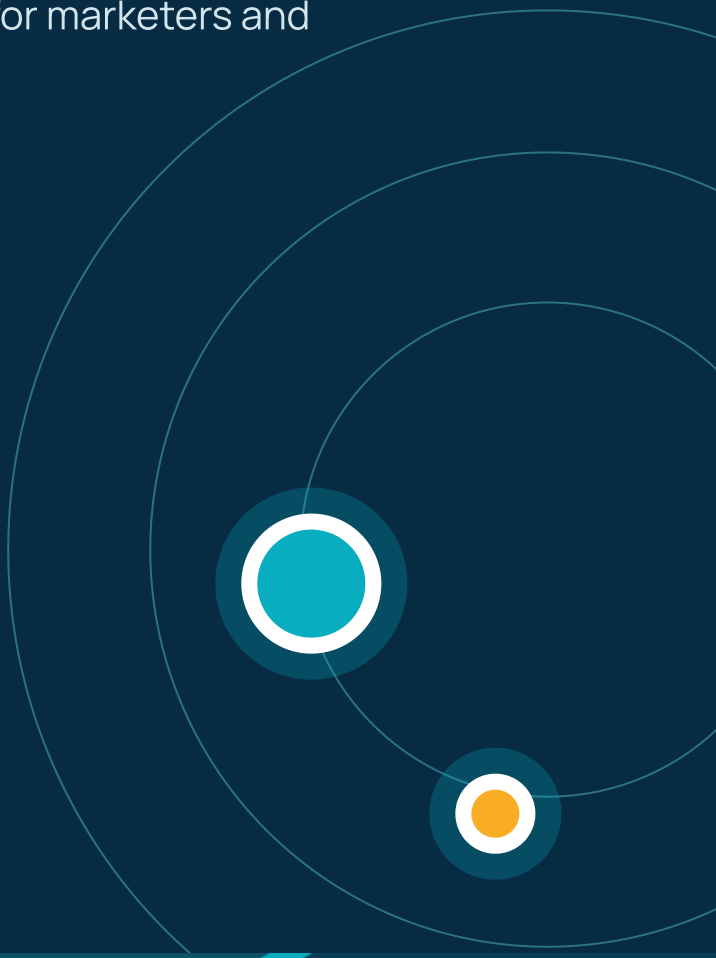
PRecious communications

PRECIOUS AI AUTHORITY INDEX

Banking in the Age of AI Answers

How banks appear across six Southeast Asian markets. Research findings and practical lessons for marketers and communicators.

FULL REPORT · OCTOBER 2026 · FINAL EDITION



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EXECUTIVE SUMMARY

What does AI tell customers about your brand?

The contest for customer consideration can begin before anyone clicks on your brand. Customers and corporate decision-makers at all levels can use AI to research, compare suppliers and build shortlists. In Southeast Asia, three in four users say AI helps them discover content and simplify tasks. Assistants can also visit websites on users' behalf.

Why brand owners need to act now

Your brand can be compared, described or left out before you have a chance to make its case. Waiting leaves that first comparison unchecked. Our study of banks across six Southeast Asian markets examines how the picture varies, and what marketers and communicators should do: close information gaps and align the story across owned content, customer evidence and earned media.

6 markets	11 service proxies	396 cross-service answers

Tests used APIs, with differing search and source conditions. This is a snapshot of those tests, not a survey of customer experiences in the live apps.

43%

Different banks appeared first

In comparisons where two tested services answered the same question and both named a bank. One service does not give the full picture.

Finding: p.4 · Limits: pp.30-31

34%

More banks in business answers

More banks named than in personal-banking answers, on average. Give buyers a clear reason to consider your bank.

Question groups · page 5

60%

English and Thai named different banks first

15 of 25 comparisons where both answers named a bank. Local-language reviews can reveal a different competitive picture.

Language findings · page 8

Build one connected story, not more disconnected content

Align the facts across product pages, customer cases, media briefings, executive posts and sales material. Use owned content to explain, customer evidence to demonstrate and earned media to add independent reporting and scrutiny. Adapt the story to each audience and market without contradicting it. Recheck what AI answers say.

August 2026 snapshot: Singapore, Malaysia, Indonesia, Philippines, Thailand and Vietnam. Full study: 2,740 response records across original, repair and extension phases, not independent tests. The 43% is 706/1,628 matched service pairs; business/personal means use 304 answers each. Thai is tied to the Thailand sample, not an isolated language effect. Answer order is not preference; media causality was not tested. Methods: pages 30-31. Regional context: Google, Temasek and Bain, e-Conomy SEA 2025 (user-reported benefits, not AI-search market share). Retrieval: Cloudflare 2025 review.

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Read findings and guidance differently

Findings describe the banking tests. Recommendations combine those insights with wider communications practice and external guidance. They apply beyond banking as a method, not a promise of the same results.

August 2026 research; final edition. Banking findings are not evidence about other industries. The transferable review method is set out on page 25.

THE CENTRAL FINDING

The same question can put a different bank first.

43%

When two tested routes answered the same question and both named a bank, different banks appeared first in 43% of comparisons.

ONE RECORDED EXAMPLE · INDONESIA · ENGLISH

“Which banks in Indonesia would you trust, and why?”

