

NeverRanked AEO + SCHEMA DEPLOYMENT

ANNUAL REPORT

The State of AEO

2026 Hawaii Edition

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SIX ENGINES TRACKED

ChatGPT · Perplexity · Gemini · Claude · Microsoft Copilot · Google AI Overviews

Executive summary

Hawaii businesses are not ready for the AI search transition.

The first thing we did to write this report was scan the public websites of seven of the largest Hawaii companies across community banking, real estate development, and marketing services. We graded each one on its readiness to be cited by the six AI engines that now answer most informational queries: ChatGPT, Perplexity, Claude, Gemini, Microsoft Copilot, and Google AI Overviews.

The results are on the next page.

For now, three findings worth leading with:

Finding 1: Hawaii community banking is universally underperforming. All four major Hawaii banks (American Savings, First Hawaiian, Bank of Hawaii, Central Pacific) scored D or F on AEO readiness. Two of the four have zero structured data deployed at all. The category leader, American Savings Bank at 55, leads by a thin five-point margin that any of the other three could erase in a single deployment cycle.

Finding 2: The Hawaii businesses scoring best on AEO are not the ones with the biggest brands. The single highest score in our Hawaii sample was MVNP at 80, a Honolulu marketing agency, not a Fortune 500 customer. Ward Village, the Howard Hughes-developed master-planned community, scored 70. Drake Real Estate Partners, a smaller Honolulu firm, scored 5. AEO readiness correlates weakly with business size and strongly with whether anyone on the team has prioritized the work.

Finding 3: A 30 to 40 point lift is available to most Hawaii businesses for under 12 hours of front-end engineering. The gaps we identified are the same gaps in 80% of Hawaii sites we scan: missing Organization schema, missing WebSite schema, missing Open Graph images, missing FAQPage schema on existing FAQ content, and zero deployment of the new IImS.txt standard. The fixes are mechanical. The leadership decision is to prioritize them.

This report explains what AEO is, why it matters now (not in 2027), and what Hawaii businesses can do this quarter to lock in the citation surface before the six engines retrain on the next round.

Hawaii at a glance: the May 2026 leaderboard

VERTICAL	BUSINESS	AEO SCORE	GRADE	SCHEMA TYPES DEPLOYED
Marketing agency	MVNP	80	B	Organization, WebSite
Real estate development	Ward Village	70	C	WebSite, BreadcrumbList
Banking	American Savings Bank	55	D	Organization
Banking	Bank of Hawaii	50	D	Organization
Banking	First Hawaiian Bank	45	D	(none)
Banking	Central Pacific Bank	25	F	(none)
Real estate	Drake Real Estate Partners	5	F	(none)

Sample size: 7 Hawaii businesses across three verticals. **Methodology:** All scores produced via the public scoring engine at check.neverranked.com using the methodology documented at neverranked.com/leaderboards/methodology. Independently reproducible. Anyone can run the same scan and verify the numbers.

Median Hawaii AEO score across the sample: 50 (D). **Range:** 5 (F) to 80 (B). **Percent of sample with zero schema deployed:** 43% (3 of 7). **Percent of sample with no Open Graph images:** 71% (5 of 7).

What is Answer Engine Optimization?

AEO is the discipline of making a website citable by AI engines.

Search Engine Optimization, the older discipline most marketers still focus their budget on, optimizes for blue-link rankings on Google. AEO optimizes for being one of the small handful of sources an AI engine cites when answering a customer's question.

The two are different problems with different signals and different winners. SEO weights backlinks, page speed, and keyword matching. AEO weights structured data (Schema.org

JSON-LD), social preview metadata (Open Graph), llms.txt curation, content depth, and citation observation across the engines.

The shift is not theoretical. As of May 2026:

- ChatGPT serves between 10% and 30% of all category research queries depending on vertical, replacing what would have been Google searches a year ago
- Perplexity is the default research surface for a generation of business buyers under 35
- Google's own AI Overviews now appear above the blue links on 60%+ of informational queries
- Claude is the preferred AI assistant inside enterprises with Anthropic API access, including most major banks
- Microsoft Copilot is integrated into every modern Office deployment, which means it answers questions inside Word, Excel, Outlook, and Teams without ever opening a browser

These six engines now collectively answer the question "what is the best X for Y in Z" hundreds of millions of times per day. The businesses they cite are the businesses that get the customer. The businesses they do not cite are invisible.

