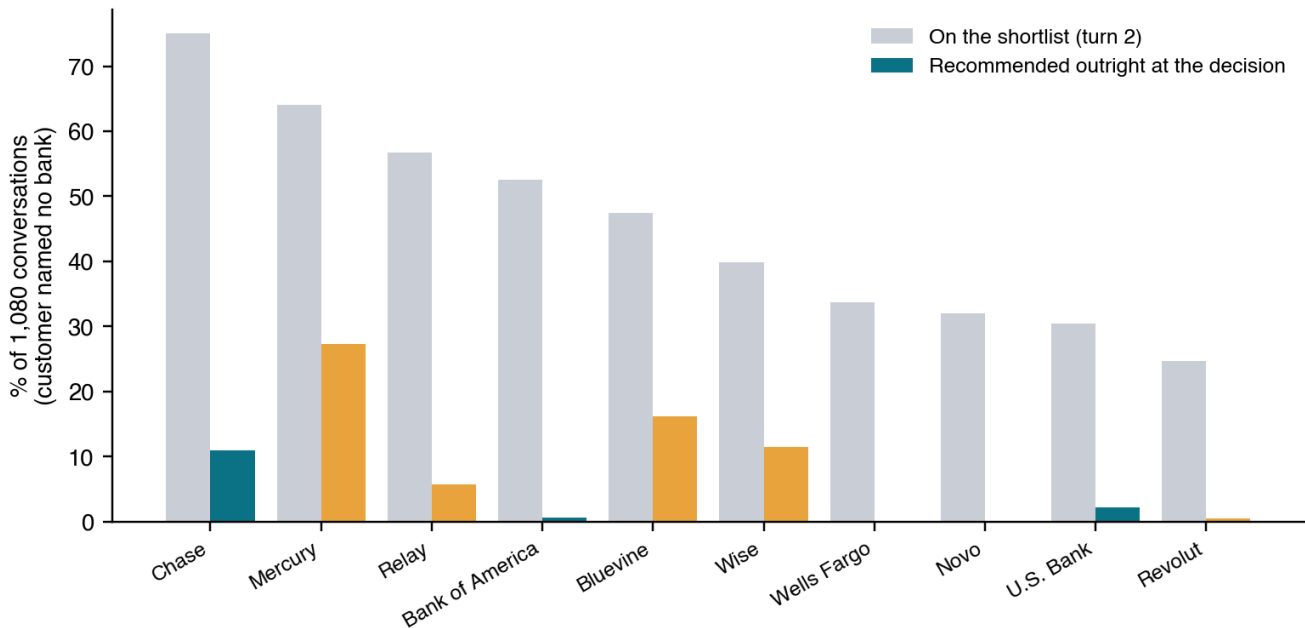


On the Shortlist, Not Chosen

What AI recommends when a business owner doesn't name a bank · AIVO, September 2026

Asked for the leading options without naming a bank, AI lists the big banks — Chase in 75% of conversations, Bank of America in 52% — but at the decision it recommends fintechs. Bank of America made the shortlist 567 times and was chosen 7 times. 4 of the 30 banks were never named at all.



All 30 banks, customer names no bank

Bank	Tier	On the shortlist (turn 2)	Named at any point	Named in the final answer	Recommended outright
Chase	Money-center / global	75%	85%	35%	118
Bank of America	Money-center / global	52%	62%	9%	7
Citi	Money-center / global	8%	11%	1%	0
Wells Fargo	Money-center / global	34%	39%	4%	1
U.S. Bank	Super-regional	30%	36%	20%	23
PNC Bank	Super-regional	19%	22%	9%	6
Truist	Super-regional	17%	17%	8%	0
Capital One	Super-regional	5%	6%	1%	0
Fifth Third Bank	Super-regional	8%	9%	1%	0
M&T Bank	Super-regional	12%	13%	5%	0
KeyBank	Super-regional	15%	16%	7%	0
Regions Bank	Super-regional	10%	10%	1%	0
Citizens Bank	Super-regional	5%	5%	3%	0
Huntington Bank	Super-regional	23%	24%	11%	13
Zions Bank	Regional	4%	4%	0%	0
First Horizon Bank	Regional	0%	0%	0%	0
Synovus	Regional	2%	2%	0%	0
Popular Bank	Regional	0%	0%	0%	0

Bank	Tier	On the shortlist (turn 2)	Named at any point	Named in the final answer	Recommended outright
SouthState Bank	Regional	0%	0%	0%	0
Webster Bank	Regional	0%	0%	0%	0
East West Bank	Regional	0%	0%	0%	0
Old National Bank	Regional	0%	0%	0%	0
Valley Bank	Regional	0%	0%	0%	0
BOK Financial	Regional	0%	0%	0%	0
Associated Bank	Regional	0%	0%	0%	0
Axos Bank	Digital-only / challenger	7%	9%	0%	1
Revolut	Digital-only / challenger	25%	25%	2%	5
Square	Fintech-adjacent	0%	4%	1%	0
Live Oak Bank	Fintech-adjacent	13%	14%	1%	0
Silicon Valley Bank	Other	16%	17%	11%	0

Share of 1,080 conversations (four situations × three assistants × 90 runs). The shortlist is the answer to "What are the leading options for a business like mine right now?" Never named at any point: Popular Bank, East West Bank, Valley Bank, Associated Bank.