Tested service / route	Banks recorded, in answer order
ChatGPT	**BCA** → Bank Mandiri → BRI → BNI
Gemini	**BCA** → Bank Mandiri → BRI
Perplexity	**Bank Mandiri** → BRI → BCA → BNI → CIMB Niaga

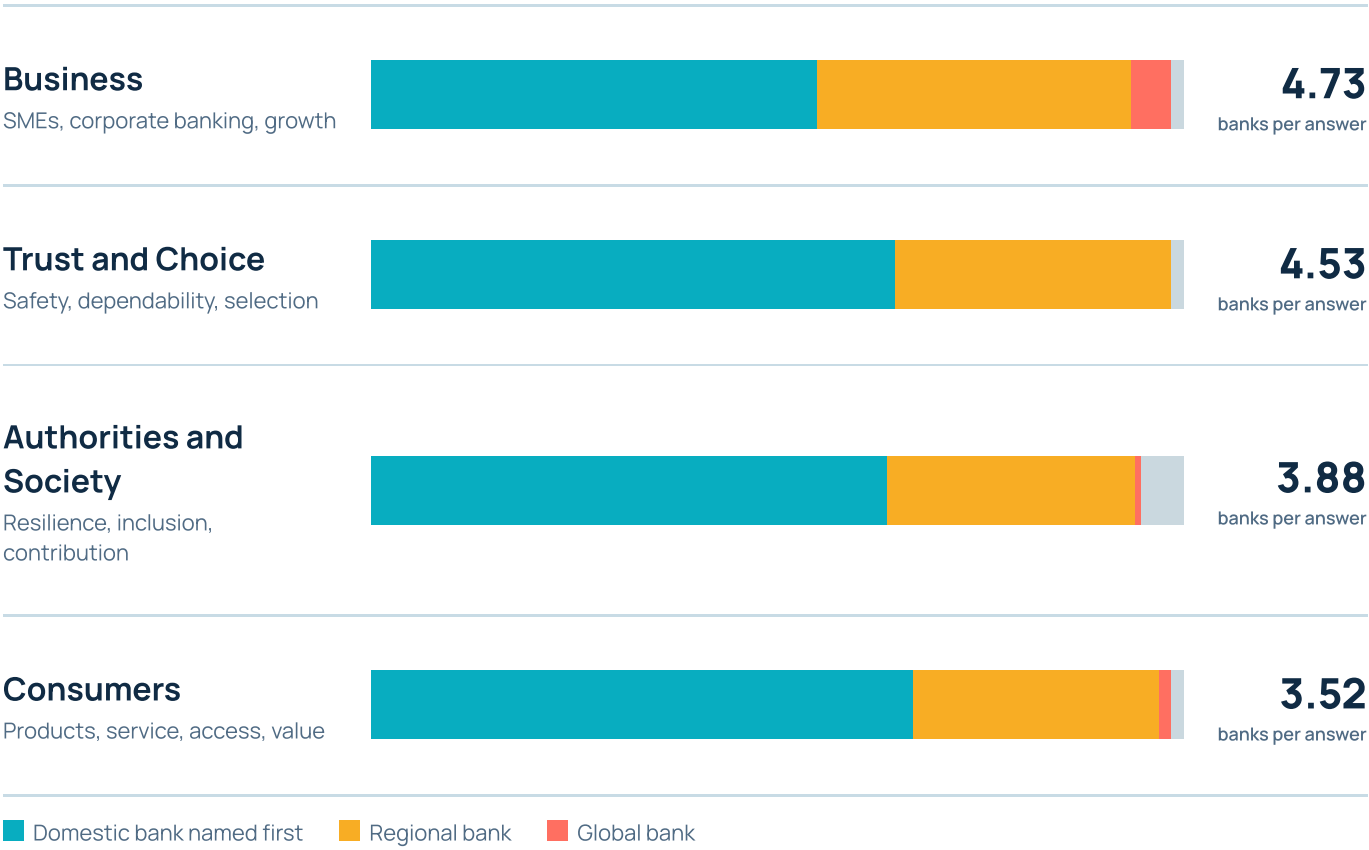
The same question produced different bank lists and a different starting point. Check the services relevant to your audience before deciding which competitors or claims deserve attention.

Example uses preserved structured answer records, not verbatim quotations. First mention describes order, not endorsement or customer preference. The 43% is 706 of 1,628 matched route-pair comparisons where both answers name a recognised bank. Pairs share underlying answers and are not independent tests. Source: P5 canonical dataset, 23 August; recalculated 18 September.

CUSTOMER QUESTIONS

The question changes the competitive field.

Banks are not competing in one AI ranking. Business questions named more banks on average; domestic banks were named first most often in all four question groups.



Business questions create the broadest field.

The average was 4.73 banks per business answer, compared with 3.52 for personal banking. Review the competitors named for the specific service you sell.

Start with the customer need.

A business expanding overseas needs different information from someone choosing a savings account. Use the relevant question to brief your website, case studies and media work.

