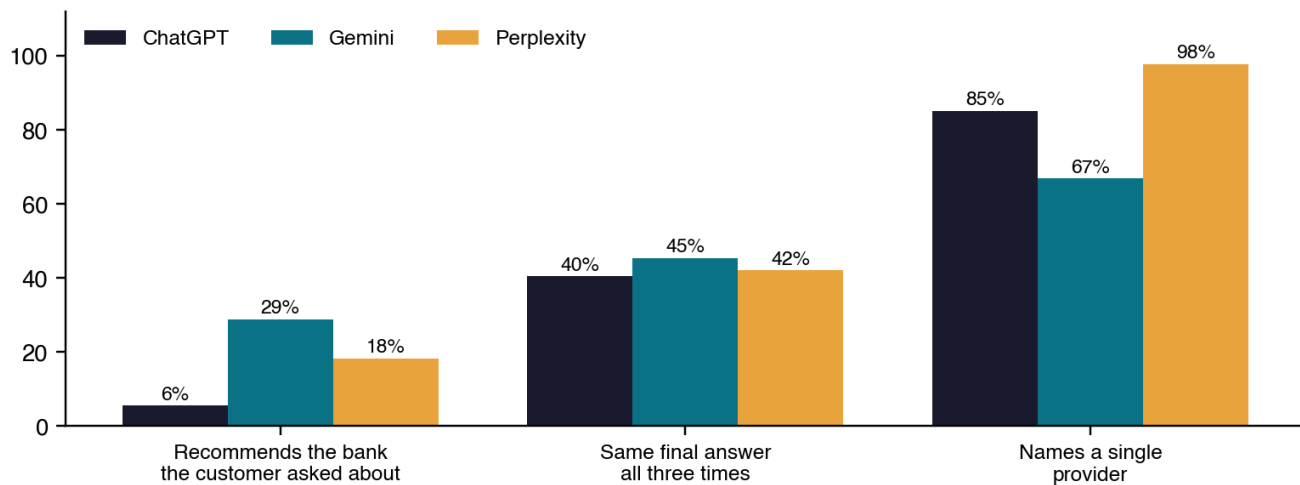


Three Assistants, Three Personalities

ChatGPT, Gemini and Perplexity on the same 720 conversations each · AIVO, September 2026



	ChatGPT	Gemini	Perplexity
Searches the web	No	No	Yes
Names a single provider at the end	85%	67%	98%
Recommends two or more	15%	18%	0%
Points to a type of bank, or no pick	0%	15%	2%
Recommends the bank the customer asked about	20 of 360 (6%)	104 of 360 (29%)	66 of 360 (18%)
...in the credit situation	17 of 90	57 of 90	49 of 90
Outright wins going to banks	29%	25%	22%
Most recommended	Mercury (228), Chase (120), Wise (100)	Mercury (155), Bluevine (88), Wise (60)	Mercury (211), Wise (136), Bluevine (123)
Different providers it ever recommended	18	32	37
Same final answer all three times	97 of 240 (40%)	109 of 240 (45%)	101 of 240 (42%)
Typical final answer (characters)	3,738	5,929	2,396

- **ChatGPT has favourites.** It recommended the customer's own bank in just 20 of 360 conversations and chose from only 18 providers in total — Mercury and Chase above all.
- **Gemini listens to the customer.** In the credit situation it backed the bank the customer named 57 times out of 90 — but it is also the most likely to hedge, recommending two or more providers in 18% of conversations.
- **Perplexity is decisive.** It named a single provider in 98% of conversations and cast the widest net — 37 different providers.
- **None of them is consistent.** Run the same conversation three times and all three answers match in only 43% of situations. On the 20 bank-and-situation pairs where one assistant recommended the customer's bank every time, another never did.

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).