

How Community Banks Can Leverage AI for Better Online Visibility



Artificial intelligence is changing the way consumers look for banking information online. Before the emergence of AI, many of us would just hop on Google and type a question in the search bar. Now, it's becoming increasingly common for consumers to use an AI platform to find answers to basic banking questions like "How do I refinance my mortgage?" or "What's the difference between a bank and a credit union?".

This spike in AI searches means that people are less likely to visit a banking website, call a branch or speak with an actual banker. It's a lot easier for someone to quickly type their question into ChatGPT or Claude, than to reach out to an actual human. This shift may be more convenient for consumers, but it's creating a barrier for banks who are trying to connect with them.

The question many banks are left with is how do I reach consumers today? In this blog, we'll dive deeper into the AI shift, what it means for both banks and consumers and how banks can adapt their digital strategies to meet people where they are.

AI is Becoming a Discovery Layer

Research from Bain & Company describes AI assistants becoming a new entry point for banking research. In Bain's analysis of consumer prompts, AI systems often relied on content and information from trusted third-party websites when forming answers about financial brands and products.

A bank is no longer competing only for a high position in a traditional search-results page. It is also competing to be included accurately and positively in an AI-generated explanation.

For smaller institutions, that creates an opportunity. Large banks have more brand recognition and larger marketing budgets which has historically made them more visible in the digital marketplace. When it comes to AI-generated answers, they can be influenced by specific, useful evidence like clear product details, credible third-party validation, transparent fees, location and service information, and content that directly answers customer questions.

If a small community bank addresses all of those AI ranking factors, they may be mentioned in the results. They don't need to sound like a national bank or spend resources that they don't have, they simply need to provide answers to simple questions that customers are asking.



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Modernization Does Not End With the Core System

Financial institutions are investing in cloud platforms, data infrastructure, fraud tools, digital banking, automation, and AI-enabled service. [Oracle's 2026 view of banking](#) describes the move toward governed AI capabilities embedded across customer experiences and operational processes, supported by modern data, interoperable systems, security, and human oversight.

When a bank changes a core platform, completes a merger, introduces a new digital banking experience, or automates a service process, customers still encounter the institution through public-facing pages, forms, applications, FAQs, product comparisons, and support journeys. If those experiences remain unclear or inaccessible, the modernization effort can create a faster system behind a confusing front door.

That is why website and content work should be included earlier in the modernization conversation. The question is not simply whether the new platform works, it's whether customers can understand what changed, find the right next step, and complete it without friction.

Accessibility Is Part of the Answer

Accessibility is often treated as a compliance obligation that sits apart from marketing, search, or technology. Instead of being siloed, it should work together with other digital marketing efforts to create a seamless online experience.

Clear headings, descriptive labels, logical navigation, readable content, meaningful link text, usable forms, and compatibility with assistive technology all make a digital experience easier to navigate. They also make the institution's information easier for search engines and AI systems to interpret.

A customer using a screen reader and an AI system processing a bank's website do not have the same needs, but both benefit when the site has clear structure and precise language. This gives financial institutions a more practical way to discuss accessibility. The goal is not only to reduce legal risk. It is to help more people understand products, complete tasks, and find trustworthy information. It can also support discoverability and conversion.

The [Financial Brand's discussion of accessibility, customer experience, and SEO](#) makes a similar case: accessible structure can support how people find, understand, and act on financial information.

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Trust Becomes a Product Feature

AI can make banking information easier to access, but it can also make weak or incomplete information travel faster. An overly agreeable system can provide an answer that sounds confident without giving a customer enough context to make a safe decision.

Banks and credit unions should make it easy to verify who they are, what they offer, what products cost, where limitations apply, and how customers can reach a human when they have questions.

The customer experience should not force people to choose between a convenient digital answer and trustworthy human guidance. The best models connect the two. AI can handle routine questions and help customers navigate information, while trained employees remain available for decisions involving fraud, financial hardship, complex borrowing, or long-term planning.

For community institutions, this is also where local trust can become a competitive advantage. A bank that explains its products plainly, shows its community commitments with evidence, and makes human help easy to reach gives both customers and AI systems better material to work with.

A Practical Checklist for Financial Institutions

Financial institutions preparing for AI-driven discovery can start with a few basic questions:

- Can a customer quickly understand the difference between our major products?
- Are fees, eligibility requirements, geographic limitations, and next steps easy to find?
- Do our pages use clear headings, descriptive links, structured content, and accessible forms?
- Are our public profiles and third-party listings accurate and consistent?
- Do we answer the questions customers actually ask before opening an account or applying for a loan?
- When we change a core system or digital process, who owns the customer-facing explanation?

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A Practical Checklist for Financial Institutions cont.

- Can customers move from automated help to a human without starting over?
- Are we measuring whether people can find and complete important tasks, rather than only measuring traffic?

These are not exclusively AI questions, they're good digital-banking questions. AI simply makes the cost of ignoring them more visible.

Community banks and credit unions have an opportunity to compete on something larger than technology novelty. They can make trusted financial guidance easier to find, easier to understand, and easier to act on.

Take The Next Step Toward an AI-Ready Digital Presence

AI hasn't changed what customers want from a bank. It's changed how they find out whether a bank can give it to them. Whether someone asks a chatbot how to refinance a mortgage or types the same question into a search bar, they're really asking how the institution can help them with their financial needs.

For community banks and credit unions, this is a huge opportunity. The institutions that show up well in AI-generated answers won't necessarily be the ones spending the most on marketing. They'll be the ones whose websites, content, and digital experiences were built to be clear, accurate, and accessible.

If your institution is trying to figure out where to start, or wants a partner to handle the website and content work that makes you findable to both AI systems and the humans behind them, [Matchbox Design Group](#) specializes in exactly this kind of digital work for financial institutions. Reach out to our team to talk about what an AI-ready digital presence could look like for your bank or credit union.