

The AI Impact on SEO & Search Behavior

How AI Is Rewriting the Rules of Visibility and What Financial Marketers Must Do Now



Ryan Young
BankBound Digital Marketing
Director of Business Development

How Does AI Compare to Google?

6m 37s

Avg time spent on an AI search query.
5.1x times longer than Google (76s)

AI users are 5 times more engaged

1B+

users now use an AI LLM on a monthly
basis. Up 76% year over year.

ChatGPT, Gemini, Claude, Perplexity, Grok, Etc....

5x

Conversion rate on AI models compared
to Google Search Engines.

AI users land on your site prequalified

*ChatGPT reached 100 million users in 2 months. One of the fastest user adoptions in modern history.
For reference TikTok took 9 months, Instagram took 2.5 years, and Netflix took 3.5 years.*

PART 01

The New Search Landscape

Search traffic is disappearing. Not because people stopped searching, but because AI is answering before they ever click

Google AI Overviews: Why Your Traffic Reports Look Different

People still search on Google.

They just no longer have to leave Google to get their answer.

Organic CTR drop

-61%

for queries with AI Overviews since mid-2024

#1 Ranking click-through

28% to 19%

Position #1 CTR fell 32% — even top spots are losing clicks

Citation advantage

+35%

more organic clicks when your brand appears inside an AI Overview

Search: best financial advisor near me

AI Overview

User gets full answer here - no click needed

Organic #1 - CTR now 19% (was 28%)

Organic #2 - rarely seen, rarely clicked

Organic #3, #4, #5...

Search Has A New Destination. And Each One Rewards You Differently

ChatGPT

Used for: Research & decisions

How people use it:

Multi-point conversations. Users ask, refine, go deeper. A single session might involve 10+ follow-up questions before a decision is made.

Content that wins:

Deep explainers, structured FAQs, long-form guides. Content that holds up to follow-up questions and answers the next question before it is asked.

Claude

Used for: Professional research

How people use it:

Document analysis, complex reasoning, professional research. Heavy enterprise adoption in legal, finance, and compliance where accuracy is non-negotiable.

Content that wins:

Credentialed authorship, precise and well-sourced claims, compliance-approved language. Claude rewards institutional trust signals over keyword optimization.

Google Gemini

Used for: Everyday tasks & search

How people use it:

Already inside Gmail, Search, Workspace, and Android. Users do not go to Gemini. Gemini comes to them. It surfaces answers inside the tools they already live in.

Content that wins:

Consistent brand presence, structured data markup, and strong domain authority. Being a recognized trusted source across the Google ecosystem is the moat.

Each platform rewards authority differently, but all three reward the same thing: being a trusted, citable source.

The Behavior Shift: How People Search Has Fundamentally Changed

2x

7-8 word searches have nearly doubled since ChatGPT launched

53%

of 10+ word searches trigger an AI Overview vs only 8% of 1-2 word searches

15+

words — the fastest-growing query length segment in 2025

What this looks like in financial services:

