

Winning Consumer Confidence & Trust in the Age of AI

How Transparency Is Affecting Decision-Making in Marketing

Corey Wrinn | Managing Director | Rivel Banking Research

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About Rivel

ESTABLISHED

1991

Market
Research

NATIONAL

32

States where we work
with banks and CUs

SPECIALIZED

220,000

Annual bank customers'
feedback collected

CONSULTATIVE

450

Strategic projects
and presentations

Trusted creators of the Banking Benchmarks and
recognized industry experts featured by the Financial
Brand, American Bankers Association, and ICBA

With consumers depending more on AI for financial decisions, **bank marketing is shifting to an agent-to-agent approach**, where transparency, structure, and trustworthiness are **as important as brand and messaging**.

What's the State of Consumer AI Reliance Today?



Reliance on AI and LLMs in Everyday Life

66%

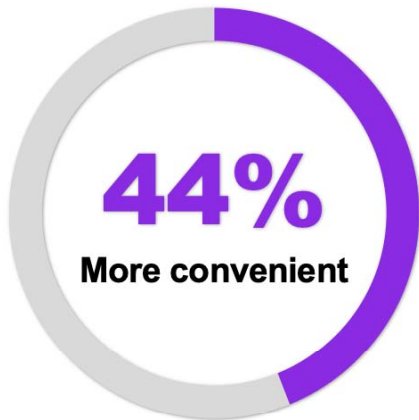
of consumers are using AI daily in their personal lives

36%

are regularly using AI tools in their work or business,
up from 27% in November

What Actually Matters?

The most important reasons for relying on AI tools in the discovery process



But tailoring is
only **effective**
when users
engage well
with the tool



AI Tools Are Involved in Search



...but only
38%

rely on AI search
summaries such
as those from
Google search...

Google Search Is Expected to Slow

Resources AI is most expected to replace



Google or other search engines



Social media or YouTube



Friends and family



Online forums

38%

of consumers and small businesses expect more usage of AI in research banking products in the next year

Consumers' Bank Research Journey

Where do you **begin** your search for a new banking product or institution?

Search Engines

47%

37%

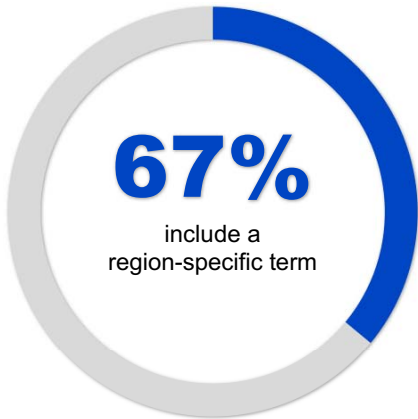
AI Tools

10%

13%

● November 2025

● February 2026



Ensure your
services are
visible
to those nearby

Trust Goes Both Ways



Expectation on Accuracy Is Not Being Met

...but say that

48%

of the time
expert respondents to
banking surveys do not or slightly
accurately describe

What Actually Matters?

The most important reputational factor when choosing a new bank*

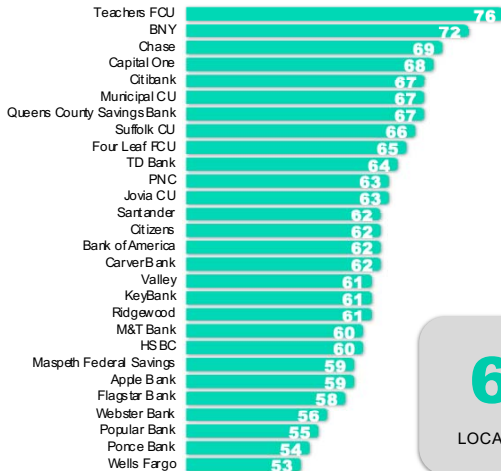


Trustworthy Leaders

Among Local Banking Prospects

Retail Prospect Benchmark®

NYC Metro | Q1 2026



Gen Z has the **lowest demand for a trustworthy bank or credit union** but **values Institutional Reputation** more than any other group

Three Steps to Ensuring You're Discoverable



Optimize for AI Search, Not Just Google

AI assistants increasingly recommend banks based on trust signals and citations, not keyword rankings

What AI Prioritizes Today

- Clear, factual service and product information
- Verified reviews and consistent business listings
- Mentions and references across reputable third-party sources
- Structured, scannable content AI can easily parse and summarize

Practical Focus for Banks

- Explain services, pricing ranges, locations, and audiences clearly
- Add structured FAQs and schema (Local Business indicator, Review, Service)
- Favor factual, “what we do” pages over marketing-heavy language

WEBSITE DESIGN FOR “Free Checking Near Me”

Google Gemini

I want a bank branch nearby me in San Diego, CA - what's the best free checking account for me?



Show thinking ▼



In San Diego, the best free checking accounts with physical branch access are almost exclusively offered by local credit unions. These institutions often provide better fee structures and more robust community-focused features than national banks, which typically require direct deposits or minimum balances to avoid monthly service charges.

Here are the top options in the region that align with a preference for community-oriented and value-based banking:

1. San Diego County Credit Union (SDCCU)

As the largest locally-owned financial institution in the area, SDCCU has the most extensive physical footprint with 39 branches throughout the county.

- **Account: Free Checking with eStatements.**
- **Key Features:** There are no monthly service fees as long as you opt for electronic statements (\$2/month for paper). It requires a low \$25 opening deposit and provides access to over 30,000 surcharge-free CO-OP ATMs.
- **Why it's a top pick:** It offers the convenience of a large bank network while maintaining a strict "people first" credit union philosophy.



