The AI Narrative Index

How the Machines See Your Brand

Generative AI is the new search engine. When investors, journalists, and customers ask ChatGPT, Gemini, or Perplexity about your industry, does your brand appear as a market leader — or is it defined by past crises and low-quality sources? This report measures your AI narrative across four scored pillars and one independent safety check.

ChatGPT | Google Gemini | Perplexity

SCORING ENGINE

AI Score = (V x 0.35) + (R x 0.25) + (F x 0.20) + (C x 0.10)

V 35%

VISIBILITY — THE LEADERSHIP TEST

Does the AI naturally recommend you as a Top 5 leader in your industry? We ask each AI to rank the market. #1 rankings score maximum points; complete invisibility scores zero.

e.g. "Who are the top banks in Singapore?" — If DBS is ranked #1, full points. If a competitor is missing entirely, they score zero.

R 25%

REPUTATION — THE RISK TEST

Is your AI footprint weighed down by past crises? We scan the AI's memory for historical fines, scandals, and controversies. Each confirmed event subtracts from a perfect 100.

e.g. A 2019 regulatory fine may still appear as the #1 fact the AI associates with your brand — years after resolution.

F 20%

SOURCES — THE AUTHORITY TEST

Who is the AI listening to? We extract the URLs the AI cites. Tier 1 sources (Bloomberg, government sites) score high; unverified blogs and forums score low.

e.g. If 60% of your citations come from Reddit threads instead of Reuters, the AI is building your narrative on unreliable ground.

C 10%

CONSISTENCY — THE ALIGNMENT TEST

Do different AI models agree on your corporate story? We cross-check ChatGPT, Gemini, and Perplexity. Factual contradictions trigger penalties.

e.g. Gemini says your CEO is "John Smith" while ChatGPT names someone who left in 2019 — that confusion reaches users daily.

INDEPENDENT SAFETY CHECK

T INDEPENDENT

TRUTHFULNESS — BRAND SAFETY GUARDRAIL

Even if your VRFC score is high, AI can invent facts. We deploy an auditor to fact-check the models against real-world data — catching fabricated executives, invented acquisitions, or competitors' achievements attributed to your brand. Tracked independently.

e.g. ChatGPT claims your company "acquired XYZ Corp in 2023" — an event that never happened. This could mislead investors and analysts.

ASSESSMENT PIPELINE

1 Interrogation
AI platforms queried with proprietary prompts

2 Fact-Checking
Responses audited against real-world data

3 Strategic Output
Scores calculated and action plan generated

Lloyds Banking Group: AI Brand Health Report

Banking | Generative AI Narrative Assessment

AI BRAND HEALTH CLASSIFICATION

Vulnerable

AI narrative has significant gaps

OVERALL SCORE

63.9

out of 100

VISIBILITY (V)	REPUTATION (R)	SOURCES (F)	CONSISTENCY (C)	TRUTHFULNESS (T)
100.0	**7.0**	**59.0**	**100.0**	**93.3**
Healthy	Critical	At Risk	Healthy	Healthy

Executive Summary

Lloyds Banking Group is highly discoverable across major generative AI platforms and is consistently positioned as the top banking leader, but its overall AI Brand Health Score of 63.9 (Vulnerable) shows the narrative is being anchored by legacy and ongoing regulatory, legal, and governance issues. The biggest strength is category dominance and factual consistency across models, while the biggest vulnerability is a severely exposed reputational footprint that AI systems routinely surface ahead of progress narratives and customer outcomes.

AI Platform Visibility

OPENAI	GEMINI	PERPLEXITY
#1	**#1**	**#1**
Industry Rank	Industry Rank	Industry Rank

Narrative & Brand Safety Assessment

Reputation (R: 7.0) & Consistency (C: 100.0) Analysis

REPUTATION SCORE	CONSISTENCY SCORE	TRUTHFULNESS SCORE
7.0	**100.0**	**93.3**
6 crisis events detected	0 discrepancies	3 platforms verified

Crisis Events Detected by AI Models

SEVERITY	EVENT	SOURCES
Confirmed Systemic	Lloyds Banking Group, primarily through its Black Horse division, is implicated in an industry-wide FCA investigation into discretionary ...	openai, gemini, perplexity
Formal Penalty	Lloyds subsidiary Bank of Scotland was fined £160,000 by the UK Treasury's Office of Financial Sanctions Implementation (OFSI) for proces...	gemini
Confirmed Systemic	An IT glitch affected approximately 447,936 customers across Lloyds, Halifax, and Bank of Scotland, allowing users to view other people's...	perplexity
Formal Penalty	The Advertising Standards Authority (ASA) upheld a complaint against a Lloyds LinkedIn advertisement, ruling it was misleading for highli...	gemini
Criminal	Ongoing reputational fallout from the historical £1 billion HBOS Reading fraud. In February 2025, the Treasury Committee pressured the ba...	gemini, perplexity
Alleged	Left-wing news outlet 'The Canary' alleged that Lloyds Banking Group closed its accounts without explanation and withheld funds, leading ...	perplexity

