 of 3 searches

Q02 · 12 ANSWERS

Capital One 100%

TIED WITH ALLY, SOFI

Ally	100%
SoFi	100%

AI Overview shown on 3 of 3 searches

Q03 · 12 ANSWERS

Capital One 100%

TIED WITH ALLY, MARCUS BY GOLDMAN SACHS

Ally	100%
Marcus by Goldman Sachs	100%

AI Overview shown on 2 of 3 searches

Q04 · 12 ANSWERS

Ally 100%

TIED WITH MARCUS BY GOLDMAN SACHS, SYNCHRONY

Marcus by Goldman Sachs	100%
Synchrony	100%

AI Overview shown on 3 of 3 searches

Q05 · 12 ANSWERS

Chase 100%

TIED WITH NOVO, BLUEVINE

Novo	100%
Bluevine	100%

AI Overview shown on 3 of 3 searches

Q06 · 12 ANSWERS

Chase 100%

TIED WITH BLUEVINE

Bluevine	100%
U.S. Bank	91.7%

AI Overview shown on 3 of 3 searches

07

WHO THE ENGINES CITE

Most-cited domains

The four engines produced 2,368 citations. Of 2,368 four-engine citations, review and comparison publishers supplied 1,051 (44.4%), general news and business press 555 (23.4%) and company and brand sites 382 (16.1%). The most-cited domains were forbes.com (193 occurrences, 8.2%), nerdwallet.com (191, 8.1%), cnbc.com (142, 6%) and bankrate.com (129, 5.4%). Banks' own sites were cited rarely.

FOUR AI ENGINES · SHARE OF 288 GROUNDED ANSWERS

nerdwallet.com	**54.9%**
forbes.com	**45.5%**
cnbc.com	**39.9%**
bankrate.com	**39.9%**
money.com	**17%**
finder.com	**16.7%**
finance.yahoo.com	**16.3%**
financebuzz.com	**16.3%**
kiplinger.com	**16.3%**
fortune.com	**6.6%**

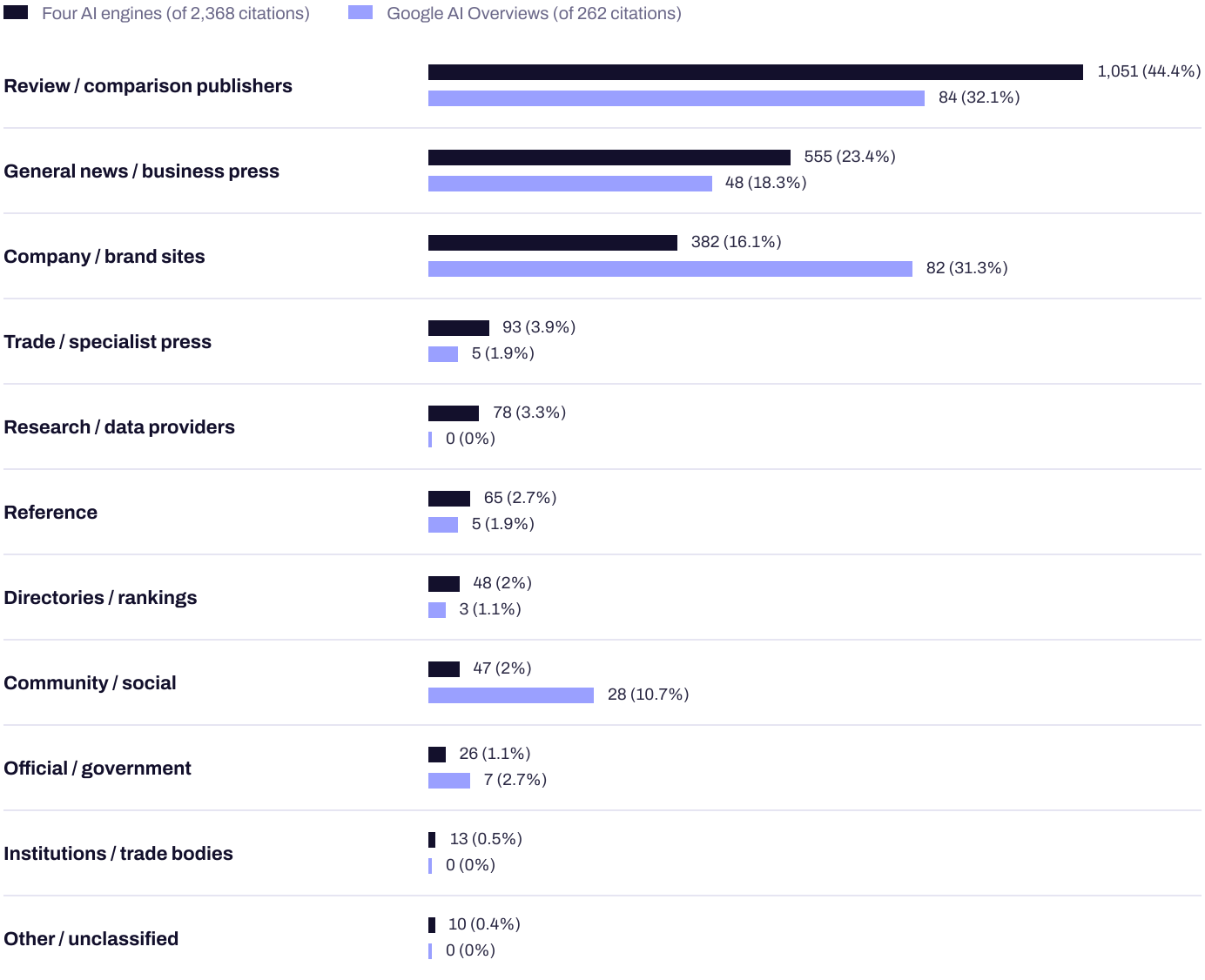
GOOGLE AI OVERVIEWS · SHARE OF 69 OVERVIEWS

