

When a business asks AI where to bank, does it choose you?

A two-week, fixed-price review of how ChatGPT, Gemini, Claude and Perplexity treat your bank at the moment a customer decides. You get your measured position against named banks and fintechs, the reasons you lose, and a board-ready view of the revenue at stake.

77%

of AI recommendations in US small-business banking went to fintechs and other non-bank providers (1,080 conversations, AIVO Brand Alpha™ Index, October 2026).

12 of 18

major US banks rated Severe: each received less than a tenth of the recommendations its market share would predict. Five were never recommended once.

US\$7,500

Fixed price. Extended Review
US\$12,500

Two weeks

From kick-off to board readout

No access

All measurement is external. No
systems, credentials or customer
data

SCOPE

One bank, one customer segment, one market

AI ASSISTANTS

ChatGPT, Gemini, Claude and Perplexity

CREDIT

Fee credited in full against the 90-day Win Rate program if you start it within 60 days of the readout

CONFIDENTIALITY

Your results are never published or shared without your written agreement

AI is already steering small-business banking choices to fintechs

In 1,080 conversations on ChatGPT, Gemini and Perplexity in which a business owner named no bank, fintechs and other non-bank providers took 77% of the final recommendations. Mercury alone took 36.1%, more than twice Chase's 15.5%.

12 of 18

major US banks rated Severe, each receiving under a tenth of the recommendations its market share would predict

5

major banks never recommended once, including Capital One

US\$8.5–9.4m

modelled annual loss per US\$100m of new small-business revenue for a Severe-rated bank

The assistants also disagree. ChatGPT, the assistant business buyers use most, recommended no bank other than Chase and U.S. Bank.

Your current brand tracking does not see this. A customer asks, the assistant answers, and the shortlist is often set before anyone visits your website. The Review shows where you stand in that conversation, and what it is costing.

Source: AIVO Brand Alpha™ Index: US Small-Business Banking, published 13 October 2026 (fieldwork 18 September 2026; method: AIVO Brand Alpha v2.0, doi:10.5281/zenodo.23183825). The index draws on the 1,080 conversations in which no bank was named, from a 2,160-conversation study of 30 US banks reported by American Banker in September 2026. Revenue at Risk is a modelled estimate built on stated assumptions, not a measured loss of sales. A UK and European edition is in preparation.

02 What the Review measures

Mystery shopping, carried out by AI

We run realistic buying conversations as your customers would, on each assistant, and record who the assistant chooses at the end. The Review answers four questions.

QUESTION	MEASURE	WHAT YOU SEE
Does AI choose us?	AI Win-Rate™	How often each assistant recommends your bank outright, with a 95% confidence range
Are we getting our fair share?	AI Share Index	Whether AI recommends you more or less than your share of the market, on the same basis as the Brand Alpha Index
Where do we lose?	Conversation drop-off	The turn at which the assistant stops choosing you, and who it chooses instead
Why do we lose?	Evidence gap map	What the assistant relies on for competitors that it cannot find or trust for you

We test the situations that matter in your segment. For small-business banking these are starting a business, switching banks, seeking credit and banking internationally. Competitors include the fintechs taking your customers, not just other banks.

A measured position and a prioritized fix list

We need a scope decision, a named owner and about 90 minutes of your time: a 30-minute scoping call and the 60-minute readout.

You receive

- AI Win-Rate for your bank and named competitors, by assistant, with confidence ranges
- AI Share Index against market share, with a fair-share rating
- Drop-off analysis: where in the conversation you lose, and to whom
- Evidence gap map: the sources and claims behind each loss
- Revenue at Risk: a modelled range per US\$100m of new revenue in the segment
- A prioritized fix list, ranked by expected effect and effort
- Two-page board summary and a 60-minute readout
- Selected conversation transcripts showing how you lose

You provide

- The segment and market to review
- The banks and fintechs you consider your main competitors
- A named owner for the Review
- One hour for the readout
- Your supplier questionnaire, if you use one

