PRecious Communications

6 markets
10 banks
10 AI and search routes reviewed

PRECIOUS AI AUTHORITY INDEX
BANKING TRUST FOCUS EDITION

One market, multiple AI reputations

A six-market Southeast Asia study of how AI finds, explains and supports trust-related claims about prominent banks

Indonesia • Malaysia • Philippines • Singapore • Thailand • Vietnam

August 2026

EXECUTIVE SUMMARY

Banks do not have one AI trust profile

AI answers are becoming a new first-impression layer for trust. This Banking Trust Focus Edition of the AI Authority Index examines how prominent banks appear in trust-related questions, what explanations AI provides, and whether those explanations are supported by accessible public evidence.

Why we did it

Banking is a high-trust category in which customers, regulators, investors and employees depend on clear, current and verifiable information. It provides a useful lens for examining how AI reconstructs trust-related reputation signals.

What we did

We studied ten prominent banks across six Southeast Asian markets, then added the languages customers commonly use: Bahasa Indonesia, Thai, Vietnamese, Malay, Simplified Chinese, Tamil and Filipino alongside English.

What we found

Trust-related shortlists changed across AI routes. Language effects differed by market. Stronger observed profiles combined answer visibility with usable, bank-specific evidence, but there was no single source recipe.

Why it matters

AI trust visibility is partly an evidence-distribution problem. Communications can identify proof gaps, shape clear disclosures, localize the story and build credible reach.

10
banks reviewed

6
Southeast Asian markets

216
completed visibility and proof baseline checks

120
market-language route checks

Coverage: DBS, OCBC, UOB, Maybank, BRI, Mandiri, BCA, Bangkok Bank, BDO and Vietcombank. Market-language coverage included Indonesia in English and Bahasa Indonesia; Malaysia in English, Malay and Simplified Chinese; the Philippines in English and Filipino; Singapore in English, Simplified Chinese, Malay and Tamil; Thailand in English and Thai; and Vietnam in English and Vietnamese. This is a directional regional sample, not a statistically representative league table.

01 **Your trust-related competitive set changes with the AI platform**
Every market-language test contained banks unique to one route group.

02 **English-language trust visibility can stop at the language border**
Vietnam and Thailand changed. Indonesia remained stable.

03 **Being cited is not the same as being proved**
Some routes returned links without a usable comparison or supported claim.

04 **The gap is not always missing content**
Proof can exist but fail through weak corroboration, freshness or answer conversion.

Snapshot in time: AI answers and source paths change as models, retrieval systems and public evidence change. These findings capture the observed study period, not a permanent verdict. Regional prominence did not guarantee the same trust-related answer across platforms or languages. This is why AI Authority requires continuing review, not a one-off fix. This is an AI visibility and evidence study, not a consumer trust survey, public bank ranking or claim to represent the entire region.

THE POSITIONING

One brand reputation. Several AI reconstructions.

Traditional search asks whether information can be found. AI answers add four harder questions. This edition concentrates on the trust dimension of AI Authority: whether important banking claims remain visible, consistent and supportable.

Does the brand show up?
Is it named when a user asks a real customer, regulator, investor or employee question?

What story is told?
Which strengths, risks and comparisons become the answer?

What proof is available?
Can a reader trace the claim to current, relevant and defensible evidence?

Does it survive change?
Does the answer hold when the engine, market, language or source path changes?

ENGINE	›	MARKET	›	LANGUAGE	›	SOURCES	›	
Different answer systems	›	Different local contexts	›	Different retrieval cues	›	Different evidence paths	›	Different first impressions