The gap between the two is structural. AEO is the work that closes it.

Hawaii community banking: deep dive

The community banking category in Hawaii consists of four institutions of meaningful scale: American Savings Bank, First Hawaiian Bank, Bank of Hawaii, and Central Pacific Bank. Together they serve essentially 100% of the in-state retail and small business banking market.

We scanned the public websites of all four on May 7, 2026.

BANK	SCORE	GRADE	TOP FINDING
American Savings Bank	55	D	Has Organization schema. 10,923-word FAQ page sits unstructured.
Bank of Hawaii	50	D	Has Organization + BankOrCreditUnion. 33% schema coverage. No canonicals.
First Hawaiian Bank	45	D	Zero structured data. Strong content foundation undermined by missing schema.
Central Pacific Bank	25	F	Zero structured data. No canonical tags. 8 competing H1s.

WHAT THE LEADERBOARD TELLS US

The five-point gap between #1 and #3 means three of the four banks are tied within statistical noise. ASB's lead is real but narrow. A single deployment cycle could put any of the bottom three in first place. The category is wide open.

WHAT THE FOUR BANKS SHARE

- None of the four have deployed `FinancialService` schema, which is the category-appropriate primary type that AI engines look for to disambiguate a community bank from a credit union, broker- dealer, or fintech
- None of the four have deployed `FAQPage` schema, even though three of the four have FAQ pages with thousands of words of Q&A content sitting in plain HTML
- None of the four have deployed `AggregateRating` schema, even though all four have customer testimonials and review-language content visible on multiple pages
- None of the four have published an `llms.txt` file, which is the newest curation signal AI engines like Claude already respect preferentially

WHAT THE FOUR BANKS DIFFER ON

- ASB and BOH have basic Organization schema that disambiguates the entity. FHB and CPB have nothing. This is the single biggest driver of the score gap.
- ASB has the strongest content foundation (averaging 2,400 words per page) and the most readable interior pages. CPB has the weakest, with eight competing H1 tags on the homepage and 34 of 56 images missing alt text.
- Ward Village (real estate, not banking) has more deployed schema than any of the four banks, despite being a smaller organization. Schema deployment correlates with team prioritization, not market cap.

WHAT THE FOUR BANKS COULD DO THIS QUARTER

Each of the four banks has between 25 and 35 points of AEO score lift available from a single Phase 1 deployment cycle. The work is mechanical. The components:

1. Deploy `Organization` and `BankOrCreditUnion` schema site-wide (the two banks that already have it should harden it with regulatory disclosures (Member FDIC, Equal Housing Lender), NMLS ID)
2. Deploy `WebSite` schema with `SearchAction` to enable the sitelinks search box in Google
3. Deploy `BreadcrumbList` schema on all interior pages
4. Deploy `FinancialService` schema on every product page
5. Deploy `FAQPage` schema on existing FAQ content (this alone would lift any of the four into the B/C range)
6. Deploy `AggregateRating` schema on the homepage and product pages where review language already exists
7. Deploy `og:image` and `og:title` meta tags site-wide
8. Publish a curated `/llms.txt` file at the site root

Total estimated effort for a competent front-end team: 8 to 12 hours. Total estimated AEO score lift: 25 to 40 points. The first bank to ship this work takes the category lead by a margin the other three would need a quarter to close.

Hawaii real estate development: deep dive

Real estate scoring in Hawaii is bimodal. Master-planned communities backed by national developers (Howard Hughes for Ward Village, Hyatt Hotels for some Hawaii hospitality assets) score materially higher than independent local firms. The dataset is small (n=2) so we present this as a directional finding rather than a leaderboard.

PROPERTY	SCORE	GRADE	NOTES
Ward Village	70	C	National developer template, strong baseline
Drake Real Estate Partners	5	F	Independent local firm, no AEO foundation

The 65-point gap is not about brand. It is about deployment. Ward Village inherits a schema baseline because Howard Hughes ships a template across all their developments. Drake's site is on a generic template that has no schema deployed at all.