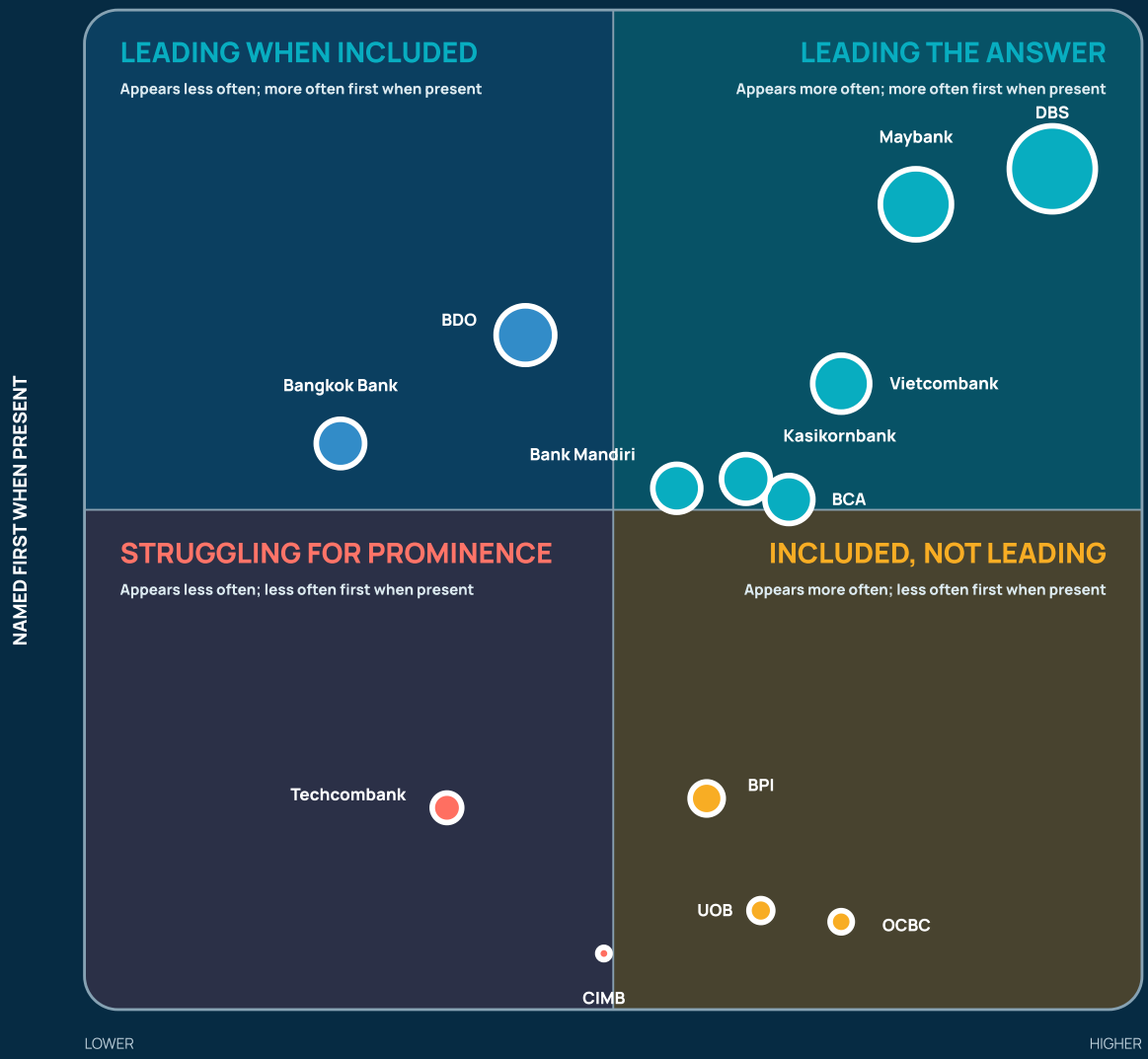
Source: P1 question-family analysis. Business, public-role and personal banking: 304 answers each; trust: 228. Bars show first-mentioned bank categories; averages count banks named.

BRAND MENTIONS AND ANSWER ORDER

Appearing in an answer and being named first are different measures.

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.



Circle area shows first-mention counts. Samples differ: Singapore 240 answers; other markets 180.

Relative positions, not absolute bands. Colour identifies the quadrant, not evidence quality.

Reach and first-mention share tell different stories.

OCBC, UOB, CIMB and BPI often enter answers but are much less likely to be named first.

Check the description, not just the position.

For a frequently named bank, check that the answer explains its services accurately. For an infrequently named bank, investigate missing or incorrect information before choosing an action.

FOUR QUESTION GROUPS

A single score hides different customer needs.

The same 13 banks appear differently across consumer, business, trust and public-role questions. A general brand check can miss the area that matters to your team.

Question group	Examples in the study	What to examine
Personal banking	DBS had the highest first-mention share among the priority banks in the cross-market summary.	Does the answer explain access, conditions and suitability, rather than simply name the bank?
Business banking	Business answers named the most banks on average. DBS and Maybank featured strongly in first mentions.	Does the answer describe the capability that matters: payments, financing or cross-border support?
Trust and choice	DBS, Maybank and Vietcombank featured strongly in first mentions within their home markets.	Do the descriptions have current, relevant support? Being named first is not a trust score.
Public role	BCA gave way to Bank Mandiri in Indonesia; Bangkok Bank led first mentions in Thailand.	Are claims about economic contribution or inclusion supported by specific local facts?

Brief the work around a real decision

"Which bank can support our expansion into a second market?" needs product details, comparable capabilities and relevant customer experience. A broad corporate profile will not answer all of those questions.

Choose the customer question before deciding which content to create or story to pitch.

Observed examples: normalized August 25 matrix, 13 priority banks in their home markets. These are not rankings of customer preference. The business-expansion question is illustrative. Detailed market findings: pages 15-20.

LANGUAGE AND MARKET

Language changes more than the translation.

Thai answers changed the first bank most often in this sample. Malay answers showed the largest average reduction in the number of banks named. These are different effects.

Local language / market	Different first bank[1]	Change in banks named[2]
Thai · Thailand	15 of 25 pairs **(60%)**	-0.94 per answer
Indonesian · Indonesia	10 of 26 pairs **(38%)**	-0.91 per answer
Vietnamese · Vietnam	9 of 28 pairs **(32%)**	-0.24 per answer
Filipino · Philippines	8 of 27 pairs **(30%)**	-0.39 per answer
Malay · Malaysia	5 of 29 pairs **(17%)**	-1.36 per answer
Chinese · Singapore	5 of 33 pairs **(15%)**	+0.76 per answer

Thai: check who leads the answer

The first bank differed in 15 of 25 pairs where both versions named a bank. Review the actual description before deciding whether this matters.

Malay: check who disappears

Answers named 1.36 fewer banks on average than in English. Check which brands or services are omitted, not just whether translated content exists.

Prioritise the languages customers use. An English-only review can miss both omissions and changes in emphasis.

[1] English/local-language pairs where both answers named a recognised bank. [2] Local minus English, across all 33 pairs per market: 11 services × 3 questions. Total: 198 pairs. Language is tied to market here; these results do not establish an inherent property of a language or isolate language from test conditions. Source: frozen P5 records, recalculated for this edition.

AI SERVICES AND SOURCES · 1/3

Match the content to the job it needs to do.

The useful question is not “Which service likes media?” It is “What information is the answer using, and what is missing?” Our recorded sources point to different checks.

Service / observation	Practical check	Example for a brand
ChatGPT Brand websites and regulators were prominent in the visible sources.	Make the brand’s own facts clear and current. Match regulated statements to the relevant official record.	State who can use the product, in which market, at what price and with which conditions.
Gemini Brand pages appeared alongside regulators, reporting and other sources.	Check whether those accounts agree on the important facts. Ask publishers to correct material errors.	A launch article, partner listing and product page should not give three different availability dates.
Perplexity Public institutions, research and independent sites featured strongly.	Look for useful accounts beyond the brand site: reported comparisons, customer interviews and relevant research.	Offer a trade journalist a customer who can explain what changed, with records and permission to discuss the result.
Claude A separate native-search rerun exposed checkable citations.	Open the cited page and test the exact statement. A source can mention a brand without supporting the claim.	An award for service in one country does not establish that a brand is the best across the region.