Then: Short, vague keywords

financial advisor

ETF investing

life insurance

Now: Specific, intent-driven questions

should I roll over my 401k if I am changing jobs at 52

what is the difference between a Roth IRA and traditional IRA in your 40s

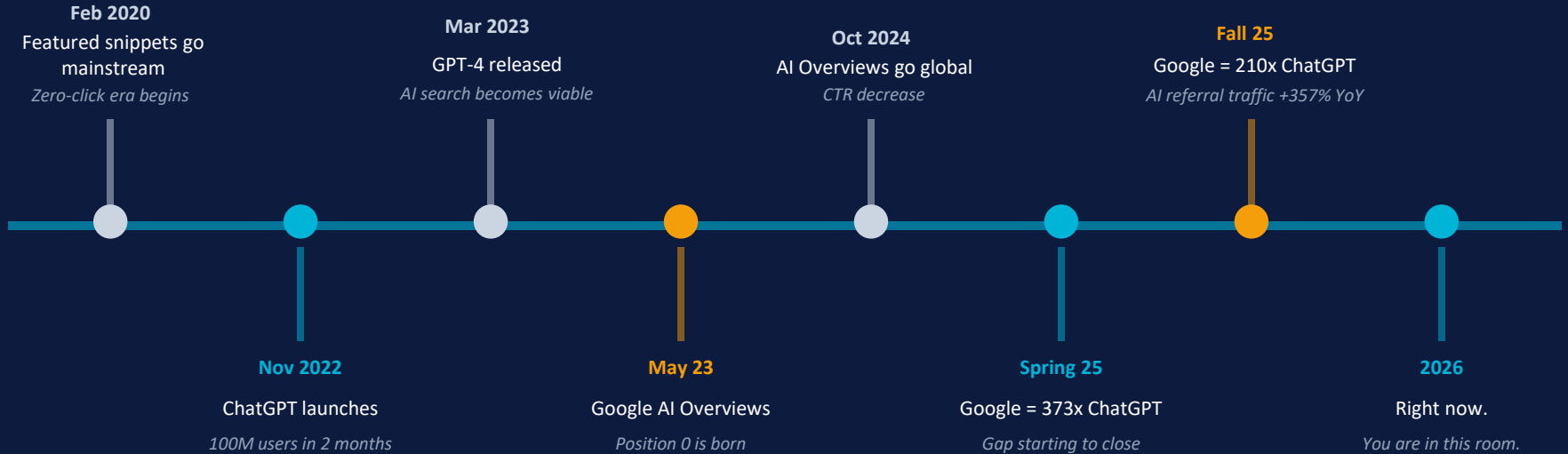
how much life insurance do I need with two kids and a mortgage



Higher intent queries = higher value audience. The person asking 10 words is closer to a decision than the person asking 2.

How Fast Things Changed

From featured snippets to a billion AI users — in five years.



Every major shift happened in under 36 months. The next one is already underway.

PART 02

Why Finance Has the Advantage

The regulations that slow you down are the same signals that make AI trust you.

Your compliance burden is your competitive advantage

YMYL: Your Money, Your Life — The Standard That Protects You

What is YMYL?

Google and AI models hold content that can impact financial decisions to the highest accuracy and trust standards.

- Investment advice & financial planning
- Banking, insurance, and lending
- Tax guidance and retirement planning
- Any content impacting financial decisions

The Finance Brand Advantage

- 1 AI prioritizes licensed, regulated, and credentialed sources for financial answers
- 2 SEC filings and compliance-approved content signal institutional authority
- 3 Established domain authority newer AI-era competitors cannot quickly replicate
- 4 Legal review processes are now SEO assets, not just compliance burdens

How does AI actually know you are licensed and credentialed?

Your Website

Schema markup (FinancialService, Organization) lets AI crawlers read your licenses and credentials as machine-readable data — not just text.

Regulatory Databases

AI cross-references FINRA BrokerCheck, SEC EDGAR, and CFPB. Credentials on your site that match these records multiply your trust signals.

The Broader Web

Press mentions, industry association memberships (SIFMA, FPA, NAPFA), and citations from trusted financial media all feed the authority picture AI builds.

Google Business Profile

Often overlooked. For local and regional financial firms, a complete verified GBP carries real weight in AI Overviews for location-based queries.

E-E-A-T: The Framework AI Uses to Decide Who to Trust

E

Experience

In Financial Services:

A CFP writing from 20 years of client experience vs. a content farm generating retirement articles. AI can tell the difference.

Turkey Sandwich Test:

Have I actually made this sandwich? Or did I just watch a YouTube video about it?

E

Expertise

In Financial Services:

Licensed advisors, CPA designations, SEC registration, and FINRA credentials — trust signals AI can independently verify.

Turkey Sandwich Test:

I own a deli, and I've made thousands of sandwiches. I have the credentials to prove it.

A

Authoritative

In Financial Services:

A client testimonial vs. being cited in the Wall Street Journal. Third-party authority from trusted sources is what AI weighs.

Turkey Sandwich Test:

My daughters say I'm a great cook. Gordon Ramsay says I'm a great cook. Only one of those matters.

T

Trustworthy

In Financial Services:

Transparent disclosures, accurate data, updated content, no hidden conflicts. The compliance habits you already have are SEO gold.

