



SEO in the Era of AI-Mediated Discovery



What's inside

An aerial photograph of the Dubai skyline at sunset. The image shows a dense cluster of skyscrapers, including the Burj Khalifa, along the waterfront. The water is calm, reflecting the golden light of the setting sun. Several boats are visible in the harbor, and the overall atmosphere is serene and majestic.

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Executive Summary

The Search Landscape Has Changed. The Fundamentals Have Not

For financial institutions, digital acquisition is increasingly won or lost before a competitor's paid advertisement appears — and before a customer visits any website. AI systems now synthesise answers to financial product queries, name institutions, and shape consumer preference directly within the search interface. An institution absent from those responses is not ranked lower. It is absent from consideration entirely. The commercial consequence is direct: loss of acquisition opportunity at the highest-intent moment in the customer journey.

This shift is already underway. Google AI Overviews appear across commercial financial queries. ChatGPT, Perplexity, and Gemini are compressing entire research journeys into synthesised responses. Competitive advantage no longer depends solely on outranking competitors in traditional search — it depends on being selected as a cited source within AI-generated answers.

As a result, expectations for SEO are increasing rather than becoming obsolete. The requirement today is an additional layer of optimization that ensures content is not only discoverable, but also interpretable, credible, and citation-ready for AI systems. Thus, this new area is also described as Answer Engine Optimization (AEO), although Generative Engine Optimization (GEO) is also increasingly used as an alternative term. Financial institutions are particularly exposed to these changes. AI-generated summaries are being offered to consumers researching products such as mortgages, credit cards, savings accounts, and investment solutions earlier in their decision-making process. Institutions that contain authoritative information, authenticated bodies, and information that is structurally understandable are more likely to be surfaced and referenced in these responses.

Moreover, with the “Your Money or Your Life” (YMYL) guidelines that Google uses to filter financial content, visibility is not the only issue at stake. In an AI-led setting, any inaccuracy, lack of transparency, or other signs of trust may introduce not only acquisition risks but also significant compliance and reputational risks.



The organisations that sustain digital acquisition advantage in the AI era are those that master both layers: the SEO foundation that makes content discoverable, and the AEO extension that makes it recommendable

The Role of Search in Customer Acquisition

Search has become a primary channel through which consumers discover, evaluate, and select financial institutions. This is not only a marketing reality, but a business one. When a consumer is shopping mortgage rates, researching credit card incentives or checking out savings products, they typically do not begin on a bank website. Their decision making initiates at a search interface. Which institutions enter consideration depends heavily on which brands are visible at the moment of need.

Search connects organisations with users at the moment they are actively forming preferences. This is particularly relevant in financial services. Decision cycles may extend across weeks or months, making early visibility particularly valuable. Consumer decision journey reviews indicate that people easily filter options as they discover them and seldom revisit institutions they initially see. This initial exposure is mainly through organic search.

Improved customer acquisition efficiency is another advantage. Paid media delivers reach in the short term but scales linearly with budget. SEO compounds over time — as domain authority grows, organic visibility expands without a proportional increase in cost. In the case of financial institutions that are interested in enhancing acquisition efficiency, good organic visibility can decrease reliance on paid media and decrease the cost per acquisition, a benefit that is becoming increasingly material as digital advertising costs rise across competitive markets.



Marketing Function to Strategic Imperative

SEO has historically been treated as a marketing function. In the current environment, that framing understates its strategic importance: invisibility in search means lost share of .consideration before a competitor's advertisement is ever seen

A Structural Shift, not a Passing Cycle

This is not a feature update; it is a structural shift in how visibility is earned
— in how search results are generated, presented, and consumed.

How Discovery Now Works Across Two Interconnected Layers

Users now discover information across two primary environments. Most people still use the traditional search engines such as Google, Bing, and DuckDuckGo. These search engines now also include artificial intelligence features, such as Google's AI Overviews and Microsoft Co-Pilot.