When the answer uses web sources

Keep key facts on accessible, current pages. Ask the web team to check indexing and follow the cited links. Correct errors on your site and request factual corrections elsewhere.

When sources cannot be checked

Verify the claim independently. Build a consistent public record through useful content and credible coverage over time. Do not promise an immediate change to model knowledge.

Explain the offer on owned pages. Give journalists customer access, original findings and expertise worth examining.

August source review; route limits: pages 30-31. Source collection differed: some records preserve structured mentions, not full answers; Claude citations came from a separate rerun. API proxies are not live-app tests. Media causality was not tested. Practical guidance: Google Search Central, AI features (checked 27 September). No visible citation does not prove that no search occurred.

AI SERVICES AND SOURCES · 2/3

Look beyond the usual four services.

Google AI Search, Copilot, Meta AI and Grok add different contexts to the review. The results describe proxies for the named services, not every feature or setting in the live products.

Service	What the study recorded	What communicators should know
Google AI Search Search-grounded proxy	The same bank was first in 6 of 18 English/local-language pairs. Stored redirects limited identification of the source publisher.	Local-language product facts and independent coverage matter to a complete review. The proxy does not establish what AI Overviews or AI Mode displays.
Copilot Web-search proxy	About two banks were named per answer. The recorded source trail was unusually Microsoft-heavy.	A long source list is not necessarily useful evidence. For business buyers, align public claims with proposals and product documentation.
Meta AI Model proxy	About four banks were named per answer. Search-result lists were available, not citations tied to each claim.	Visibility and substantiation are different. Keep product facts and customer evidence accessible; a search-result list does not validate a claim.
Grok Model proxy	The source trail included social posts, ratings, research and reporting.	The public story extends beyond the website. Align executive posts, customer evidence and media coverage; do not assume any one channel drives inclusion.

Keep product facts, customer examples and media briefings consistent. Make differences between markets explicit; do not tell a different story in each channel.

36 P5 records per service. All main comparison routes used APIs. Proxy details: Google, Gemini 2.5 Flash with search; Copilot, Azure model with web search; Meta AI, Muse Spark 1.2; Grok, Grok 4.5. These labels are not claims of equivalent product experiences. Full scope: pages 30-31.

AI SERVICES AND SOURCES · 3/3

There is no single "Chinese AI" language pattern.

Qwen, DeepSeek and Kimi did not change in the same way between English and local-language answers. Treat each service and language as a separate part of the review.

Service	English[1]	Local languages[1]	Singapore: English → Chinese[2]
Qwen Sources supplied	2.39	1.89	3.00 → 3.00
DeepSeek Sources supplied	2.89	2.83	3.00 → 3.00
Kimi Test conditions differed	2.83	3.44	3.00 → 6.67

Average banks named per answer. Local languages include the Chinese sample.

English comparison: ChatGPT 3.39 · Gemini 2.94 · Perplexity 4.44 · Claude 6.11. The three services above named fewer banks than ChatGPT, Perplexity and Claude; DeepSeek and Kimi were close to Gemini.

Qwen narrowed; DeepSeek barely changed

Across the six local-language sets, Qwen named fewer banks on average than in English. DeepSeek's average was almost unchanged. In Singapore, both averaged three names in English and Chinese.

Kimi broadened, but conditions differed

Kimi averaged 3.00 names in Singapore English answers and 6.67 in Chinese. Its English answers used a supplied evidence pack and different prompt conditions. This is not proof that Chinese produces a broader answer.

Check each service in the language your customers use. A translated page alone does not tell you what the answer will say; read the names, explanation and test conditions together.

[1] 18 English and 18 local-language answers per service, three questions per market. [2] Three Singapore answers per language per service, not a China-market study. Qwen and DeepSeek used supplied sources; Kimi's English retry and Chinese closure routes differed. Counts measure mentions, not correctness or endorsement. Source: frozen P5 records; route limits on page 31.

READ BEYOND THE MENTION

The question changes what a mention means.

Our cross-service questions covered trust, future readiness and handling scams or outages. These are different reputation questions. A longer bank list is not automatically a better answer, and being mentioned is not always positive.

Question asked	Average banks named	How to read the answer
Which banks would you trust, and why?	3.80	Does it explain a reason for trust, repeat a familiar reputation, or say the evidence is insufficient?
Which banks look best prepared for the future?	3.42	Does it describe a useful capability or simply repeat investment and innovation claims?
Which banks handle major scams or outages best?	2.79	Does it describe safeguards, an incident, or a documented response? These are not equivalent measures of performance.

Put incident-related mentions in perspective

Some banks may have no major incident record to discuss. Fewer names here is not an obvious opportunity, and absence proves neither safety nor weakness. Compare relevant cases, not simply mention totals.

A mention can praise or criticise

One recorded Singapore answer discussed OCBC under scam compensation and DBS under outage concerns. A simple mention count would count both, while missing the very different descriptions.

For communicators, the useful result is an accurate explanation of the brand, with relevant support. Count mentions, but also read why the brand appears.

132 answers per question across six markets, two languages and 11 services. Questions shown without their market wording. The example describes Kimi's recorded Singapore Chinese answer, not an independent verification of its incident claims. Safeguards alone do not establish superior outcomes. Source: frozen P5 records; no causal explanation for list length is claimed.

GLOBAL BANKS

Being listed does not mean standing out.

The meaningful question is not why global banks appear in business answers. It is whether those answers give customers a clear reason to consider them.

Business banking answers	Appeared in answer	Named first
HSBC	89 / 304 **(29.3%)**	11 / 304 **(3.6%)**
Standard Chartered	60 / 304 **(19.7%)**	0 / 304 **(0.0%)**
Citibank	30 / 304 **(9.9%)**	2 / 304 **(0.7%)**

Standard Chartered appeared in 60 answers, but never first.