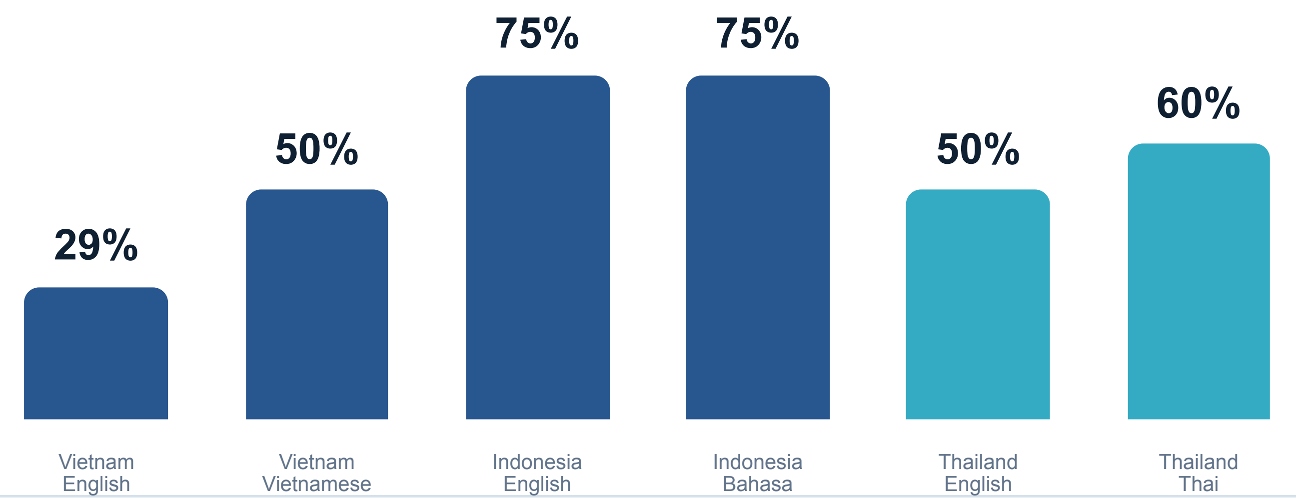
AI Authority Readiness is the ability of a brand's important claims to remain visible, accurate, attributable and useful as the engine, market and language change. This Banking Trust Focus Edition applies that framework to trust-related questions across six Southeast Asian banking markets.

FINDING 1

Your trust-related competitive set changes with the AI platform

We asked comparable trust-related banking questions across mainstream AI assistants and a broader set of validation routes. In every market-language test, the route groups named a different mix of banks. The smallest shared set was 29%; the largest was 75%.

How to read the chart: Each percentage shows how many bank names appeared in both route groups. A lower percentage means the AI systems produced more different competitive shortlists. It does not mean either group was better.



Vietnam	**Observed** Vietcombank remained resilient. BIDV gained in Vietnamese.	**Communications gap** A narrow English proof environment missed part of the local set.
Indonesia	**Observed** BCA, Mandiri and BRI remained stable. BNI appeared in additional routes.	**Communications gap** Stable leaders still need to understand route-specific challengers.
Thailand	**Observed** SCB remained resilient. Bangkok Bank gained in Thai and additional routes.	**Communications gap** Local-language retrievability changed who entered the answer.

Observed takeaway: In the widest observed split, only 29% of bank names were common to both route groups.
What to do: Track which banks enter trust-related answers across more than one AI platform, using repeated questions customers and other stakeholders realistically ask.

FINDING 2

English-language trust visibility can stop at the language border

We asked the same trust-related market question in English and in Vietnamese, Bahasa Indonesia or Thai, using the same AI route groups. Some bank shortlists changed with the language; others remained stable.

How to read the chart: The percentage shows how many bank names stayed the same when the question changed from English to the local language. A lower percentage means the language change produced a more different shortlist.

Vietnam: local gain

BIDV entered Vietnamese-language shortlists. HSBC Vietnam and Standard Chartered Vietnam appeared through narrower English paths.

Thailand: local gain plus resilience

Bangkok Bank appeared more often in Thai. SCB remained stable across the language change.

Indonesia: stability matters

BCA, Mandiri and BRI remained stable after conservative bank-name normalization.

What communications and marketing can change

Go beyond translation

Use locally recognised entities, regulations, customer concerns and examples, not merely translated English copy. Give local evidence and spokespeople stable, retrievable homes.