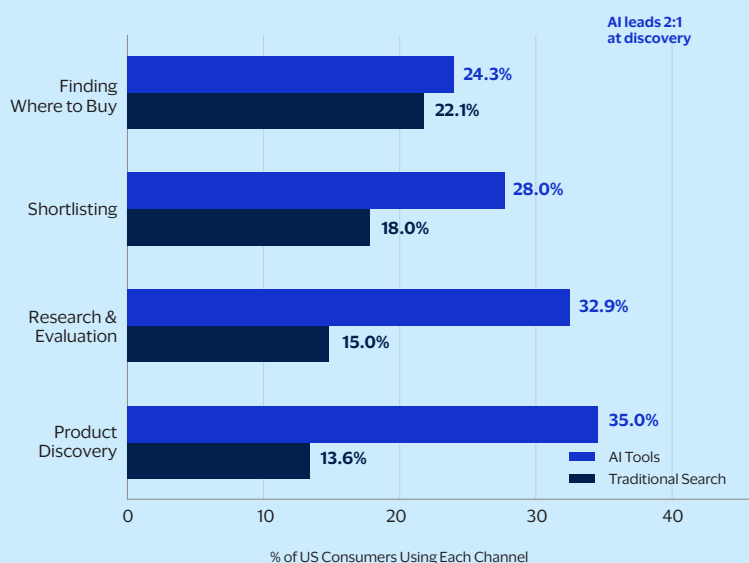
At the same time, platforms such as ChatGPT, Perplexity, Claude, Gemini, and Grok are increasingly being used to support research and comparison journeys.

In practice, these two environments are increasingly interconnected. A customer researching home equity loans may begin with a Google search that surfaces an AI Overview. They might then use Perplexity to compare loan options before returning to Google for a branded search prior to contacting an institution.

The Growth Trajectory of AI-Mediated Discovery

AI-native platforms now account for an estimated 1–3% of total discovery interactions globally — a small but rapidly growing share. The number of people using apps such as ChatGPT and Perplexity is increasing exponentially, which explains this share. According to Gartner, many other analysts project that traditional search traffic may decrease up to 25 percent. This is due to the fact that AI assistants are able to manage research and comparison questions as AI is now also incorporated in search engines such as Google AI Overviews. This demonstrates that AI-mediated discovery is already influencing search behaviour. Thus, AI-mediated discovery is expanding and is already influencing how consumers evaluate institutions.

How Consumers Discover: AI Tools vs Traditional Search



Gen AI Platform Growth (YoY, 2025)

+76%

Growth in Gen AI monthly web visits YoY

+319%

Surge in Gen AI app downloads YoY

+357%

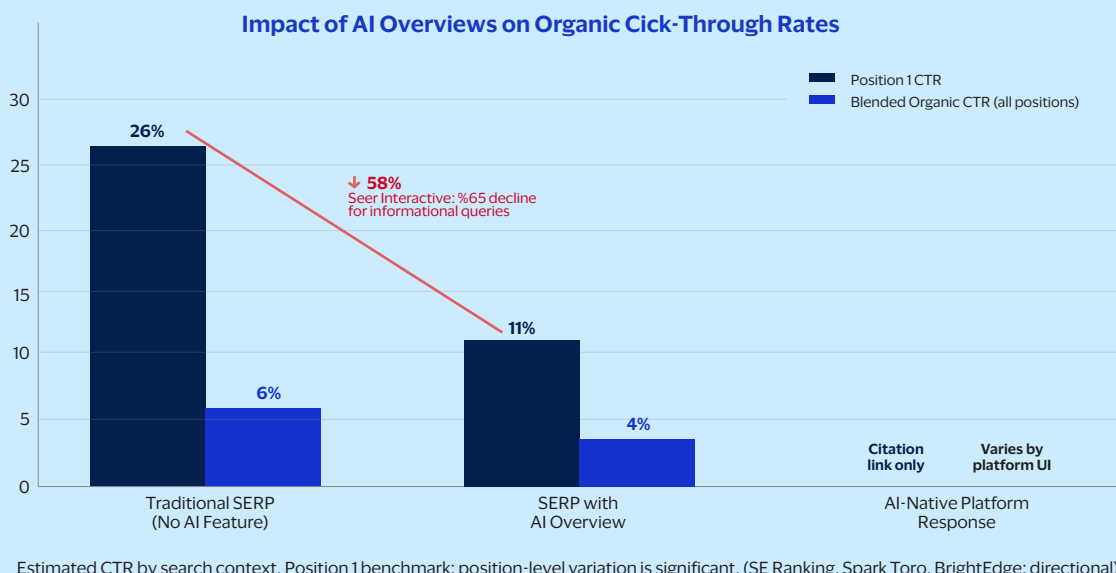
Growth in AI platform referral visits (Jun 2025)