bankrate.com	**27.5%**
nerdwallet.com	**26.1%**
cnbc.com	**26.1%**
reddit.com	**21.7%**
finance.yahoo.com	**15.9%**
sofi.com	**13%**
forbes.com	**10.1%**
smartasset.com	**8.7%**
fool.com	**8.7%**
usnews.com	**5.8%**

WHO THE ENGINES CITE

07 Citation share by source type

Share of all citations by the type of site cited. Source types were reclassified on October 29, 2026. 'Company / brand sites' now covers only the official sites of companies, brands and schools; publishers, directories, trade bodies and other sites have their own types, and sites that could not be placed are 'Other / unclassified'.



07

WHAT THE DATA SUGGESTS

How can banks improve their AI visibility?

These steps follow from the measured results above. They describe what the engines cited in this study and are not a guarantee of results.

STEP	WHAT THIS STUDY MEASURED
Put your facts on your own domain.	Axos's own domains were cited in 3.8% of grounded answers, Chase's in 3.5% and Charles Schwab Bank's in 3.1%.
Keep your facts accurate on the sites engines cite.	The most-cited sites other than the tracked names' own were nerdwallet.com (in 54.9% of grounded answers), forbes.com (45.5%), cnbc.com (39.9%), bankrate.com (39.9%) and money.com (17.0%). Review and comparison publishers supplied 44.4% of citations and general news and business press 23.4%.
Check each engine separately.	Claude named Axos in 41.7% of answers against 19.4% on ChatGPT. ChatGPT named Bank of America in 59.7% of answers against 38.9% on Claude.
Do not ignore video and community sites.	Community and social sites supplied 10.7% of Google AI Overview citations against 2.0% in the four chat engines. reddit.com was cited in 21.7% of overviews.
Re-run the same questions every month.	Compare counts and intervals, not ranks. The 24 questions are in the appendix.

QUESTIONS PEOPLE ASK

08 Frequently asked questions

Q1 Which US bank do AI assistants mention most?

Chase and Capital One, tied. Each appeared in 182 of 288 answers from ChatGPT, Claude, Gemini and Perplexity (63.2%, CI 57.5–68.6%).

Q2 Which bank is named first most often?

Capital One was named first in 45 of 288 answers. Ally was close behind with 43 and Chase had 36.

Q3 Do Google AI Overviews appear for banking questions?

Almost always. An overview appeared for 69 of 72 lookups (95.8%). Chase was named in 38 of those 69 (55.1%).

Q4 Is Wells Fargo missing from AI answers?

No. Wells Fargo appeared in 120 of 288 four-engine answers (41.7%), fifth among 29 tracked names. It was named first in only 1 of 288, with an average first position of 5.4.

Q5 Which sources do the engines cite for bank questions?

Mostly publishers. nerdwallet.com was cited in 158 of 288 answers (54.9%) and forbes.com in 131 (45.5%). Each bank's own site made up 0.5% or less of the 2,368 citations.

Q6 Do the engines agree with each other?

On the leaders, mostly. On individual banks they differ. Axos appeared in 14 of 72 ChatGPT answers (19.4%) and 30 of 72 Claude answers (41.7%). Bank of America appeared in 43 of 72 ChatGPT answers (59.7%) and 28 of 72 Claude answers (38.9%).

