

Case Study: Where Bank of Hawaii Can Win More AI Answers

Four AI answer engines, ten real customer questions, independent research, not a client engagement

Néstor G. Trillo | SEO / AEO / GEO Strategist



Case Study: Where Bank of Hawaii Can Win More AI Answers

Four AI answer engines, ten real customer questions, independent research, not a client engagement

Néstor G. Trillo | SEO / AEO / GEO Strategist

The point wasn't to chase rankings. It was to find where boh.com's own content could better support how the site measures success: new account openings, booked appointments, and submitted web forms.

At a Glance

Brand	Bank of Hawaii (independent research, not a client engagement)
Engines tested	Google AI Overviews, Perplexity, ChatGPT, and Microsoft Copilot
Questions	10 real customer questions across checking, savings, mortgages, HELOC, credit cards, and small-business financing
Method	Day one, all ten questions across all four engines, the 40-check matrix. Day two, a focused deeper look at Google AI Overviews specifically, given its real-time volatility
Business outcome	New account openings, booked appointments, and submitted web forms

The Headline Finding

Bank of Hawaii showed up somewhere in the citation set for 72.5% of the 40 question-by-engine checks. That sounds decent, but it isn't quite what it sounds like. Counting only the clear wins, the times boh.com was the answer and not just one name in a list, the number drops to about one in five.

Showing up gets you visibility. Being the answer is what actually moves someone toward opening an account, booking an appointment, or filling out a form. That gap is the opportunity.

Methodology

1. Ten real customer questions, covering checking · savings · mortgages · HELOC · credit cards · small-business financing, the actual products the site is trying to turn a visitor into a customer.
2. Day one: each question logged across all four engines, the 40-check matrix behind the headline numbers, noting whether Bank of Hawaii showed up at all and which source the engine actually treated as the answer.
3. Day two: a focused, deeper look at Google AI Overviews specifically, since its answers are far more volatile in real time than the other three engines. Not a second full pass across all four, the 40 checks from day one are the full dataset behind the headline numbers.

Worked Example: Small-Business Financing

Question: "How do I apply for a small business loan in Hawaii?" Conversion goal: the loan application form.

Result. Bank of Hawaii showed up in only 2 of 4 engines, and never as the featured answer. Hawaii SBDC (Hawaii Small Business Development Center) and First Hawaiian Bank were the two sources an AI engine reached for as a featured citation, consistent across all four engines.

Why the competitor wins. Hawaii SBDC's page gives you the numbers you need up front. The page consists of clear content: loan types · real dollar amounts · a numbered checklist. Nothing fancy, just answerable.

"SBA Microloans up to \$50,000..." (numbered loan-type breakdown, application steps, and document checklist)

Bank of Hawaii's gap. boh.com's version reads like a sales page, built to convert, not to answer. A hero banner, four checkmark bullets, and two cross-sell cards... but not a single loan amount, rate, or eligibility detail anywhere on it. Nothing here an AI engine could easily grab and cite.

Recommended fix. Build the real thing: a long-form resource with actual loan types and dollar figures, a step-by-step process, and a document checklist. Then link it into the existing application page so the conversion still happens.

Let the educational page teach. Let the sales page sell. Don't ask one page to do both.

What This Means

For boh.com, findable isn't enough. It also has to be accurate, reviewable, and compliant. The goal isn't just to publish, it's to improve the customer journey in a measurable way.

Same goal, different audience: people, and answer engines. That's really the whole difference between old-style SEO and this AEO/GEO work, not a new toolkit, just a shift: structuring content so an AI engine can actually lift it and cite it as the answer. The underlying skill hasn't changed much either: content structure, information architecture, and figuring out what earns a citation. Those skills are just pointed at a channel that didn't exist a few years ago.