From Ranked Results to Synthesised Answers

Traditional search presents multiple sources for users to evaluate. AI-supported discovery replaces that process with a single synthesised response, narrowing the range of institutions a consumer considers before reaching a decision.

According to SE Ranking research and data provided by SparkToro, organic click-through rates decline materially when an AI Overview is present. For top-of-page positions, the presence of an AI Overview has been linked to position-1 CTR reductions of approximately 60% — with Ahrefs (February 2026) reporting a 58% average decline for AI Overview queries, corroborated by Seer Interactive at around 65% for informational queries. The overall impact varies by position, but the direction is clear: clicks are shifting away from traditional organic results toward sources cited by AI.

Search Experience	Position 1 CTR (approx.)	Blended Organic CTR (approx.)
Traditional SERP, no AI feature	~25–28%	~5–7% across all positions
SERP with AI Overview present	~12–18%	~3–5% across all positions
AI-native platform response	Citation link only	Varies by platform UI



The strategic implication is clear: ranking still matters, but ranking only is no longer adequate. Being cited within an AI-generated response has become the high-value outcome, and achieving it requires a different set of signals than traditional ranking alone.



How AI Systems Determine What Gets Cited

Any effective response strategy must begin with understanding why AI systems cite some sources and overlook others. These systems retrieve, evaluate, and generate responses using many of the same principles that underpin traditional SEO — while also introducing additional layers of interpretation and authority evaluation.

« » Retrieval-Augmented Generation: The Mechanism Behind AI Responses

The majority of AI systems, such as the AI Overviews or Perplexity by Google, use a process known as Retrieval-Augmented Generation (RAG). For business leaders, the relevant point is simple: RAG determines which sources enter the answer-generation process. AI systems retrieve content from an index, evaluate sources for credibility and authority, and generate a response citing only the most trustworthy material.

Examples of AI systems based on this process include Google's AI Overviews and Perplexity. They interpret user queries, access content, and synthesize responses. Different platforms differ in how they retrieve information. Google AI Overviews are mostly based on Google's existing index and authority signals, whereas Perplexity, which has become a valuable financial research tool, emphasizes real-time web search and well-organized, clear content, which increases the likelihood that recently updated material will be used.

In practice, traditional SEO still plays two critical roles in AI-driven search discovery. First, it determines whether content is added to the retrieval pool based on factors such as crawlability, indexability, and keyword relevance. Second, it identifies the signals of authority that shape source choices. Organizations that do not meet foundational SEO requirements are unlikely to enter AI retrieval pools at all, regardless of how well their content is structured.



E-E-A-T: The Connective Tissue Between SEO and AI Selection

Google's E-E-A-T framework — Experience, Expertise, Authoritativeness, and Trustworthiness — is the primary evaluative construct connecting traditional SEO signals to AI citation selection. Google first introduced the E-E-A-T framework in its Search Quality Evaluator Guidelines. Now, the E-E-A-T framework is used by both human reviewers and AI systems to assess the reliability of sources. The E-E-A-T framework is particularly significant to service fields and companies. This is because financial content is YMYL (Your Money, Your Life). The YMYL designation is applied by Google to content that might harm individuals if it is not true. Google applies E-E-A-T most stringently to YMYL content. When an AI system generates a response about mortgage eligibility or credit card interest rates, it actively seeks sources that demonstrate verifiable experience, domain expertise, institutional authority, and consistent trustworthiness.