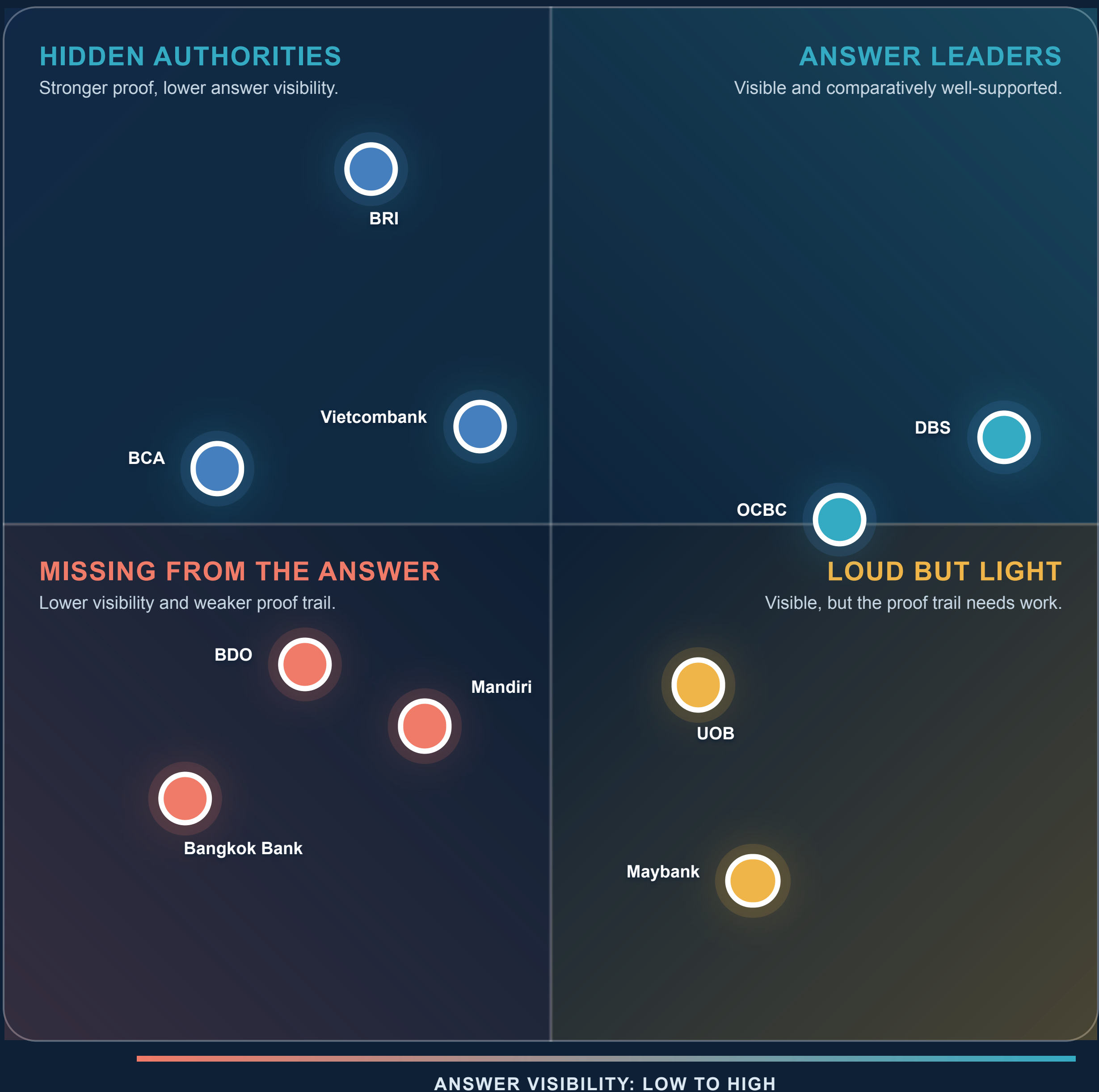
Test continuity

Repeat the same trust question in English and the local language. Review which banks, claims and sources remain visible and which change.

THE MASTER VIEW

The ten-bank AI Authority Grid: Trust Focus

The Grid is a diagnostic view of observed visibility and usable public proof within the study's trust-focused banking questions. Here, authority means being present in relevant answers and supported by accessible evidence. It is not an overall bank rating, consumer trust score or claim of market leadership.