That contrast is worth reviewing. It does not establish that customers would reject the bank, or that first position should be the goal. Read whether the answer explains a distinctive capability or simply adds another familiar name.

Ask a more specific question

For example: “Which banks can support a Singapore business collecting payments in Indonesia?” This is a proposed next test, not a result in this study.

Give the answer something specific to explain

Use current market availability, service conditions and a documented customer example. Cross-border scale alone does not explain fit for that buyer.

Review the reason attached to the name. A useful, accurate description matters more than an unexplained mention.

Source: frozen normalized matrix, 304 business-banking answers across six markets. Mentions can overlap; first position records answer order, not preference. No causal explanation for the pattern is established.

SIX MARKET PROFILES

Start locally. The pattern is not the same everywhere.

Some banks were frequently named first across all four question groups. Elsewhere, the first bank changed with the question, or differed from the bank mentioned most often.

Singapore 15

DBS leads both measures across all four question groups.

Malaysia 16

Maybank leads both measures across all four question groups.

Indonesia 17

BCA and Bank Mandiri lead different question groups.

Philippines 18

BPI has broader inclusion in three groups; BDO leads first mentions in all four.

Thailand 19

Kasikornbank leads consumer first mentions; Bangkok Bank leads the other groups.

Vietnam 20

Vietcombank leads both measures across all four question groups.

Use the profile to focus the next question

Do not copy one regional message into every market. Check the customer need, local product offer and language before choosing a content or media priority.

All profiles use the frozen August 25 normalized matrix. “Appeared” and “named first” describe recorded answers, not market share, customer preference or the causes of the pattern. Both measures use the stated market or question-group denominator.

SINGAPORE

DBS stands out in the tested Singapore answers.

OCBC and UOB are widely present in tested answers. DBS is named first substantially more often.

DBS

240 eligible market answers



Bars use a shared 0-100% scale. Reach and first-named share are distinct observed outcomes, each calculated against the stated market-answer denominator.

87.5%
OCBC answer reach; 5.4% named first

84.2%
UOB answer reach; 6.3% named first

4/4
Dimensions led by DBS on both reach and first-mention share

The communications challenge

OCBC and UOB already appear frequently. Check whether those mentions explain their relevant products and strengths, rather than pursuing more mentions alone.

The practical test

Check the claim, evidence and local-language support behind business, trust, consumer and public-role answers independently.

Give a relevant reason to consider you

DBS already appears in most tested answers. Check whether it is linked to a service that matters to the customer, not simply named as a familiar bank.

Explain the relevant strength

For OCBC and UOB, check whether answers explain their relevant strengths, not simply include their names.

Recheck one customer need

Repeat a specific customer question in the relevant market and language. Record incomplete answers.

Source: normalized August 25 Authority Matrix; Singapore overall responses n=240. Dimension-leader readback: DBS leads consumers, business, trust and authorities/society.

MALAYSIA

Maybank leads consistently across the whole tested field.

Maybank leads Malaysia on both answer reach and first-mention share overall, and it leads every tested dimension on both measures.

Maybank

180 eligible market answers



Bars use a shared 0-100% scale. Reach and first-named share are distinct observed outcomes, each calculated against the stated market-answer denominator.

78.9%
CIMB answer reach; 2.2% named first

4/4
Dimensions led by Maybank on reach and first-mention share

83.3%
Maybank named first in tested trust-and-choice answers

> Maybank was already widely mentioned in this snapshot. Review the accuracy of those descriptions as products and conditions change; more mentions alone would not show better communication.

For challengers

Choose a specific customer need. Explain the relevant product clearly and develop a documented customer example instead of relying on generic “leading bank” claims.

For the leader

Check frequently repeated claims against current product details. Make corrections on owned pages and request corrections from other publishers where needed.

Source: normalized August 25 Authority Matrix; Malaysia overall responses n=180. The page reports observed answer reach and first-named share only.

INDONESIA

The question changes the Indonesian leader.

BCA and Bank Mandiri are both highly present. Which bank is named first depends on the question.

BCA

180 eligible market answers



Dimension percentages below use their own eligible-answer denominators. They show the market pattern; they are not consumer preference or a causal ranking.

DIMENSION	REACH LEADER	FIRST-MENTIONED BANK	WHAT CHANGES
Consumers	BCA · 93.8%	BCA · 62.5%	**Same leader**
Business	Bank Mandiri · 91.7%	Bank Mandiri · 56.3%	**Leadership moves**
Trust	BCA · 100%	BCA · 52.8%	**Same leader**
Authorities	Bank Mandiri · 87.5%	Bank Mandiri · 35.4%	**Leadership moves**

BCA leads first mentions for personal banking and trust; Bank Mandiri leads for business and public role. Develop the content and customer examples for the specific need, rather than one generic “best bank” message.

Source: normalized August 25 Authority Matrix. BCA and Bank Mandiri are tied overall on first-named share (33.9%); dimension measures use their own eligible-answer denominators.

PHILIPPINES

In the Philippines, being present and being first split apart.

BDO is named first in all four tested question groups. BPI has the highest answer reach in consumers, business and trust-and-choice.

DIMENSION	REACH LEADER	FIRST-MENTIONED BANK	OBSERVED PATTERN
Consumers	BPI · 72.9%	BDO · 31.3%	**Different banks lead each measure**
Business	BPI · 95.8%	BDO · 75.0%	**Different banks lead each measure**
Authorities	BDO · 72.9%	BDO · 35.4%	**Same leader**
Trust	BPI · 91.7%	BDO · 63.9%	**Different banks lead each measure**

What this means: the observed Philippine pattern separates broad inclusion from first-mention prominence. A visibility-only score would miss the distinction.

For BPI

Check whether the frequent mentions describe BPI accurately and explain relevant capabilities.

For BDO

Check the claims attached to BDO's first mentions and whether their sources remain current.

For both

Check the descriptions separately across customer, business, trust and public-role questions.