METHODOLOGY

09 How this study was measured

24	×	3	×	4	=	288	+	72
questions		runs each		AI engines		answers		Google searches · 69 AI Overviews

24 questions, each asked 3 times on each engine, measured October 26, 2026. Market: United States, English. The destination site was not mentioned to any engine. Entities count as named when they appear in the answer text or the extracted entity list; products, imprints and research arms roll up to their parent.

ENGINE	MODEL IDS CALLED	ASKED	RETURNED	GROUNDED
ChatGPT	gpt-5-mini	72	72	72
Claude	claude-sonnet-5-5	72	72	72
Gemini	gemini-3.7-flash	72	72	72
Perplexity	sonar-pro	72	72	72
Google AI Overviews	DataForSEO Google SERP (live, advanced)	72	69 shown	69

Own-domain citations count a domain plus all its subdomains, with the same rule in every table.

METRIC DEFINITIONS

- Appearance rate: answers naming the entity ÷ answers returned, with Wilson 95% intervals.
- First mention: average order in which the entity first appears (1 = first).
- Own-domain citation: grounded answers citing the entity's domains ÷ grounded answers.
- Citation share: citations to the entity's domains ÷ all citations.

LIMITATIONS

- Measured on one day, October 26, 2026. Answers came from each engine's API (model IDs above); the consumer apps can answer differently.
- The question set has 24 questions, with 12 answers each from the four engines and 3 AI Overview lookups each. Results for any one question rest on small counts.
- Twelve of the 24 questions were added to the original question card. The mix of savings, business, wealth and student questions shapes which banks rank high.
- Legal entity names such as 'JPMorgan Chase Bank, N.A.' (35) and 'Capital One, National Association' (35) were recorded separately from the tracked brand names. Name extraction also picked up answer headings such as 'Bottom line' and 'Short answer'.
- Source types come from an automated domain classification. Some sites labelled as company or brand sites, such as financebuzz.com and kiplinger.com, publish editorial content.
- One question, "Ally vs Marcus vs SoFi: which savings account is better?", names three banks, so their counts include up to 12 answers to it. Without it, Chase and Capital One are still the top two.
- Intervals treat each answer as independent, so they understate uncertainty for the 24 repeated questions.
- Source types were reclassified on October 29, 2026: 'Company / brand sites' now means only official company, brand or school sites. Name counts did not change.

A

APPENDIX

The 24 questions

Questions marked "Core question" are the original study questions, asked word for word. The others are added neutral questions.

#	QUESTION	GROUP	SOURCE
01	What is the best high-yield savings account right now?	US Banks	CORE QUESTION
02	What is the best checking account with no fees?	US Banks	CORE QUESTION
03	Ally vs Marcus vs SoFi: which savings account is better?	US Banks	CORE QUESTION
04	What is the best bank for CDs?	US Banks	CORE QUESTION
05	What is the best bank for freelancers?	US Banks	CORE QUESTION
06	What is the best business checking account for a small business?	US Banks	CORE QUESTION
07	What is the best private bank for someone with $1 million?	US Banks	CORE QUESTION
08	What is the best credit union in the US?	US Banks	CORE QUESTION
09	What is the best online bank?	US Banks	CORE QUESTION
10	What is the safest place to keep cash above the FDIC limit?	US Banks	CORE QUESTION
11	Which bank has the best customer service?	US Banks	CORE QUESTION
12	What is the best bank in the US overall?	US Banks	CORE QUESTION
13	What is the best money market account?	US Banks	ADDED QUESTION
14	What is the best bank account for teenagers?	US Banks	ADDED QUESTION
15	What is the best bank for international travel?	US Banks	ADDED QUESTION
16	What is the best bank for college students?	US Banks	ADDED QUESTION
17	What is the best bank for a mortgage?	US Banks	ADDED QUESTION
18	Which banks offer second-chance checking accounts?	US Banks	ADDED QUESTION
19	Which bank has the best mobile app?	US Banks	ADDED QUESTION
20	What is the best bank for a joint account?	US Banks	ADDED QUESTION
21	What is the best bank for retirees?	US Banks	ADDED QUESTION
22	What is the best business savings account?	US Banks	ADDED QUESTION
23	Which banks offer the best wealth management services?	US Banks	ADDED QUESTION
24	What are the largest banks in the US?	US Banks	ADDED QUESTION

5W

5W PUBLIC RELATIONS · RESEARCH

AI Visibility Index: US Banks 2026

Measured October 26, 2026 across ChatGPT, Claude, Gemini, Perplexity and Google AI Overviews.

WEB
5wpr.com

RESEARCH
5wpr.com/research