San Diego County Credit Union
www.sdccu.com

Free Checking with eStatements | San Diego | Apply Online | SDCCU

This convenient option with no monthly checking fees offers a seamless and budget-friendly approach to managing your finances, allowing...

Create Content AI Can Understand and Cite

For optimal AI visibility, banks must shift from storytelling to clear, structured answers to real consumer questions

What AI Is Favoring Today



Question-based content that mirrors how consumers ask



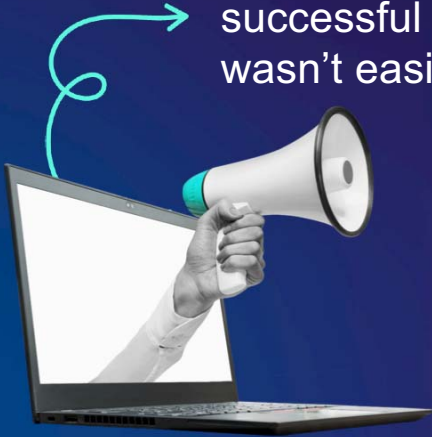
Clear, direct answers up front



Scannable structure (headings, bullets, summaries)

If the digital announcement for your
successful community giving campaign
wasn't easily read or extractable,

**it won't surface
in AI searches**



SPEAKING TO THE PROMPT

“I saw an ad for Fidelity Bank & Trust, what are they good at?”

ChatGPT via Copilot

Bottom Line

Fidelity Bank & Trust is one of the stronger community-bank options in Iowa.

It's best viewed as:

- A **relationship and lending bank**, not a rate-leader
- A safe, conservative place for everyday banking
- A solid long-term partner if you live or do business in eastern Iowa

If you want, tell me:

- Your **Iowa city**
- Whether this is for **personal, mortgage, or business banking**
- Rough balance range

I can tell you **whether Fidelity Bank & Trust is the best choice—or if a competitor fits you better.**

Sources     >

ALTERNATIVELY, BEING YOUR OWN
Trusted Source





Tools to help you succeed



BUDGETING

Five Things You Must Know Before
Starting a Home Renovation | FSCB

[Learn more](#)



FINANCIAL PLANNING

Tax Planning: When Are Taxes Due? |
FSCB

[Learn more](#)



MONEY MANAGEMENT

What Is Contactless Payment and How
Does it Work? | FSCB

[Learn more](#)

Proof Points and External Support

What AI Trusts Most in its Research



Priority given with multiple, **consistent proof points**



Verified reviews on platforms like Google and industry directories



Inclusion in “best of” lists, roundups, and industry coverage



Backlinks and citations from reputable publications



AI systems must be able
to verify that a bank is

**real, credible, and
widely referenced**

before surfacing it in
recommendations.

Proof Points and External Support

Continued

50%

**say they don't trust
AI responses when
they don't recognize
the source**

Authority is earned externally, hand-in-hand with your own promotion.



The more **credible**
places a bank is cited, the
more confidently
AI will recommend it to
consumers.

PROMOTE Named Awards



PERSONAL

BUSINESS

Forbes names Fairfield County B

For

Top-Ranked Community & Regional Banks

If you are looking for an institution headquartered within the state, these are the most highly recognized for 2026:

- **Fairfield County Bank:** This institution was recently ranked **#1 in Connecticut** on the Forbes list of "America's Best-In-State Banks." It is widely recognized for its high level of customer trust and its community-first approach, keeping its \$1.7 billion in assets focused on strengthening local Fairfield County towns.  +1
- **Liberty Bank:** As the largest and oldest mutual bank in the country, Liberty Bank is unique because it is owned by its depositors rather than shareholders. It consistently receives high ratings for customer satisfaction and was highlighted in 2026 for its competitive savings rates (up to 3.85% APY) and its "Top Workplace" status. 
- **Chelsea Groton Bank:** Frequently appearing at the top of Forbes and

UR SECURITY

RESOURCES

it.

Fairfield, CT—August 12, 2025: Fairfield County Bank has been recognized as #1 on the Forbes list of America's Best-In-State Banks 2025. This prestigious award is presented by Forbes in collaboration with Statista, the world-leading statistics, financial and industry ranking provider. The award list can be viewed on the Forbes website: <https://www.forbes.com/lists/>

BUILDING A SET OF

Trusted Publications

TO SUPPORT YOUR POSITION



Gulf Coast Business Bank named 2025 Small Business of the Year

11/04/2025

Gulf Coast Business Bank was recently named the 2025 Small Business of the Year at the Industry Appreciation Awards, celebrating Lee County businesses that drive the local economy, create jobs, and shape the region's business landscape.

Hosted by the Horizon Council, Horizon Foundation, and the Lee County Economic Development Office, the Industry Appreciation

Awards highlight excellence across multiple industries and recognize organizations that exemplify innovation, integrity, and community impact.

"Being named Small Business of the Year is a great honor," said William Blevins, President and



ement services to best fit
ir business, including how
they use certain types of
ity bank's vice president

our treasury management
the way they like to
tion process."



Start Now

Test Impact and Time Saved

AI cannot replace brand trust over time, customer loyalty, or human storytelling and feeling

AI supplements your marketing but is **no substitute for strategy and execution**

Three Takeaways

1

AI is now a core part of how consumers discover and evaluate banking options – **build the structure now for success**

2

Visibility in AI-driven search requires **structure, clarity, and proof** – not just marketing

3

Brand trust is **built** by what you control – but **reinforced** everywhere else



Questions?

CONTACT:

Corey Wrinn

Managing Director

cwrinn@rivel.com



VISIT US AT:

www.rivel.com/banking-research