Source: normalized August 25 Authority Matrix. Dimension percentages use their own eligible-answer denominators; they are not consumer preference or causal proof.

THAILAND

Thailand changes leader with the job a bank is asked to do.

DIMENSION	REACH LEADER	FIRST-MENTIONED BANK	READ
Consumers	Kasikornbank · 85.4%	**Kasikornbank · 64.6%**	Consumer lead
Business	Bangkok Bank · 85.4%	**Bangkok Bank · 60.4%**	Business lead
Authorities	Kasikornbank · 75.0%	**Bangkok Bank · 33.3%**	First bank changes
Trust	Kasikornbank · 91.7%	**Bangkok Bank · 38.9%**	First bank changes

Do not ask which bank wins Thailand.

The observed answer depends on whether the question is about personal banking, business, public role or trust.

Choose the customer question first.

Start with a customer need the bank can address, then check how the answer describes its services.

Consumer

Check whether answers explain current products, fees, eligibility and access.

Business

Use documented customer examples to explain a business service in practice.

Trust and public role

Check that claims about reliability or contribution have dated, relevant supporting sources.

Source: normalized August 25 matrix. Consumer, business and public-role groups: 48 answers each; trust: 36. The results describe answer mentions, not customer preference.

VIETNAM

Vietcombank leads across all four question groups.

Vietcombank leads both answer reach and first-mention share in all four tested dimensions, although the level of first-mention share varies materially by question.

Consumers

85.4% answer reach; 43.8% named first.

Business

91.7% answer reach; 45.8% named first.

Trust and choice

91.7% answer reach; 72.2% named first.

Authorities and society

70.8% answer reach; 35.4% named first.

Vietcombank led both measures in this snapshot. That is a reason to review the descriptions across all four question groups, not assume the result will persist.

Support the brand claims

Keep product, business, reliability and public-contribution claims specific and current.

Check across questions

Retest the same questions and local-language conditions rather than treating current dominance as permanent.

Source: normalized August 25 Authority Matrix. Consumer, business and public-role groups: 48 answers each; trust: 36. Overall: 86 first mentions in 180 answers (47.8%), combining all groups rather than averaging their percentages.

FROM MARKET PATTERNS TO ACTION

Choose a customer need you can credibly own.

The banking patterns help frame a wider communications decision: where can your brand give buyers a clearer, better-supported reason to consider it?

Pattern in the study	What we recommend for brands	A practical starting point
Singapore / Malaysia / Vietnam A consistent leader	Leaders: keep repeated claims current. Challengers: explain a specific strength rather than copy a broad leadership claim.	Build one buyer-useful comparison, supported by a customer case or documented service advantage.
Indonesia / Thailand Leadership changes with the question	Organise the story around the customer task, not just the corporate brand.	Brief product pages, a sector-media pitch and sales material around the same need and evidence.
Philippines Being included differs from being first	Check whether frequent mentions explain why a buyer should consider the brand.	Use a named customer, relevant expertise or a documented result to explain the capability.

Choose media for relevance

A specialist title reaching the right buyers may be more useful than a broad mention. Offer a story its readers need, with evidence and interview access.

Make the story work harder

Use the same facts in a customer case, expert interview, local-language explainer and sales follow-up. Adapt the format, not the promise.

What this means for your brand: start with a real buying decision, then build the content and independent attention that help people assess you.

Observed patterns: normalized August 25 banking matrix. Proposed actions are PRecious communications recommendations, not tested causes of AI inclusion or findings about other industries.

AUTHORITY WAVES · 1/2

Connect visibility with supporting evidence.

Read each bank across the row: how often it appears, how often it comes first, then what the reviewed evidence can support. The bars measure answers, not the quality of proof.

BANK	APPEARED / FIRST[1]	SPECIFIC EVIDENCE	OUTSIDE SUPPORT[2]	WHAT TO DEVELOP
BCA Indonesia	**85.6% / 33.9%** n = 180	Own operational and service figures. [1]	Limited independent outcome validation in the reviewed material.	Demonstrate a specific customer benefit.
Bank Mandiri Indonesia	**82.2% / 33.9%** n = 180	Documented Kopra cash-management and trade services. [2] [3]	Euromoney award, 2025. Not an outcome audit. [4]	A named customer case showing time or cost saved.
Maybank Malaysia	**91.7% / 74.4%** n = 180	SME capabilities and customer propositions.	SME award analysis in Indonesia, 2025. [5]	Match each claim to its market and category.
CIMB Malaysia	**78.9% / 2.2%** n = 180	Own SME and sustainability results, 2025. [6]	Independent outcome validation was limited.	Add a customer account with documented results.
BPI Philippines	**82.8% / 16.1%** n = 180	Own digital adoption and product results, 2025. [7]	Independent validation was limited.	Explain the benefit, not just usage volume.
BDO Philippines	**76.1% / 50.6%** n = 180	Network scale and access information.	Cash Agad reporting, June 2026; figures attributed to BDO. [8]	Distinguish access from service quality.

An award, an access story and a customer result support different claims. Do not treat them as interchangeable.

[1] Share of home-market answers in the frozen normalized matrix; cyan = appeared, coral = named first. First position is not customer preference. [2] Numbered links open the supporting sources. Qualitative August 23/27 reviews; Mandiri reviewed September 19. Links clarified September 20, not a full new evidence audit. “Limited” means limited in the reviewed material. Reporting and awards do not establish superior customer outcomes.

AUTHORITY WAVES · 2/2

Connect visibility with supporting evidence.

Read each bank across the row: how often it appears, how often it comes first, then what the reviewed evidence can support. The bars measure answers, not the quality of proof.