E-E-A-T Dimension	What It Means in Practice	Financial Services Relevance
Experience	Demonstrated first-hand or practical knowledge of the subject	Product-level content authored with institutional depth, not generically written
Expertise	Qualified knowledge in the domain	Content attributable to credentialed authors or institutional sources
Authoritativeness	Recognition and citation by other credible sources	Coverage by financial media, regulatory references, industry citations
Trustworthiness	Accuracy, transparency, and security signals	Accurate product terms, clear disclaimers, HTTPS, editorial standards



Entity Authority and Knowledge Graph Signals

Beyond individual pages, AI systems evaluate brand entities — the facts, relationships, and associations that define an organisation in structured knowledge systems such as Google’s Knowledge Graph. Institutions whose names, addresses, and product information are consistent across authoritative sources, and whose data structures are machine-readable, are more likely to be selected as trusted sources.

An average AI Overview response cites 6–14 sources. Brand and institutional websites account for approximately 12% of citations overall — a figure that rises significantly for brand- or product-specific queries, where the institution itself is the authority.

Authority in AI-mediated search is a network property, not a page property. It is built through consistent, credible presence across the digital ecosystem — not through on-page optimisation alone.

Estimated Share of AI Overview Citations

~42%

Google ecosystem
(YouTube, Maps,
featured publishers)

~33%

Established editorial
and news publishers

~13%

Community and forum
platforms
(Reddit, Quora)

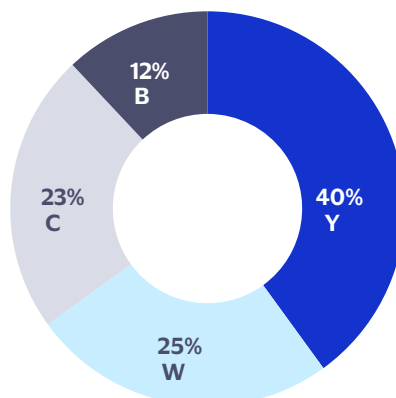
~12%

Brand and institutional
websites

Distribution of Source Types in AI Overview Citations (2025)

Reddit alone now accounts for ~21% of citations - up sharply from 2024

Estimated distribution of source types in AI Overview citations. Figures shown as rounded point estimates (midpoints of published source ranges); individual source ranges vary and figures are directional. (SE Ranking AI Citation Study; BrightEdge AI Search Research; directional)



■ Youtube & Google Ecosystem (Y)
■ Wikipedia & Editorial Publishers (W)
■ Brand & Institutional Websites (B)
■ Community Platforms (reddit, Quora, forums) (C)

From SEO to AI-Ready SEO: The Layered Framework

AI-mediated discovery does not replace SEO — it extends it. Rather, it extends the SEO foundation with an additional layer of structure, such that content is not only discoverable and authoritative, but also structured and citable by AI systems.

Why We Use AEO and Where Terminology Diverges

The AI-specific optimisation layer goes by several names — AEO, GEO, LLMO. This paper uses AEO as the primary label while acknowledging the field has not yet converged on standard nomenclature.

SEO as the Foundation, AEO as the Extension

The most effective model is layered: a reinforced SEO foundation, on top of which AEO extensions are built. Pursuing AEO without a sound SEO foundation is structurally incoherent — AI systems cannot cite content they cannot discover and evaluate for authority. Equally, strong SEO without AEO extensions leaves organisations exposed as AI features expand and citation patterns diverge from traditional rankings.





	Component	Primary Purpose
Capability Layer		
	SEO Foundation	
AEO Extension		

What AEO Changes in Practice

Institutions must move beyond keyword targeting toward content designed to resolve customer intent directly. AI systems favour content structured around topical depth and direct answers — an approach that improves performance in both AI citation and traditional search.

Structured data has now become a prerequisite and not a value-add. Companies need to apply the schema markup that should explicitly state the organization, products, and major informational resources like frequently asked questions and published materials. This allows AI systems to extract, interpret, and surface relevant information more accurately. Without a properly designed schema markup, organizations will be at risk of having little visibility in these systems. As such, the structured data on the organizational, product, frequently asked questions, and content dimensions are highly essential to a successful digital visibility.

