

Banking in the Age of AI Answers

Evidence from six Southeast Asian markets. Practical lessons for brand leaders.

Your brand can enter the comparison before you enter the conversation.

Customers and corporate decision-makers at all levels can ask AI to research needs and compare suppliers. In Southeast Asia, three in four users say AI helps them discover content and simplify tasks.¹ For brand owners, the question is no longer just whether people can find you, but what they hear about you alongside competitors.

6 Southeast Asian markets

11 AI service proxies

396 cross-service answers

These figures describe banking tests, not other industries. The review approach can be adapted to your sector.

43%

A different bank was named first across services.

In matched comparisons where both services answered the same question and named a bank, they often opened with different banks.

Checking one AI service can miss a different competitive picture elsewhere.

34%

More banks appeared in business answers.

Business-banking answers named more banks than personal-banking answers, on average. The question changed the breadth of competition.

Give buyers a specific reason to consider your brand, not just a broad claim of leadership.

60%

English and Thai named different banks first.

This occurred in 15 of 25 eligible comparisons in Thailand. It is a market-specific result, not a ranking of language effects across the region.

English-only checks can miss what local-language audiences encounter.

One connected story, backed by facts and independent reporting.

Start with a customer need. Develop a documented case, useful industry finding or expert perspective worth covering. Connect that story across product pages, media briefings, LinkedIn and sales material. Independent reporting adds scrutiny; it does not guarantee AI inclusion.

What we studied, and what the numbers mean

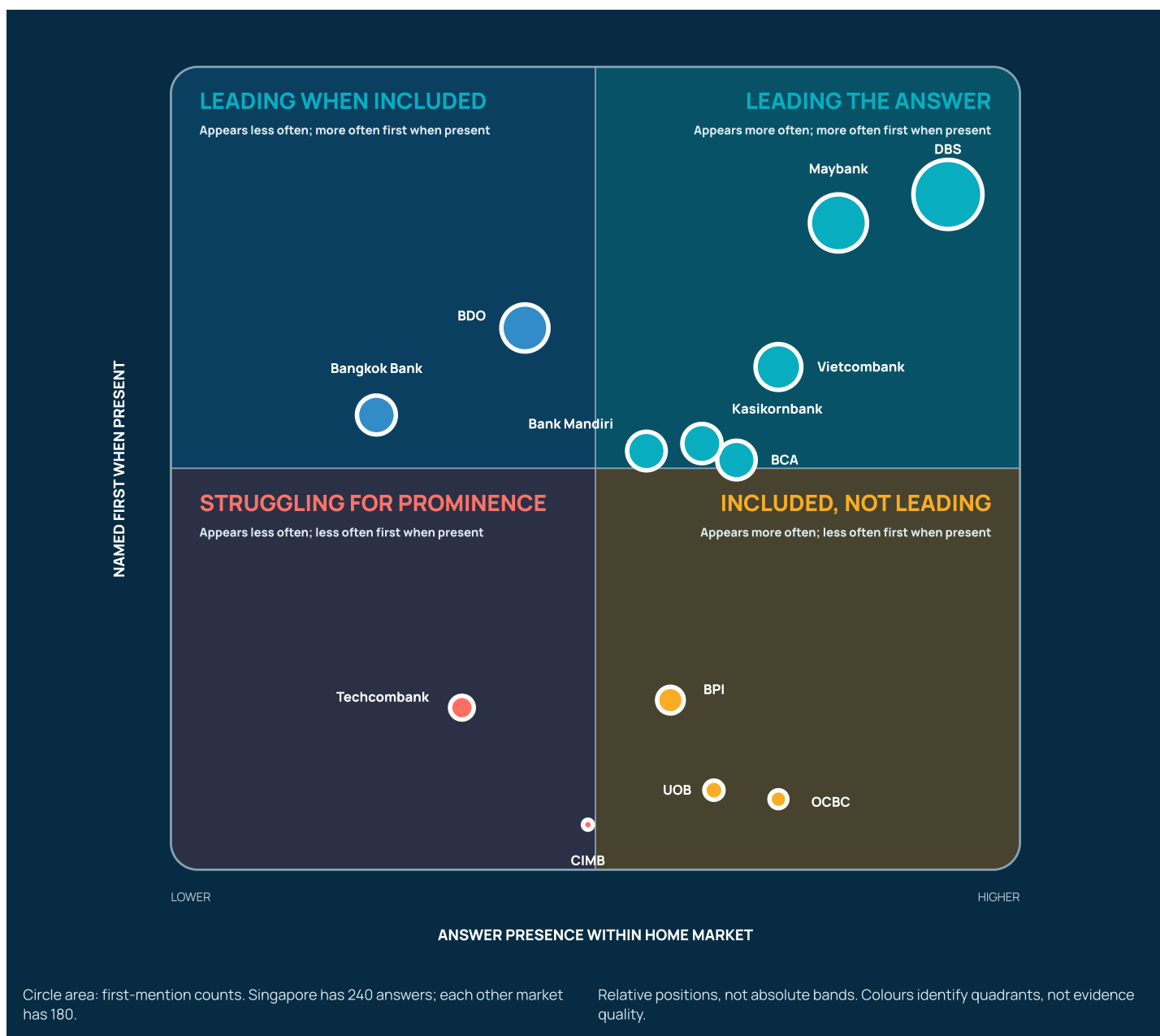
August 2026 snapshot across Singapore, Malaysia, Indonesia, the Philippines, Thailand and Vietnam. The 396-answer comparison covered 11 API-based service proxies; search and source conditions differed. The full dataset contains 2,740 records including repairs and extensions, not independent tests. 43% = 706/1,628 matched pairs; pairs share answers. 34% compares averages of 4.73 and 3.52 banks across 304 answers per question group. First mention is not preference or endorsement. We did not test customer journeys or causal media effects. Services and versions change quickly.

¹ External context: [Google, Temasek and Bain, e-Conomy SEA 2025](#); user-reported benefits, not AI-search adoption.

Being mentioned is not the same as being named first.

Move right: the bank appears in more tested answers within its home market.

Move up: the bank is more often named first when it appears.



OCBC, UOB, CIMB and BPI often appear but are less often first. Check descriptions and sources, not just position.

1. Check the actual answers

Start with one market and buyer need.
Compare your brand, competitors, descriptions and sources.

2. Connect facts and evidence

Fix owned information. Develop customer cases, original findings and expert access worth reporting.

3. Recheck, then decide

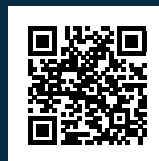
Repeat the questions. Track answer changes separately from coverage and business outcomes.

What does AI tell customers about your brand?

PRecious Communications can review the gaps and turn them into a focused owned-content and earned-media plan. Explore our approach:

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Matrix: 25 August 2026. The approach can transfer; banking findings do not establish results for other sectors.