The AI Win Rate: 30 US Banks

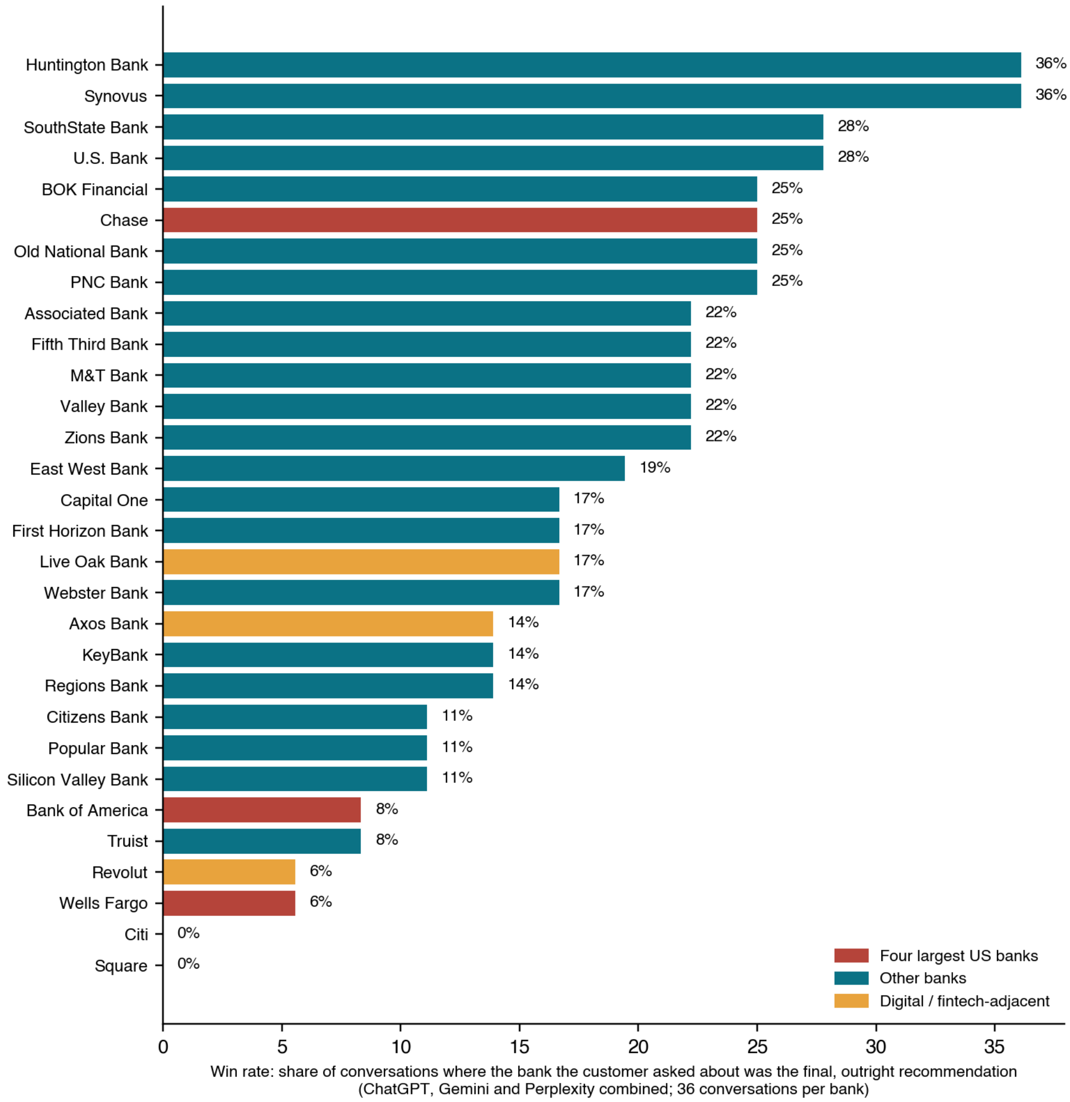
How often AI recommends the bank a small business asks about · ChatGPT, Gemini and Perplexity · AIVO, September 2026

A small-business owner tells an AI assistant about their business, says they've been looking at a particular bank, compares options, and asks for a final recommendation. The **win rate** is the share of those conversations in which the assistant's final, single recommendation was that bank. Every bank had 36 conversations: four business situations, three assistants, three runs each.