Authority is established across a network, not a single page. Constant and predictable sources within the financial media, regulatory bodies, review publications, and magazines within the industry act as signals that AI systems will apply in verifying the authority of institutions. It is not a traditional link-building game, but a concerted effort to establish a credible presence across the digital ecosystem. AI systems increasingly favour original, experience-led content over duplicated or generic informational content — a distinction that matters particularly in financial services, where product information is often replicated across institutions.





Financial Services: A High-Stakes Transition

In financial services, the impact of this shift is amplified by product complexity, regulatory exposure, and the trust dynamics that govern how customers choose institutions.

The YMYL Dimension and Regulatory Exposure

Financial products that are considered YMYL content by major search systems are credit facilities, savings products, investment products, and insurance. This classification reflects the potential for incorrect information to cause significant financial harm. As a result, these products are more prone to a greater level of E-E-A-T standards and stricter scrutiny as AI systems give answers.

The implications extend beyond search rankings into regulatory and reputational risk. Should an AI system produce an answer about the mortgage rates, about the credit card interest rates, or about the availability of the account, and it contains mistakes, be it the outdated source material, wordy descriptions of its products, or even hallucinations, the bank stands to lose client trust and even to receive regulatory scrutiny. Regulators across key markets are paying closer attention to digital communications and AI-generated misrepresentation of product terms — an area of growing supervisory focus.

AI optimisation must ensure that cited content remains accurate, current, and clearly understandable. The lack of current rate data, ambiguous eligibility criteria, and uneven channels pose a threat to AI citations, not just traditional SEO.

AI Is Already Reshaping Financial Services Search

AI Overviews now appear across product comparisons, eligibility queries, and institution-specific questions. The AI response shapes which institutions are mentioned, which features are highlighted, and which comparisons are drawn — before the user visits any website.

The Competitive Displacement Risk

Absence from an AI citation is not simply a ranking disadvantage — it is effective exclusion from early-stage consideration. Customers may stop searching altogether when presented with a synthesised response that names two or three institutions. At that point, the institution that is absent has not lost a ranking position. It has lost the customer entirely — before a competitor's website was ever visited. In competitive markets where products are differentiated as more or less tight variables and brand preference is developed through research among other institutions, this involves high customer-acquisition risk, which must be given particular strategic attention.

Implementation:
A Phased Roadmap to AI-strategic
three phases.



Phase 1: AI-Readiness Assessment

Institutions must first establish a clear view of their current SEO health and AI-mediated search performance before any action is taken. This assessment extends beyond a traditional SEO audit and includes AI-specific readiness dimensions.

- **Search visibility benchmarking:**

Organic share of voice across priority product queries – credit cards, savings, mortgages, loans.
Compare rankings against major competitors using Semrush or Ahrefs.

- **Technical SEO audit:**

Determine the site's crawlability and indexing. Check Core Web Vitals performance, mobile usability, site speed, internal linking structure, and the implementation of canonical tags. Problems here prevent content from entering AI retrieval pools.

- **AI citation audit:**

Test target queries across Google AI Overviews, Perplexity, and ChatGPT. Identify which competitors are cited, on which query types, and what content is driving those citations.

Phase 2: Foundation Reinforcement and AEO Deployment

Building AEO capabilities on an unstable SEO foundation is unlikely to deliver sustainable results.

- **Technical remediation:**

Address crawl and indexing issues from Phase 1. Optimise Core Web Vitals, canonical structures, and metadata across priority product pages.

- **Schema implementation:**

Add structured data on the priorities page types - Organization, Product, FAQ Page, Article, and Breadcrumb List. Implement the JSON-LD format and check the implementation with the Rich Results Test at Google. The primary mechanism through which the AI systems create a structured identification of institutional information is the consistent and precise use of a schema.

- **Content restructuring:**

Rebuild priority pages to open with a direct Q&A summary paragraph. Use H2/H3 headings structured around conversational query formats. This improves both AI citation probability and traditional search performance.