04 Price

US\$7,500 fixed, credited in full against the 90-day program

	STANDARD	EXTENDED
Fee	US\$7,500 fixed	US\$12,500 fixed
Scope	One segment, one market	Two segments or two markets
AI Win-Rate, fair share, drop-off, evidence gaps	Included	Included
Customer-named conversations: when a customer asks about your bank by name, does AI keep them or send them elsewhere?	Not included	Included
Agent test: can an AI agent acting for a customer find the right product and start an application?	Not included	Included
Revenue at Risk range, board summary and readout	Included	Included
Credit against the 90-day program, if started within 60 days of the readout	US\$7,500	US\$12,500, across the segments or markets reviewed
Payment	In full at kick-off	Half at kick-off, half at readout

The 90-day Win Rate program then fixes what the Review finds and re-measures under the same conditions. It is priced at US\$9,500 per segment and market, plus a performance fee paid only on measured lift. Both prices exclude paid media, website rebuilds and additional scope, which are quoted separately.

Ten working days, one decision at the start

DAYS 1–2 Scope A 30-minute call to agree segment, market, competitors and customer situations. The conversation set is then frozen in writing.	DAYS 3–7 Measurement Repeated conversations on ChatGPT, Gemini, Claude and Perplexity, with model version and web-search state logged on every turn.	DAYS 8–9 Analysis Scoring, drop-off analysis, evidence gap mapping and the Revenue at Risk range.	DAY 10 Readout A 60-minute session with your team, the two-page board summary and the prioritized fix list.
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The method is published and open to inspection

The unit of measurement is the probe: one multi-turn buying conversation with an AI assistant, run under controlled conditions. In the Standard Review the customer never names a bank; the Extended Review adds conversations in which the customer names yours.

TERM	DEFINITION
AI Win-Rate	The share of buying conversations, run through to a decision, in which an AI assistant recommends your bank outright. Shared recommendations, undecided answers and referrals elsewhere are reported separately and do not count as wins.
Share of recommendation	Your share of all recommendations made, with a place in a shortlist counted at partial weight. This is the share used in the Brand Alpha Index.
AI Share Index	Share of recommendation divided by market share. 1.00 means AI recommends you exactly in line with your share of the market. The Brand Alpha score is 50 × the index, capped at 100.
Confirmed and provisional	A result is confirmed when its 95% confidence range sits clearly above or below fair share. Otherwise it is reported as provisional.
Revenue at Risk	A modelled annual range per US\$100m of new revenue in the segment, built on stated assumptions about how many decisions involve AI. Not a measured loss of sales.

Research base. 27,252 buying conversations (27 October 2026) across a corpus of 380+ brands. 87.3% of brands named at the first turn of an AI buying conversation were displaced by a competitor by the fourth (1,427 probes, ten industries, 95% CI 85.5–88.9%; doi:10.5281/zenodo.20848721). **Method references:** AI Win-Rate Methodology v2.0 (zenodo.org/records/22663407) · AIVO Brand Alpha v2.0 (doi:10.5281/zenodo.23183825).

One owner who holds the segment's growth number

AI recommendation cuts across marketing, digital and the business line, so it often has no natural home. Pick the sponsor by the question you most need answered.

SPONSOR	THE QUESTION THEY OWN	WHAT THEY TAKE FROM THE REVIEW
Head of the business line (e.g. Small Business Banking)	Are we losing new customers to fintechs?	Fair-share position and the competitors winning instead
CMO or Head of Brand	Is our brand chosen, or just known?	AI Win-Rate alongside existing brand tracking
Head of Digital	Can customers and their AI agents find and act on what we offer?	Evidence gaps and, in the Extended Review, the agent test
Chief Risk Officer or strategy team	Is this an emerging risk to new revenue?	The Revenue at Risk range and the board summary

Your fee buys the measurement, not a result

Reported as found. Including where your bank is already chosen at or above its fair share.

No access needed. Publicly available AI assistants only. No systems access, credentials, software, or personal or customer data.

Clients cannot influence scores. The method is published, and the conversation set is frozen before measurement begins.

Full logs available. Every conversation is recorded. Full logs and raw outputs are shared with you under a mutual NDA.

Procurement-light. The fee sits within many single-sponsor approval limits. We complete your supplier questionnaire and provide a security summary and data processing terms on request.

How to start

Tim de Rosen · tim@aivocorp.com

CEO and Co-Founder, AIVO, Inc. · aivocorp.com/banking

1. A short call to confirm segment, market and competitors.
2. A one-page order form and mutual NDA.
3. Kick-off within a week; readout ten working days later.