How to read it: up = stronger public proof. Blue = hidden authority, cyan = answer leader, coral = missing from the answer, gold = loud but light.

Bubble size and colour do not indicate a public score. Positions describe the controlled trust-focused sample, not overall bank performance.

Move up and right within this trust-focused lens: strengthen public proof, make priority claims independently checkable, localize the evidence and make it easier for AI answers to use.

AUTHORITY WAVES: TRUST FOCUS

See what sits behind visibility

These waves show what sits behind observed trust-related visibility: usable proof, external context, the main evidence gap and the next communications action. External context means cited evidence beyond bank-owned pages, such as public records, regulators, ratings, audits, research or credible reporting. It does not mean favorable media coverage. It reflects the observed source mix, not total mentions or an absolute target.

AI Authority Waves: Banking

THREE STRENGTHS, ONE GAP, ONE ACTION

BANK	SHOWS UP	HAS PROOF	EXTERNAL CONTEXT OBSERVED SOURCE MIX	MAIN GAP FURTHER RIGHT = MORE WORK	PRIORITY MOVE
DBS	Strong	Supported	Mixed	Freshness and outcomes	**Publish a dated resilience update** Use newsroom or investor relations to show changes, tests and outcomes.
OCBC	Strong	Moderate	Mixed	Claim verification	**Make protection claims easier to verify** Connect claims to public records, frameworks, audits or dated outcomes.
UOB	Strong	Moderate	Mixed	Bank-specific evidence	**Build a UOB evidence page** State the control, market, date, scope and measurable outcome.
Maybank	Strong	Thin	Limited	Checkable outcomes	**Publish outcomes others can verify** Add dates, measures and assurance scope to existing control pages.
BRI	Strong	Strong	Broad	Answer conversion	**Connect existing proof to customer questions** Use the proof in pages answering real customer decisions.
Mandiri	Strong	Moderate	Mixed	Verifiable risk proof	**Make risk claims independently checkable** Link fraud, security and complaints evidence to public data or assurance.
BCA	Moderate	Supported	Balanced	Bilingual decision content	**Build bilingual customer-decision pages** Cover fees, fraud response and service questions in both languages.
Bangkok Bank	Moderate	Moderate	Mixed	Fresh, checkable proof	**Refresh and substantiate older proof** Update technical pages and connect claims to current public evidence.
BDO	Moderate	Moderate	Mixed	Public assurance	**Publish accessible audits and certifications** Tie each document to a specific customer-facing claim.
Vietcombank	Strong	Supported	Balanced	Outcome support	**Turn official evidence into clear claim pages** Connect local proof to customer questions and measurable outcomes.

How to read it: Longer blue bars indicate stronger observed visibility or proof within the trust-focused fixture. The cyan bar describes external context, not favorable coverage, total mentions or a target share. Further right on the gap slider means more work remains. These are human-reviewed diagnostics, not scores or rankings. The Waves identify different evidence-development needs; they do not rank the quality, safety or trustworthiness of the banks.

WHAT STRONGER TRUST-FOCUSED PROFILES GAVE AI TO WORK WITH

Six banks, six different evidence architectures

No single source mix made a bank more trusted or caused it to “win.” We selected six contrasting profiles to examine how bank-owned and independent public evidence supported trust-related answers. The bars show the share of bank-owned and independent URLs found in the completed ten-bank source review.

DBS

56% owned | 44% independent

WHAT WORKED
Nameable controls such as digiVault, Safety Switch and Shared Responsibility.

WHAT REMAINS
Current independent evidence of outcomes and resilience.

BRI

38% owned | 62% independent

WHAT WORKED
Broad independent authority across ratings, research, inclusion and institutional context.

WHAT REMAINS
Direct the broad footprint toward specific customer trust questions.

Vietcombank

46% owned | 54% independent

WHAT WORKED
Local scam warnings, biometric guidance, media and public context.

WHAT REMAINS
Checkable outcome evidence tied to security claims.

BCA

50% owned | 50% independent

WHAT WORKED
Specific local fraud education and a balanced wider evidence footprint.