The lift available to a Drake-tier firm is the largest in the sample. From 5 (F) to 50 (D) is achievable in one cycle. From 50 to 70 (matching Ward Village) is another two cycles.

Marketing services: the unexpected leader

MVNP, a Honolulu marketing agency, scored 80, the highest in our Hawaii sample.

This is interesting for two reasons:

1. MVNP is materially smaller than any of the four banks but their AEO surface is sharper. They have Organization and WebSite schema, clean canonical tags, and consistent Open Graph deployment.
2. MVNP serves customers in Hawaii. Any agency-managed customer site that inherits MVNP's deployment patterns starts higher than a customer site managed in-house by a bank with a larger budget.

The implication for Hawaii businesses is that AEO readiness is not a function of size or spend. It is a function of whether anyone on the team has prioritized the work. Smaller, more agile organizations can lap large institutions in a quarter.

What this means for Hawaii businesses

IF YOU RUN A HAWAII BUSINESS

The window to lead in your category is open right now and will not stay open. Your competitors who deploy structured data, Open Graph metadata, and llms.txt this quarter will

be the ones AI engines cite in the second half of 2026 when the engines retrain on the new web.

Three actions, in order:

1. Run a free scan at check.neverranked.com to see your current AEO score. The scan takes 30 seconds and produces a grade against the same methodology used in this report.
2. Identify the three highest-leverage gaps. For most Hawaii businesses these are: Organization schema, FAQPage schema, and Open Graph images. Total deployment: under one engineering day.
3. Decide whether to deploy and track in-house, deploy via your marketing agency, or work with a vendor like NeverRanked that does both. The cost of the deployment is not the question. The cost of waiting is.

IF YOU ARE A HAWAII AGENCY

Your customers' AEO readiness is your readiness too. The agencies that lead Hawaii in AEO over the next 12 months will be the ones that brought a structured methodology to their existing book of business in 2026. The ones that wait for customers to ask for AEO will be the ones losing accounts to competitors who shipped first.

NeverRanked offers a wholesale partnership program with vertical exclusivity for the first agency in each Hawaii category. The program is documented in our partner brief.

IF YOU ARE A HAWAII CUSTOMER OF ONE OF THE BUSINESSES WE

scored

Your bank, your real estate developer, your agency: these businesses are not yet AEO-ready. That does not mean they are bad at their job. It means they have not yet adapted to a customer acquisition surface that emerged in the last 18 months.

If you want them to, ask. Customer pressure is the fastest way to get an organization to prioritize work that does not show up on quarterly P&L statements.

Methodology

All scores in this report were produced via the public scoring engine at check.neverranked.com on May 7, 2026. The full scoring rubric is documented at neverranked.com/leaderboards/methodology.

The score is a 0-100 weighted composite of:

- Schema coverage (40 points): presence and correctness of structured-data types AI engines read when picking sources to cite (Organization, WebSite, BreadcrumbList, FAQPage, category-appropriate primary type, AggregateRating, Article)
- Social preview readiness (15 points): og:image, og:title, og:description site-wide
- Heading and canonical hygiene (15 points): single H1 per page, canonical tags, descriptive titles and meta descriptions
- Citation observation (20 points): observed citations across the six AI engines on a category-specific prompt set
- Content depth signal (10 points): word count and topical organization on the homepage and primary pages

A type counts as “present” only if the JSON-LD parses, validates against schema.org, and contains required properties. Stub schema with missing fields scores zero.

Scores are recomputed weekly. Anyone can independently reproduce any score by running the public scan.

About this report

This is the first edition of an annual report published by NeverRanked. Future editions will expand the sample size, add more verticals, track year-over-year change, and publish percentile distributions.

To submit a Hawaii business for inclusion in the next edition, or to dispute any of the scores in this edition, email data@neverranked.com or open an issue at github.com/lanceroylo/neverranked.

NeverRanked is the AEO platform that ships the schema, tracks the citations, and does the work. Founded in Honolulu in 2026.

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