Truthfulness Verification by Platform

OPENAI	GEMINI	PERPLEXITY
5/5	4/5	5/5

Narrative Assessment

Reputation risk is the defining weakness, with AI repeatedly foregrounding high-severity issues including the FCA motor finance DCA investigation and provisions of £1.95 billion, the HBOS Reading fraud fallout with over £1.3 billion in compensation and renewed scrutiny around the Dobbs Review, and additional compliance and trust events such as the OFSI fine and a systemic privacy-impacting IT incident. Truthfulness is strong at 93.3, meaning the risk is not hallucination, it is accurate but unfavorable recall that can shape investor confidence, customer trust, and regulator perceptions at the moment of query. The presence of a de-banking allegation from a partisan outlet also creates a reputational tripwire, as AI users may not distinguish prominence from proof without clear countervailing authoritative context.

Media Authority & Ecosystem

Visibility (V: 100.0) & Sources (F: 59.0) Analysis

VISIBILITY SCORE
100.0
AI platform detection rate

SOURCES SCORE
59.0
39 unique sources cited

TIER 1 SOURCES
6
Gov / Top Press citations

Source Tier Distribution

- Tier 1 (Gov/Press): 6 (15%)
- Tier 2 (Quality Media): 6 (15%)
- Tier 3 (Industry/Corp): 23 (59%)
- Tier 4 (Blogs/Forums): 4 (10%)

Top Cited Domains

DOMAIN	TIER
sec.gov	Tier 1
assets.publishing.service.gov.uk	Tier 1
theguardian.com	Tier 1
fca.org.uk	Tier 1
bbc.com	Tier 1
bbc.co.uk	Tier 1
en.wikipedia.org	Tier 2
statista.com	Tier 2
fintechmagazine.com	Tier 2
cityam.com	Tier 2

Authority Gap Analysis

Visibility is a clear asset, Lloyds ranks #1 across OpenAI, Gemini, and Perplexity, and perfect cross-model consistency indicates a stable, repeatable narrative that will scale quickly through employee, customer, and media queries. The authority mix is adequate but not yet optimal, with credible Tier 1 citations present, but the center of gravity sits in Tier 3 corporate and industry sources, plus a small but meaningful Tier 4 tail that can inject low-quality framing into AI summaries. With no cross-model discrepancies, the priority is not alignment, it is upgrading the source stack so the same consistent answers are built primarily on Tier 1 and regulator-grade references.

Strategic Agency Recommendations

Actionable PR & Communications interventions for Lloyds Banking Group

6-Month Action Plan

Based on the audit findings, the following interventions are recommended to improve Lloyds Banking Group's AI brand health scores. Each recommendation is tied directly to a weakness identified in the data.

Recommendations

1 Rebalance the narrative with Tier 1 evidence and proactive accountability

Launch a sustained Tier 1 briefing program that pairs the motor finance DCA position and remediation approach with measurable consumer outcomes, governance actions, and timelines, ensuring authoritative coverage that AI will cite. Treat this as an always-on trust campaign, not reactive crisis PR, because the current AI recall is accurate and persistent.

2 Owned-asset and Wikipedia optimization to shift AI source weighting

Audit and rebuild the corporate “issue pages” for motor finance, sanctions controls, data privacy resilience, and historical HBOS context with clear facts, updates, and links to FCA, parliamentary materials, and audited financial disclosures to increase Tier 1 adjacency. Update and properly source relevant Wikipedia entries and associated citations so AI systems preferentially ingest balanced, high-authority summaries.

3 Search and AI-query suppression for low-authority and activist claims

Develop an AI-SEO and reputation suppression plan targeting Tier 4 and activist-origin narratives (for example, de-banking allegations) using authoritative explainers, third-party validators, and structured FAQs that directly address common prompts. Pair this with a newsroom cadence and schema-marked content so accurate, contextual updates outcompete low-quality sources in AI retrieval.

CURRENT SCORE SNAPSHOT

Overall	V	R	F	C	T (Independent)
63.9	100.0	7.0	59.0	100.0	93.3