WHAT REMAINS
Convert proof into broader regional decision reasons.

Maybank

67% owned | 33% independent

WHAT WORKED
Kill Switch, authentication and updated customer-safety content.

WHAT REMAINS
Dated, measurable outcomes that others can verify.

Bangkok Bank

55% owned | 45% independent

WHAT WORKED
Retrievable English and Thai security and fraud guidance.

WHAT REMAINS
Fresh technical evidence connected to current public context.

Critical point: A broad source footprint does not demonstrate better banking outcomes or greater consumer trust. It gives AI systems more material from which to explain and potentially substantiate trust-related claims. Human review still decides whether that material supports the claim.

EXAMPLES THAT MAKE THE GAPS TANGIBLE

What supported trust-related answers, where evidence thinned, and what brands can do

Strong answer visibility did not always produce equally useful trust evidence. The opportunity is to organize existing proof around real audience questions, keep it current and make the route to verification clear.

DBS and BCA

WHAT WORKED

DBS had highly nameable customer-protection mechanisms. BCA had specific local fraud education.

WHERE EVIDENCE THINNED

BCA's proof did not consistently become equivalent regional visibility. DBS had extensive attention, but less bank-specific public evidence of current resilience outcomes.

BRI and Maybank

WHAT WORKED

BRI had the broadest independent footprint among the six. Maybank had concrete owned controls.

WHERE EVIDENCE THINNED

Maybank's reviewed gap was checkable, outcome-specific evidence, not a lack of security content or publicity.

Bangkok Bank

WHAT WORKED

English and Thai guidance was easy to retrieve.

WHERE EVIDENCE THINNED

Some pages raised freshness questions. External sources often supplied sector context instead of bank-specific validation.

What a bank can do with this

Choose the questions customers and other stakeholders ask before trusting or selecting a bank. For each priority question, publish a clear answer, its date, the supporting evidence and a route to verify it. Make the same core facts available in the languages customers use, while adapting local procedures and examples. Seek media coverage when there is a real new result, response or public-interest story; keep reference material on stable bank-owned pages. Then repeat the same questions to see what changed.

Communications makes evidence clear, current and useful. Media relations earns attention when there is a real story; marketing extends its reach. None can manufacture proof or endorsement.

SOURCES AND PROOF

A source can be present without proving the claim

The observed source environment across the trust-focused questions was mixed. There was no universal Reddit, owned-content or earned-media recipe.

Observed source-domain occurrences in the completed 60-check engine-language study. Counts describe availability, not influence or quality.

CITATION PRESENT
A link is present

›

CONTEXT
It explains the market

›

BANK-SPECIFIC FACT
It supports the bank

›

DECISION RELEVANCE
It changes the case

›

It supports effectiveness

What works

Stable primary pages, clear dates, named controls, public records, audits, ratings, research and outcome evidence that directly match the claim. Credible reporting helps where there is genuine news value.

What fails

Generic corporate pages, old technical guidance, sector context used as bank proof, repeated links that do not add evidence, and promotional mentions without claim fit.

How communications turns evidence into influence

01

Put primary proof online

Use stable trust, help, newsroom or investor-relations pages to publish dates, scope, procedures and outcomes.

Measure: the intended claim becomes supportable.

02

Make it checkable

Add the methodology, audit scope, certificate reference, public record or other route needed to verify it.

Measure: another party can check the claim.

03

Make it useful

Turn the evidence into owned FAQs, comparisons and local-language guidance. Pitch earned media only when there is real news value.

Measure: evidence becomes part of the answer's reasoning.

> **Why communications matters:** Communications turns operational evidence into clear, current and checkable public proof. Media relations earns attention where there is a genuine public-interest story; marketing extends relevance and reach. None of these activities can manufacture trust, proof or endorsement.

THE MEASUREMENT DIFFERENCE

A visibility score alone can mislead

A bank can appear in a trust-related answer without a clear claim, attract many links without usable proof, or have credible evidence that never becomes part of the answer's reasoning. We therefore reviewed four separate layers.

01

Observed answer

Did the bank appear? What did the answer actually say? Which competitors were included?