Phase 3: Monitoring and Governance

AI-mediated discovery remains a rapidly evolving environment. Maintaining digital visibility requires consistent citation tracking and the agility to respond to shifts in AI feature behaviour and competitor positioning. Institutions should periodically track target queries across Google AI Overviews, Perplexity, and ChatGPT to measure citation inclusion rates.

- **Content accuracy governance:**

Implement an internal mechanism to monitor the accuracy and timeliness of product pages. Obsolete rate data alters the eligibility requirements, or unequal terms on products between channels introduce AI citation risk - AI systems can present incorrect information based on outdated content.

- **Competitive citation monitoring:**

Where a competitor is consistently cited and the institution is not, examine the content, authority, and schema signals driving that difference.

Measurement: A Performance Framework for AI-Ready SEO

Conventional SEO measures focused on rankings and traffic volume. In the case of AI-mediated discovery, a more comprehensive measurement framework is needed that includes visibility, authority, and the quality of customer acquisition across both conventional and AI-driven platforms.

Metric Category	Specific Metrics	Measurement Approach
Traffic and visibility	Organic sessions; branded vs. non-branded split; AI-referred sessions (where trackable)	Google Search Console; GA4; UTM-tagged AI referrals
Search presence	Keyword ranking distribution; SERP feature ownership (Featured Snippets, People Also Ask); AI Overview appearances	Semrush / Ahrefs rank tracking; manual AI citation testing
Authority signals	Domain Rating / Authority Score trend; referring domain quality; branded mention volume	Ahrefs; Moz; media monitoring tools
Content performance	Engagement rate on optimised pages; bounce rate; time on page; FAQ interaction depth	GA4 engagement metrics; heatmap analysis
Acquisition quality	Organic conversion rate by product category; cost-per-organic-acquisition trend; organic vs. paid conversion rate differential	CRM integration with GA4; campaign manager
AI citation inclusion	Citation rate in AI Overviews for target queries; citation rate in AI-native platforms (Perplexity, ChatGPT)	Manual testing protocol; emerging AI monitoring tools

The Quality of AI-Referred Traffic

HubSpot and SimilarWeb referral analysis show that traffic originating from AI-native platforms may convert at a higher rate than traditional organic traffic, with a reported range of 4–8% versus 2–4% for traditional organic traffic, across sectors and query types.

Despite these limitations, the directional pattern is consistent and commercially significant: users arriving via AI platform citations have typically consumed a synthesised comparative summary before clicking through. They arrive with higher intent resolution than typical organic visitors. Citation inclusion is therefore not only a visibility metric — it is a lead quality metric.

The Forward View: Agentic AI and What Follows

The current state of AI-mediated discovery — AI Overviews in traditional search, AI-native platforms handling research queries — represents an early phase of a longer structural evolution. Organisations investing in AI-ready SEO now are building the foundation for an environment that will be materially more AI-driven within the next three to five years.