Turkey Sandwich Test:

You can trust my sandwich because I show you every ingredient and tell you if the mustard is expired.

Google updated E-A-T to E-E-A-T in 2022 — adding Experience specifically because AI-generated content flooded the web without real-world proof behind it.

PART 03

Becoming a Source AI Trusts

Practical strategies for financial marketers to win in the AI era

Strategy 1: Structure Your Content for AI Citation

AI does not reward the most optimized page. It rewards the most useful one. Here is how to make your content the answer AI reaches for:

Answer-First Formats

Open every piece of content with a direct 2-3 sentence answer. AI Overviews pull the most concise, direct response — not the most keyword-stuffed intro paragraph.

FAQ & Structured Q&A

Add dedicated FAQ sections using the exact questions your clients ask advisors. These map directly to conversational AI queries and are citation magnets.

Schema Markup

Implement FAQ, Article, and FinancialProduct schema so AI crawlers can read your credentials and content type as structured data — not just text on a page.

Evergreen Authority Content

Deep-dive explainers — 'How does dollar-cost averaging work?', 'What is a fiduciary advisor?' — become long-term AI citation assets that compound in value for years.

On schema markup: you do not need to write a single line of code. That is what your IT team or agency is for. Send them this slide and buy them lunch.

What You Can Do Next: Build the Signals AI Can Verify

AI doesn't just read your website like Google. It reads the entire web's opinion of you. Here is how to shape that opinion.

GET COVERED

Earn Media & Press Mentions

Pitch your executives and advisors to financial trade press, business media, and industry publications. Each mention is a web-wide authority signal AI indexes and weights heavily.

GET VISIBLE

Activate LinkedIn & Executive Thought Leadership

Your CFPs, advisors, and executives posting on LinkedIn generate AI-indexable content, organic brand mentions, and citation signals that a company page alone never will.

GET MENTIONED

Build Consistent Brand Mentions Across the Web

Your brand appearing in context across trusted sources (even without a link) builds unlinked citation authority. AI recognizes this pattern and treats it as a trust signal.

GET ON STAGE

Speak, Podcast, and Show Up in Public

Conference appearances, podcast interviews, and webinars generate transcripts, mentions, and citations that are highly AI-visible. Like exactly what you are doing right now.

None of these require a new budget line. They require intention, consistency, and someone willing to put their name on something.

Strategy 3: Add These AI Metrics to Your Reporting Stack

What to Start Tracking

AI Overview & Citation Appearances

Brand Mention Volume Across the Web

Share of Voice in AI Search Answers

Direct & Branded Search Growth

Content Cited by Authoritative Sources

How to Track It

Search your key topics manually and note when your brand appears in AI Overviews. Tools like BrightEdge, Semrush, and Authoritas are building AI citation tracking.

Google Alerts (free), Mention.com, or Brandwatch. Set alerts for your brand name, key executives, and your core topic areas.

Manually query ChatGPT, Perplexity, and Gemini with your top client questions monthly. Track how often your brand is cited vs. competitors.

Google Search Console tracks branded queries. Rising branded search volume means AI is driving awareness even without clicks — a signal your visibility is working.

Ahrefs or Semrush backlink reports show who is linking to and citing your content. New links from media, associations, or .gov/.edu sources are gold.

BankBound has cracked the attribution gap by tracking AI mentions, impressions, referral visits, and the exact landing page that users clicked to. It's all integrated directly into your monthly reporting dashboard

5 Things to Do on Monday Morning

1 Audit your top 10 content pages — do they open with a direct, AI-citable answer? If not, rewrite the intro.

2 Add FAQ sections to your pillar pages targeting the exact questions your clients ask advisors.

3 Put your experts' names and credentials on content. E-E-A-T requires a human behind the authority.

4 Set up AI mentions and monitoring (Google Alerts, Mention.com) — ask your agency if they can help.

5 Update your KPI's - Rankings get you seen; AI trust gets you cited. Put both in your reporting

Thank You



Ryan Young – Director of Business Development at BankBound Digital Marketing