02

Source trail

Could the cited material be recovered? Which source types and markets did it represent?

03

Human evidence review

Did the material support the bank-specific claim, or merely provide sector context?

04

Actionability

What can communications or marketing change, and what should be retested before claiming an effect?

MAINSTREAM COMPARISON

OpenAI ChatGPT, Anthropic Claude, Google Gemini and Perplexity. Used for the most directly comparable trust-focused observations where route, prompt, market, language and evidence conditions aligned.

BROADER VALIDATION

Microsoft Copilot proxy, Moonshot AI Kimi K2.6, Alibaba Cloud Qwen and Meta Llama proxy. Used to test how trust-related answers and evidence paths varied across additional model families. These observations were not automatically treated as equivalent scores.

SEARCH-LED CONTEXT

Google AI Search and xAI Grok. Used as additional grounded-search context, not as an equivalent baseline score.

> **Why this matters:** We asked the same questions under the same conditions across ChatGPT, Claude, Gemini and Perplexity, creating a like-for-like mainstream comparison. The broader routes then showed how the competitive field and evidence paths could change beyond those four platforms. One platform cannot stand in for the whole AI information environment.

ADDITIONAL MARKET-LANGUAGE LAYER

The trust-focused language view was extended

We extended the same trust-focused fixture to Singapore in Simplified Chinese, Malay and Tamil; Malaysia in Malay and Simplified Chinese; and the Philippines in Filipino. Existing English results remained the comparison anchors.

3	6	10	60
markets extended	new market-language views	AI and search routes	additional checks

Where supporting evidence was recoverable

OpenAI and Gemini returned recoverable citations in all six added market-language views. One Malay-language Kimi cell also met the evidence threshold. These cells can enter matched-English human review.

Where answers lacked sufficient recoverable support

Across the 60 checks, 13 were evidence-complete, 38 returned partial answer or source evidence, and 9 were unavailable rather than zero. Partial cells can describe what the route said, but cannot support source comparisons.

Matched-English review: Singapore's DBS, OCBC and UOB remained the central examples; Malaysia's Maybank and CIMB remained prominent; and the Philippines retained BDO and BPI. Local-language answers changed shortlist breadth and the evidence emphasized more than they changed the headline leaders.

What brands should take from this

Cover the languages people use

Do not treat English as a complete Malaysia, Singapore or Philippines view.

Check the evidence, not only the answer

A fluent local-language response can still lack recoverable support for its claims.

Keep core facts aligned

Use the same verified facts across languages while adapting procedures, examples and local context.

Review matched pairs

Compare each completed local-language cell with the same route in English before claiming a language difference.

Why some Chinese cells remained partial: Some Chinese-language cells returned fluent answer text without recoverable citation URLs. These remain answer observations, not source-supported comparative findings. This does not establish a general Chinese-language or engine failure.

FROM SECTOR VIEW TO BRAND ACTION

Turn the brand story into a testable AI Authority plan

This Trust Focus Edition shows where trust-related AI answers and supporting evidence differed across platforms, markets and languages. For marketing and communications leaders, the practical question is what story stakeholders encounter, what proof supports it and what can be strengthened through communications, content and search experience optimisation, or SXO.

1. Start with the brand story

Define what customers, regulators, investors and employees should understand at each stage of a decision, then test the questions they realistically ask.

2. Strengthen proof and SXO

Improve one evidence or content asset so important claims are easier for people and answer systems to find, understand and verify.

3. Rerun the control

Preserve the question, engine version and comparison conditions, allow a retrieval interval, then test what changed.

4. Decide the next action

Connect the result to communications, content, media and stakeholder priorities without treating correlation as causation.

BASELINE — Repeat the same questions ›
CHANGE — Make one evidence intervention ›
WAIT — Allow retrieval ›
RERUN — Keep the control unchanged ›
Measure what moved

Turn the Trust Focus Edition into an actionable AI Authority Snapshot for your brand

Review how your brand appears in priority trust-related questions, where public evidence supports the answer, and which gaps should be addressed first.