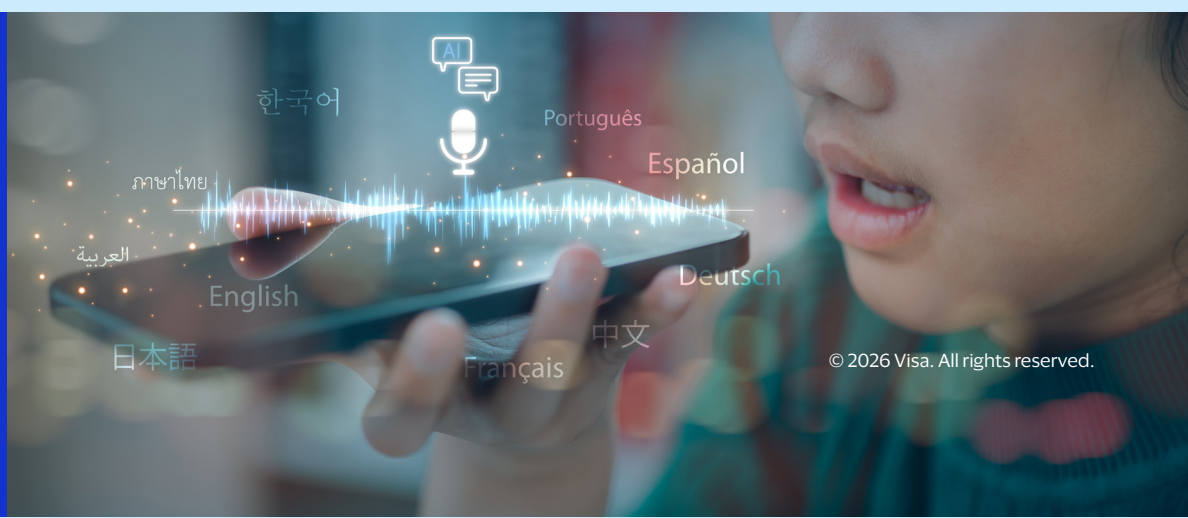
Agentic AI: The Next Frontier

Agentic AI — systems that perform multi-step research autonomously on behalf of users — is the most important near-term development. OpenAI's Operator, Google's Project Mariner, and Perplexity's agentic functionality can already compare financial products, evaluate eligibility criteria, and shortlist institutions with limited human intervention. In an agentic AI environment, source selection becomes increasingly dependent on machine-readable trust and structure signals. Autonomous agents apply systematic filtering — institutions whose content lacks structured data, validated entity signals, or up-to-date product information are excluded before any human judgement is applied. For financial institutions, this changes the nature of the competitive risk. In traditional search, a consumer who does not click the first result will often click the second or third. An agentic AI system instructed to find the best home equity loan for a defined customer profile will execute a structured evaluation — schema-readable product data, verified eligibility criteria, consistent pricing information — and return a ranked output. Institutions whose content is not machine-interpretable are not ranked lower. They are excluded from the evaluation entirely.

The selection criteria agentic systems apply mirror exactly what this paper describes: structured data, entity validation, E-E-A-T signals, and content that directly resolves user intent. Institutions building these foundations today are building the infrastructure that agentic AI will rely on tomorrow. Those that do not will find that the barrier to entry in agentic-mediated discovery is not a ranking gap — it is a structural one.

Multimodal and Voice Discovery

Voice search has been increasing gradually, and its features resemble AI-mediated discovery in numerous ways. Inquiries are dialogic; answers are generally single-form rather than lists of choices; and choices are biased towards clarity and authority. With the growth of voice interfaces on mobile and ambient devices and the expansion of multimodal search to include image, document, and video queries, the content and entity optimization practices described in this paper will become even more applicable across all formats.



Authority Concentration and First-Mover Advantage

AI systems exhibit a compounding citation dynamic: sources cited frequently accumulate retrieval authority, increasing the probability of future citation. Acting now creates a structural first-mover advantage that will be difficult to close later.

Search will not disappear. It will become more selective. Organisations that have built genuine authority will be cited. Those that have not will be replaced — not by competitors, but by the AI system's default to the sources it trusts most.

SEO



How Visa Consulting and Analytics Can Help

The shift to AI-mediated discovery is already underway, and the gap between institutions that are positioned for it and those that are not is widening. Visa Consulting and Analytics works with financial institutions across MENA, the GCC, and Sub-Saharan Africa on the full spectrum of digital acquisition — from foundational SEO health assessment through to AEO deployment and ongoing AI visibility monitoring. The engagements that informed this paper demonstrate that the impact is direct and measurable.

What VCA Brings



Technical depth across the full SEO and AEO stack.

VCA combines SEO audit capability with the analytical tools to assess AI citation performance, structured data coverage, and entity authority — the full diagnostic picture that a standard SEO engagement does not cover.



Financial services sector expertise.