BANK	APPEARED / FIRST[1]	SPECIFIC EVIDENCE	OUTSIDE SUPPORT[2]	WHAT TO DEVELOP
DBS Singapore	**96.3% / 81.7%** n = 240	Own security and technology reporting, 2025. [9] [10]	March 2026 outage: system-change error reported in Parliament. [11]	Present the incident record as well as progress.
OCBC Singapore	**87.5% / 5.4%** n = 240	Specific scam-intervention evidence.	Police-confirmed intervention, March 2025. One case, not a safety ranking. [12]	Do not extend one case into an overall safety claim.
UOB Singapore	**84.2% / 6.3%** n = 240	Transaction and cross-border capabilities.	Transaction-banking award, 2025; not an outcome audit. [4] [13]	Show a relevant cross-border customer result.
Kasikornbank Thailand	**82.2% / 35.0%** n = 180	Own SME and sustainability disclosures, 2025. [14]	A filing is not independent outcome validation.	Corroborate the customer result.
Bangkok Bank Thailand	**65.6% / 34.4%** n = 180	Network and service reporting, 2025. [15]	Public filing record; not customer-outcome validation. [16]	Show what the network enables for a buyer.
Vietcombank Vietnam	**84.4% / 47.8%** n = 180	Named payment and Open Banking services.	Sao Khue recognition for named services, 2026. [17]	Connect recognition to a specific service benefit.
Techcombank Vietnam	**71.7% / 12.8%** n = 180	Own digital FX reporting and biometric guidance. [18] [19]	Independent outcome validation was limited.	Show outcomes, not simply new features.

A favourable source is not the whole record. Include relevant limitations and contrary evidence.

[1] Share of home-market answers in the frozen normalized matrix; cyan = appeared, coral = named first. First position is not customer preference. [2] Numbered links open dated sources. August 23/27 qualitative reviews; links clarified September 20, not a full new evidence audit. "Limited" refers to reviewed material, not all available evidence. Bank reports, news, awards and filings support different claims.

PLAN FOR THE RESEARCH SETTING

Prepare for where the customer asks.

A useful planning hypothesis: consumers may research on personal devices, while business buyers may use tools inside their work environment. Plan for both settings, not a rigid split between brands of AI.

Personal research

"Which service suits my needs?"

Prepare clear public product information, local availability, understandable conditions and credible customer experience. Think phone, personal account and open-web comparison.

Workplace research

"Which supplier meets our requirements?"

Prepare comparable capabilities, implementation details, proposals and relevant customer cases. Depending on access, work assistants may use public sources and permitted company information.

The same story must survive a change of setting

An article may introduce the brand; a proposal may later be checked against a website or customer case. Keep the core facts, figures and limitations aligned so the buyer does not find a different promise in each place.

Review a real audience task in the relevant setting. Do not assume a good public-search answer means a good workplace comparison.

Planning model, not an observed customer journey. Google is not exclusively consumer; Copilot is not exclusively enterprise. Product, licence and permissions affect access to work information. Context: Microsoft Copilot overview and Google Search guidance. The study's proxies do not measure these actual settings.

BEYOND BANKING

Take the method into your sector, not the ranking.

The banking results are sector-specific; the planning approach is useful more widely. Start with what customers encounter about your brand versus competitors, then connect the answer review with product content, customer evidence and earned media.

Industry and buyer	A realistic question	What the brand should examine
Cybersecurity Government institution	"Which cybersecurity providers suit a Singapore government institution with strict local data-handling requirements?"	Compare public-sector experience, certifications, deployment options and local support. Look for documented projects, not broad security claims.
AI implementation Manufacturing conglomerate	"Who can implement AI across our factories in Malaysia, Thailand and Vietnam without disrupting production?"	Compare multi-site deployments, integration with existing systems, local delivery teams and documented operating results.
Cross-border payments Fintech	"Which provider suits a Singapore business paying suppliers in Indonesia, Vietnam and Thailand?"	Compare supported routes, total costs, settlement times and recipient requirements. Check advertised promises against actual conditions.
Tourism Family travel	"Should a Singapore family choose Bali or Phuket for five nights, and which hotels suit different ages?"	Compare transfers, seasonal conditions and total costs across official information, travel reporting and recent guest accounts.

One connected story, adapted to each format

Align product pages, research, customer cases, media briefings, executive posts and sales material around the same facts. Adapt the explanation for each audience and make local differences explicit.

PRecious connects the review with a focused content and earned-media plan.

Transferable guidance and illustrative questions, not measured findings about other sectors. Regulated or sensitive claims require the relevant specialist review. Banking mention rates, language effects and service patterns should not be extrapolated to another industry.

EARNED MEDIA IN PRACTICE

Give buyers more than your own account.

Owned content explains your offer. Independent reporting can test it, add context and bring in customer experience. Build both for people researching the brand through AI, search or a sales conversation.

Opportunity	What the team can do	Why it is useful
Original findings	Turn approved customer or operational data into a local industry finding. Offer the method, analyst and a business affected.	Gives a journalist something new to report and buyers a reason to pay attention beyond a product claim.
A customer story	Secure a customer who can discuss the problem, choices, results and limits. Offer records and interview access.	Shows how the offer works in practice. If customers cannot speak, use labelled aggregate evidence or an expert explanation.
Timely expertise	Prepare a spokesperson to explain a relevant industry change. Pitch a specific angle to trade media, podcasts or newsletters.	Demonstrates useful expertise on a question buyers already face. Avoid commentary outside the spokesperson's experience.
A launch or demonstration	Show a specialist journalist what changed, who can use it and under which conditions. Offer a customer or live demonstration.	Lets the story examine a real change, not just repeat a release. Claims must survive questions and comparison.

Awards, forums and partners

Choose awards with published judging criteria. Pitch a customer-led conference session, association briefing or partner webinar. Use any resulting recognition only for the capability it supports; disclose paid placements.

LinkedIn for business audiences

Have the project lead explain one customer problem, the decision made and the result. Use approved details, link to the full case and answer questions. Reuse the evidence in sales follow-up, not identical posts.

One connected story: a useful finding, credible voices, an accurate website and a clear next step for the buyer. Earn attention; do not manufacture endorsements.

PRecious practice recommendations, not a tested formula for AI rankings. Coverage, awards and events have communications value without guaranteeing AI inclusion. Journalists retain editorial control. Story precedents: Xero data coverage (IT Brief Canada, 3 March 2026); Zip/Xero/Stripe product coverage (Business Builders, 24 July 2025).

