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Zero-click search: the new frontier for community banks

Just when community bank marketers were starting to get comfortable with AI and digital marketing, the landscape is shifting once again. For years, marketers have labored to master search algorithms, strategize SEO, and achieve that enviable top position on the SERP (Search Engine Results Page). Some took the more arduous route, with rich content and thoughtful (and often expensive) SEO, while others chased fast fixes like keyword stuffing.

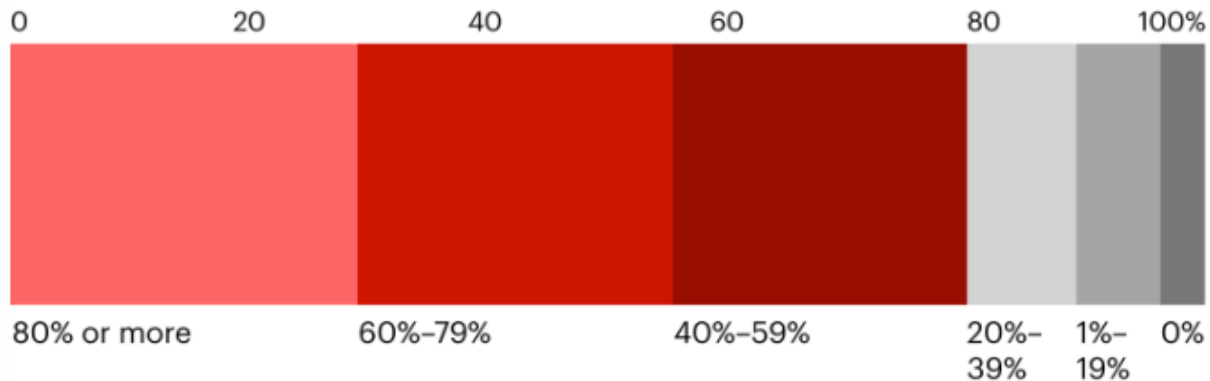
Now, enter the “zero-click” era. As Bain explains in “Goodbye Clicks, Hello AI”, AI-powered search engines and GenAI (Generative Artificial Intelligence) summaries are becoming the norm. Instead of clicking through to a website, users see answers right on the SERP. That’s what “zero click” means: no click required.

And the transformation to zero-click is gaining traction. A Bain survey shows about 80% of consumers rely on zero-click results for at least 40% of their searches. That’s estimated to

reduce organic web traffic by 15–25%. For community banks that lean heavily on organic discovery, that change hits hard.

Frequency at which searches result in zero clicks

Percentage of survey respondents



Source: Bain-Dynata Generative AI Consumer Survey, December 2024 (n=1,117)

Why It's a Big Deal for Banks

In the not-too-distant past, the search game followed a straightforward buyer journey/content funnel path: content → click-through → engagement → conversion. When someone typed in, say, “how do I open a business checking account?”, that was a bank brand’s moment to shine: someone was following the traditional funnel path from content to conversion. But with AI summaries taking over, that moment of engagement is disappearing.

Here are the main challenges:

- **Losing Share in Discovery Searches**

Bain points out that as clickthrough rates drop, marketers are losing “share of voice” in non-branded searches, those early-stage queries when people don’t yet know which bank they’re considering. AI systems pull together answers from multiple sources and prioritize the ones deemed most authoritative or cited.

A bank marketer’s carefully crafted content might help inform that summary, but that doesn’t necessarily mean that the bank will get a mention. For instance, someone might ask about “the best mortgage rates in Charlotte, NC.” The AI summary might mention big national banks, brokers, or credit unions while the bank that spent considerable time and money on “carefully crafted content” doesn’t even make the SERP.

- **Format and Structure Matter More Than Ever**

The SEO tactics that many marketers have for years been relying upon—keyword stuffing, lengthy blog articles, infographics, gated eBooks and white papers—are no longer the “go-to” optimization opportunities they once were. AI crawlers and summarization engines favor content that’s well structured, semantically rich content,

(that is the use of keywords in a natural way, rather than stuffing in keywords over and over), and broken into digestible sections (FAQs, definitions, lists). Many of the traditional marketing communication assets simply don't fit that bill.

As The Financial Brand puts it in their September 23 article, "AI Referrals Are Surging; Are You Ready for the New Customer Journey?": "AI search engines analyze query intent, cross-check multiple sources, and prefer consistent, authoritative content. This requires structured, machine-readable content across multiple channels."

- **Click Metrics Become Less Reliable**

In a world where fewer people click through, traditional KPIs (Key Performance Indicators) like CTR (Click-through Rate), organic traffic, and dwell time lose their meaning. You might publish great content, but if no one's clicking, how do you know what's working?

- **Fewer Resources**

Large banks or FinTech's can test new formats, invest in AI tooling, and rapidly iterate. Community banks usually have lean marketing teams and smaller budgets. That makes any transformation more challenging.

What Community Banks Can Do: Adapt and Experiment

While the environment is shifting, there *are* strategies that can help community banks maintain visibility and relevance.

- **Pick a niche:** don't try to compete on every financial keyword. Focus on local or specialized topics (e.g., "small business lending in [your county]" or "community development programs in [region]"). Own that space so AI systems have a better chance to pick you.
- **Make your content more AI-friendly:** structure your pages thoughtfully: use clear headings, FAQs, bulleted lists, definitions, short answer blocks. Use schema* markup (FAQ schema, HowTo, etc.).
- **Diversify formats:** use informational video and interactive tools, such as calculators, quizzes, and chatbots. AI summarizers not only pull from multimedia formats; they favor them
- **Invest in conversational agents:** customers accustomed to the dynamic Q&A of ChatGPT's user interface have come to expect a similar experience from websites. According to The Financial Brand article: "Moving beyond rules-based chatbots toward AI-powered agents makes it possible to answer nuanced questions, maintain brand voice, and hand off seamlessly to human staff when needed."
- **Boost domain authority:** leverage press mentions, local news coverage, partner content. Use citations and backlinks to establish trust. AI algorithms seek out brands it determines are known and trusted.
- **Collaborate locally:** work with community organizations, local governments, or chambers to co-create content. That may help amplify reach and give additional signaling to AI systems (via shared authority).

What Next?

Community banks now find themselves operating in a search environment transformed by AI and must rethink content optimization beyond keywords and clicks.

Though resource constraints and competition from larger players exacerbate the challenge, those community banks that adapt will be able to maintain their relevance in this brave new zero-click world.

Bank Marketing Center

We're Bank Marketing Center, the leading, subscription-based provider of automated marketing services to community banks.

Our goal is to help bank marketers with topical, compelling communication with customers that builds trust, relationships, and revenue.

And we do this through automating critical bank marketing functions, such as content creation, social media management, digital asset management and, of course, content routing. All of which contribute to a community bank's ability to create and distribute content that drives business without fear of fines, brand damage, or fleeing customers.

We also want to share what we know with all our community banking friends. Whether it's content focused on the latest AI technology, suggestions on how to attract and retain top talent, a webinar focused on operational efficiency, or the importance of data protection, we're here to make bank marketing the best that it can be.

Want to learn more about what we can do for your community bank and your marketing efforts? You can start by visiting bankmarketingcenter.com. Then, feel free to contact me directly by phone at 678-528-6688 or via email at nreynolds@bankmarketingcenter.com. As always, I welcome your thoughts.

*Schema markup: Search engines are proficient at reading and indexing text and images. However, schema markup eliminates ambiguity by providing explicit signals about the meaning behind the content. For example, a search engine can read the word "apple," but schema tells it if the content refers to the fruit or the company. For additional helpful information visit Neil Patel's website for information on the topic.