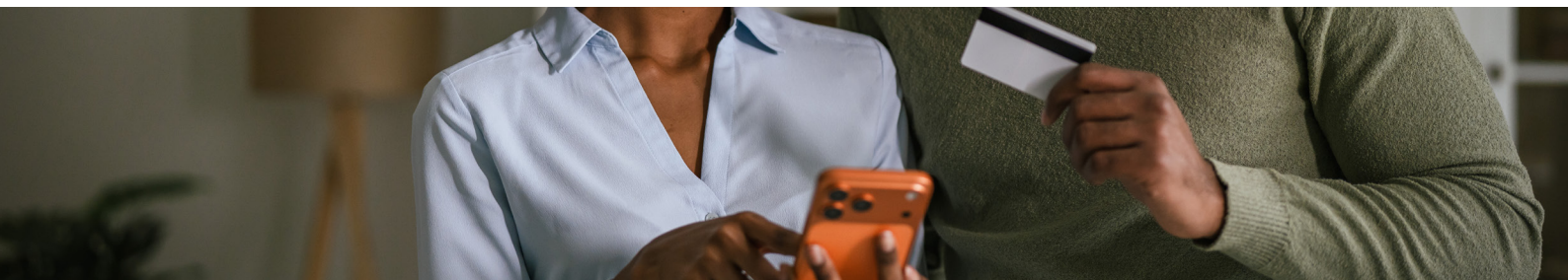
Our engagements are shaped by the YMYL classification, the regulatory considerations, and the competitive dynamics specific to banking and financial products. We do not apply generic frameworks to regulated industries.



A phased delivery model aligned to commercial outcomes.

VCA engagements follow the assessment, deployment, and monitoring model outlined in this paper — sequenced to address the highest-impact gaps first and structured to demonstrate measurable progress at each stage.





From VCA Engagements

Leading Retail Bank – GCC

Challenge:

Declining organic visibility against digital-first competitors and limited lead generation from search.

Approach:

Full SEO and analytics audit covering technical health, keyword distribution, and customer journey mapping. Quick Win implementation roadmap deployed end-to-end.

Results:

+100% increase in organic impressions	+15% increase in organic sessions	+6,000 incremental impressions from Quick Win pages
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Top 3 rankings achieved for priority
Debit Card product queries



Leading Digital Bank – UAE

Challenge:

Steady traffic volumes but low conversion rates and unclear product positioning in organic search.

Approach:

End-to-end funnel analysis, comprehensive SEO and analytics audit, and a phased content and backlink optimisation programme.

Results:

+16% increase in digital conversions	+45% increase in keyword visibility	+31% increase in organic traffic to key pages
-18% reduction in toxic backlinks, improving domain authority and trust signals		



The institutions that sustain digital acquisition advantage in the AI era are those that act now – before citation patterns consolidate and the authority gap becomes structural.

Working with VCA

Visa Consulting and Analytics partners with financial institutions at every stage of this journey – assessing current search and AI visibility performance, identifying the structural gaps that limit citation inclusion, deploying the technical and content improvements required, and building the monitoring capability to sustain visibility as AI-mediated discovery expands.

To understand where your institution stands today and what the priority actions are, speak with your Visa Consulting and Analytics relationship contact.

Sources and Methodology

This white paper draws on Visa Consulting and Analytics experience in digital acquisitions and SEO engagements that have been applied to large companies and regulated markets in the MENA, Sub-Saharan Africa, and the global market. Strategic interpretations, framework, and recommendations are built on experience in applied consulting and critical judgment. The landscape is evolving rapidly, and the figures presented should therefore be treated as directional rather than definitive.

Authors



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Reviewers



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Google Search Central / Search Quality Evaluator Guidelines

E-E-A-T framework; YMYL classification; AI Overview feature documentation

SE Ranking AI Overview Citation Study

AI citation source distribution; CTR impact analysis

BrightEdge AI Search Research

AI discovery growth trends; source type citation patterns

SparkToro Zero-Click Search Research

Organic CTR benchmarks; zero-click query analysis

Gartner Future of Search

Medium-term search volume projections; AI platform growth forecasts

SimilarWeb AI Traffic Analysis

AI-native platform traffic volumes; referral quality indicators

HubSpot AI Traffic Study

Conversion rate differentials for AI-referred traffic

Ahrefs

Domain authority metrics; backlink profile analysis; keyword ranking research

Semrush

Organic visibility benchmarking; competitive keyword and traffic analysis; structured data and schema research

Search Engine Land / Search Engine Journal

Algorithm update analysis; E-E-A-T practitioner guidance