WORKED EXAMPLE · ILLUSTRATIVE

Profitable business. Empty bank account.

A fintech payments brand wants to be known for helping small businesses get paid sooner.

THE EDITORIAL PITCH

How late-paying customers are stopping small businesses from hiring.

A business problem with human consequences, supported by actual payment data and someone willing to tell the story.

The work	What the team prepares
Find the evidence	Check whether client data reveals a meaningful local payment-delay pattern. State the sample, period and limits.
Secure the voices	A business owner willing to explain the impact on hiring; an independent accountant or industry representative for context.
Earn the story	Offer a relevant SME or business journalist the finding, interview access and supporting detail. Explain the client's role where it can be demonstrated.
Extend and assess	Publish the research and a clear product explainer on the brand site. Have the spokesperson explain one finding on LinkedIn and link to the detail. Recheck the agreed AI questions.

A useful question: "Which services can help my business manage late payments?" Check whether the brand appears and how its role is explained.

Illustrative plan, not a claimed campaign result. Real precedents: Xero data coverage in IT Brief Canada; Zip/Xero/Stripe product coverage in Business Builders. These demonstrate story approaches, not verified effects on AI answers. No results or placements are promised.

MEASUREMENT

Measure what the answer says, as well as whether you appear.

Presence

Does the brand appear in answers to the relevant customer questions? Record the number of answers checked.

Description

Separate wrong facts, outdated information, missing explanations and supported criticism. Each calls for a different response.

Answer order

Where is the brand mentioned? First mention is an observation, not a measure of trust or recommendation.

Supporting sources

Which inspectable sources support the answer? Are they current, relevant to the market and accurate?

Keep communications delivery, AI-answer changes and business results separate.

Track	Examples
Work delivered	Relevant coverage, customer evidence, corrected information and useful expert contributions.
Answers observed	Presence, description, order and sources in repeated tests with recorded settings.
Customer and business outcomes	Qualified enquiries, shortlist discussions and customer understanding, measured separately. Ask prospects how they found and checked the brand; do not assume every outcome came from AI.

Correct wrong facts. Explain omissions. Investigate unresolved claims. Accurate criticism may require operational action, not more content.

Agree a baseline and a review date before activity starts. Use AMEC's evaluation framework to separate work delivered from audience response and business impact. A change after a campaign is not automatically caused by it. Services and search results can change independently. New services, model versions and search features appear frequently. Log the date and version; recheck after major updates as well as after your own changes. This study is a snapshot, not a formal repeatability experiment.

WORKING WITH PRECIOUS

Find what needs to change. Then put it right.

Start with one market and the questions that matter to your audience. PRecious checks the answers and supporting evidence, then recommends what to correct, explain, investigate or develop into a story.

01 Find the important gaps

Agree the questions, services and languages. Review recorded answers against current facts.

You receive: An evidence-linked assessment: the issue, why it matters, the action and its owner.

02 Fix and connect the information

Address inaccurate or incomplete explanations across web, spokesperson, customer and sales material.

You receive: A prioritised content brief, with shared facts, market differences and approval owners.

03 Develop stories worth covering

Identify original findings, documented customer experiences or timely expertise that merit independent attention.

You receive: A targeted story proposal, supporting evidence and interview preparation where an editorial opportunity exists.

04 Check what changed

Repeat agreed questions. Separate answer changes from communications activity and customer outcomes.

You receive: A follow-up assessment and a recommendation to continue, adjust or stop.

Commission the focused review first. Agree further work only where it solves an identified problem.

Illustrative scope, agreed to match the brand and evidence available. Customer participation, approvals and journalist interest affect delivery. No placements, AI recommendations or sales outcomes are guaranteed.

STUDY DESIGN

Six markets. Eleven test routes. A closer look at the answers.

We analysed 2,740 response records, including a comparison of 396 answers across 11 service-labelled routes.

Six Southeast Asian markets

Indonesia
English + Indonesian

Malaysia
English + Malay

Philippines
English + Filipino

Singapore
English, Malay, Tamil and Chinese across phases

Thailand
English + Thai

Vietnam
English + Vietnamese

2,740
response records across the study

396
answers in the cross-service comparison

11
service-labelled test routes

8
languages across the full study

13 + 3
priority banks and global-bank examples

4
question groups in the broad banking study

We recorded which banks appeared, their order and the available supporting sources.

August 2026 snapshot. The full total includes original, repair and extension work. The 396-answer comparison covers six markets, two languages per market and three questions across 11 routes. Search, model and evidence conditions varied; methods are on page 31.

METHODOLOGY

What we tested. What we can claim.

A point-in-time analysis from August 2026, not a permanent ranking. New services and frequent model and search updates can change what people see.

Study component	Scope
Broad banking study	1,140 records across four services and four question groups.
Cross-service comparison	396 records: six markets × two languages × three questions × 11 service-labelled routes.
Full record total	2,740 across original, repair and extension phases. Not 2,740 independent tests.

What the service labels mean

Evidence type	How to read it
API-based tests	Main comparison routes use APIs. Copilot: Azure model with web search, not Microsoft 365 Copilot. Google: Gemini search-grounded API, not AI Overviews or AI Mode. Meta and Grok use model APIs, not proof of social-app experiences.
Supplied-source tests	Completed Qwen and DeepSeek sets used frozen sources supplied to the model. They cannot reveal which sources the model would independently choose.
Separate product / search checks	Kimi product checks exposed sources; its developer route differed. Claude native-search citations came from a separate API rerun. These checks are not interchangeable with the main comparison.
Preserved answer records	Some routes retain structured bank mentions and sources, not full answers. First mention records order, not trust, endorsement or purchase preference.

Page 4: 706 of 1,628 matched pairs where both answers name a recognised bank; shared answers mean pairs are not independent. Bank-name matching can miss names. No formal repeatability test, consumer/workplace journey test or causal media-effect study. Sources: frozen P1-P5 canonical dataset (23 August), normalized matrix (25 August), route evidence playbook and preserved request records. For an example of product and model changes, see Google Search update, 19 May 2026. Record the product, version and date in future reviews. Final edition: October 2026.