Rank	Bank	Tier	Win rate	Wins (of 36)	ChatGPT	Gemini	Perplexity	Credit case (of 9)
1=	Huntington Bank	Super-regional	36%	13	3	6	4	9
1=	Synovus	Regional	36%	13	4	5	4	9
3=	SouthState Bank	Regional	28%	10	1	6	3	7
3=	U.S. Bank	Super-regional	28%	10	3	4	3	7
5=	BOK Financial	Regional	25%	9	1	4	4	7
5=	Chase	Money-center / global	25%	9	3	3	3	5
5=	Old National Bank	Regional	25%	9	0	6	3	6
5=	PNC Bank	Super-regional	25%	9	0	5	4	5
9=	Associated Bank	Regional	22%	8	0	5	3	5
9=	Fifth Third Bank	Super-regional	22%	8	0	5	3	6
9=	M&T Bank	Super-regional	22%	8	1	5	2	6
9=	Valley Bank	Regional	22%	8	1	4	3	5
9=	Zions Bank	Regional	22%	8	1	4	3	6
14	East West Bank	Regional	19%	7	0	5	2	5
15=	Capital One	Super-regional	17%	6	0	3	3	2
15=	First Horizon Bank	Regional	17%	6	1	2	3	5
15=	Live Oak Bank	Fintech-adjacent	17%	6	0	4	2	0
15=	Webster Bank	Regional	17%	6	0	5	1	4
19=	Axos Bank	Digital-only / challenger	14%	5	0	3	2	0
19=	KeyBank	Super-regional	14%	5	0	4	1	4
19=	Regions Bank	Super-regional	14%	5	0	3	2	5
22=	Citizens Bank	Super-regional	11%	4	0	4	0	3
22=	Popular Bank	Regional	11%	4	0	3	1	4
22=	Silicon Valley Bank	Other	11%	4	1	3	0	1
25=	Bank of America	Money-center / global	8%	3	0	0	3	3
25=	Truist	Super-regional	8%	3	0	2	1	3
27=	Revolut	Digital-only / challenger	6%	2	0	1	1	0
27=	Wells Fargo	Money-center / global	6%	2	0	0	2	1
29=	Citi	Money-center / global	0%	0	0	0	0	0
29=	Square	Fintech-adjacent	0%	0	0	0	0	0

Shaded: the four largest US banks. Per-assistant columns are wins out of 12. '=' marks a joint rank. With 36 conversations per bank, banks within about three wins of each other should be read as level; the table is a ranking of this study, not a precise measurement of each bank. The win rate combines assistants that answer without web search (ChatGPT, Gemini) with one that searches (Perplexity); the separate columns show each.

What drives the table. Most bank wins come from one situation — the landscaper who needs credit and an SBA loan. Huntington and Synovus were recommended in all 9 of their credit conversations. In the startup and international situations almost every bank loses to a fintech. The table is best read as *which banks AI trusts with a small business's credit relationship*.



Method: 2,160 four-turn conversations with ChatGPT, Gemini and Perplexity, run 18 Sep 2026 through each provider's API. A small-business owner describes one of four situations (a startup LLC; an agency switching banks; a landscaper wanting credit and an SBA loan; a consultancy billing overseas clients), asks for options, sets out criteria and asks for a final recommendation. Each situation was run with the customer naming one of 30 US banks, and with no bank named; every conversation was repeated three times. ChatGPT and Gemini answered without web search; Perplexity searched the web. Final answers were classified by Claude as annotator; a blind human check of 150 answers agreed on the winner in 99% of cases. Scored under AIVO's published AI Win-Rate Methodology v2.0 (DOI 10.5281/zenodo.22663407).