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Discuss an actionable AI Authority report for your brand

What the engagement produces

Snapshot
Answers, sources and first gaps.

Diagnostic
Markets, languages and competitors.

Evidence sprint
Priority proof and content interventions.

Monitoring
Controlled reruns and change review.

CONCLUSION

AI does not simply reproduce trust. It reconstructs the signals around it.

That reconstruction depends on the engine, question, market, language and public evidence available to the system.

Research window and engine versions: This edition combines controlled research waves conducted from 13 July to 1 August 2026. Recorded effective models included OpenAI GPT-5.2 (2025-12-11), GPT-5.6 Terra and Luna; Anthropic Claude Opus 4.7 and Sonnet 5; Google Gemini 2.5 Flash; Perplexity Sonar Pro; Microsoft Copilot proxy with GPT-5.4 mini; Moonshot AI Kimi K2.6; Alibaba Cloud Qwen3 235B; Meta Llama 4 Scout; and xAI Grok 4.3, 4.20 and 4.5. Google AI Search used Gemini 2.5 Flash. Model versions were recorded per run and are not merged into a model-performance ranking.

PRecious Communications

Integrated communications consultancy helping brands build, protect and activate reputation across Greater Southeast Asia.

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Pulse

PRecious's measurement layer for observing AI answers, sources, evidence gaps and controlled change over time.

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Request your private AI Authority Snapshot

See how your brand appears, what public evidence supports it and what to strengthen next. For questions or a tailored actionable insights report, email **growth@preciouscomms.com**.

Start a confidential conversation

This Banking Trust Focus Edition observes AI answers and public evidence relating to trust-oriented banking questions. It does not measure consumer trust, bank safety, service quality or overall institutional performance, and it does not publish a public bank or engine ranking.

COMBINED APPENDIX

Banking Trust Focus Edition: method, evidence rules and limitations

Edition scope: This study applies the AI Authority Index to trust-related banking questions. It examines answer visibility, narrative consistency and public evidence readiness. It is not a consumer survey or assessment of banks' operational quality.

What was measured

- Observed answers: what each route returned for the controlled trust-related questions.
- Source-pattern review: which public source families appeared.
- Human evidence review: whether the material supported the claim.
- Actionability: what communications teams could change and retest.

Study design

- Sector baseline: 216 completed visibility and proof checks across ten banks in six markets.
- First engine-language test: 60 completed checks across Indonesia, Thailand and Vietnam in English and local languages.
- Market-language extension: 60 hosted checks across the missing Singapore, Malaysia and Philippines languages; 13 evidence-complete, 38 partial and 9 unavailable, none counted as zero.
- Chinese-language dipstick: 32 English and Simplified Chinese observations across four banks and four AI routes.

Route roles

Routes played different methodological roles and were not automatically treated as equivalent observations.

- Mainstream comparison: OpenAI ChatGPT, Anthropic Claude, Google Gemini and Perplexity.
- Broader validation: Microsoft Copilot proxy, Moonshot AI Kimi K2.6, Alibaba Cloud Qwen and Meta Llama proxy.
- Search-led context: Google AI Search and xAI Grok.

Evidence rules

- Observed means directly recorded in the completed sample.
- Association is not causation.
- A hypothesis is an explanation to test.
- A citation must be recoverable before source comparison.
- Sector context is not bank-specific proof.
- Unavailable or uncited is unknown or partial, never zero.

Source scale

- 615 source receipts from the sector baseline.
- 584 bank-scoped unique URLs.
- 576 globally unique URLs across ten banks.

Claims not made

- Public league tables or exact scores.
- Consumer trust or safest-bank claims.
- Overall bank trustworthiness.
- Institutional safety or financial strength.
- Customer satisfaction or product quality.
- A complete measure of every dimension of AI Authority.
- Causal source weighting.
- Universal engine or language superiority.
- Chinese-consumer generalization.
- Guaranteed visibility or business outcomes.

About PRecious and Pulse

PRecious Communications is an integrated communications consultancy helping brands build, protect and activate reputation across Greater Southeast Asia. Pulse is the measurement layer used to observe AI answers, sources, evidence completeness and controlled reruns.

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