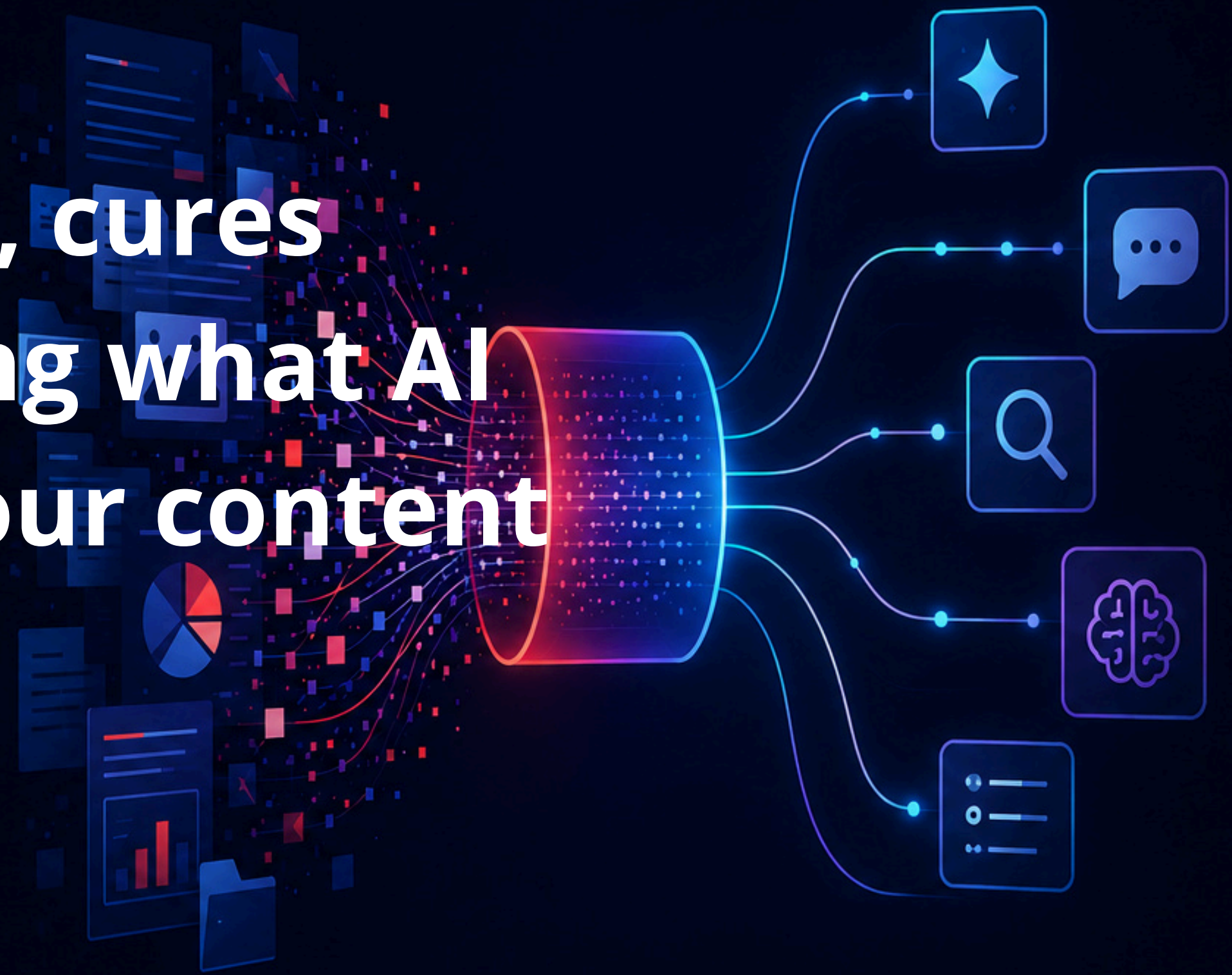


Symptoms first, cures later: Diagnosing what AI is doing with your content

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Content Strategy Seattle



Tēnā koutou katoa

Greetings to you all

Presenting today

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Discovery phase, October 2025, exploring the question:

How can we make our public-facing digital content as accurate as possible when being consumed by AI?

9

month
programme

6

consultants
leading the work

16

projects run
in parallel

100+

internal stakeholders
involved

The client

For the purposes of sharing, this is a fictional client.

Fernbank is a publicly owned NZ bank with a large, complex content estate: multiple teams, no single source of truth, and the same information living inconsistently across web pages, PDFs, FAQs and letters.

They knew their content needed to work better in an AI-mediated world, but they didn't know where to start.

When we started this discovery piece, Fernbank's customers were already out there asking questions on AI channels not controlled by Fernbank. First up, what could we learn about how people were behaving in an AI-mediated world in early 2026?



External landscape review

How are customers behaving now?

What's happening outside the organisation?

- Landscape review: > 60 academic and industry research articles
- Interviews: 7 organisations moving to a structured content approach
- Review: 8 public-facing AI projects (government)

58% of New Zealanders knowingly use AI weekly.

Information seeking is the primary use case.

(For now.)

From:
'mortgages nz'

To:
'I'm self-employed, what banks
would offer me a mortgage?
Please compare rates and
terms.'

So "which banks would offer me a mortgage and how do their rates compare" is slightly the wrong question. All five main banks — ANZ, ASB, BNZ, Westpac, Kiwibank — will lend to you, at their standard advertised rates. The things that actually differ between banks for a self-employed applicant are (1) whether they'll approve you and for how much, and (2) how they calculate your income. That's where the real comparison lives.

Current advertised rates (special rates, ~20% equity), as at 24 July 2026:

Term	Lowest rate	Offered by
6 months	4.49%	ASB, Kiwibank
1 year	4.65%	ANZ, ASB
2 years	5.19%	Westpac
3 years	5.29%	BNZ, Westpac
4 years	5.39%	BNZ, Westpac
5 years	5.49%	BNZ, Westpac



Write a message...



People may self-report trust in AI as low.

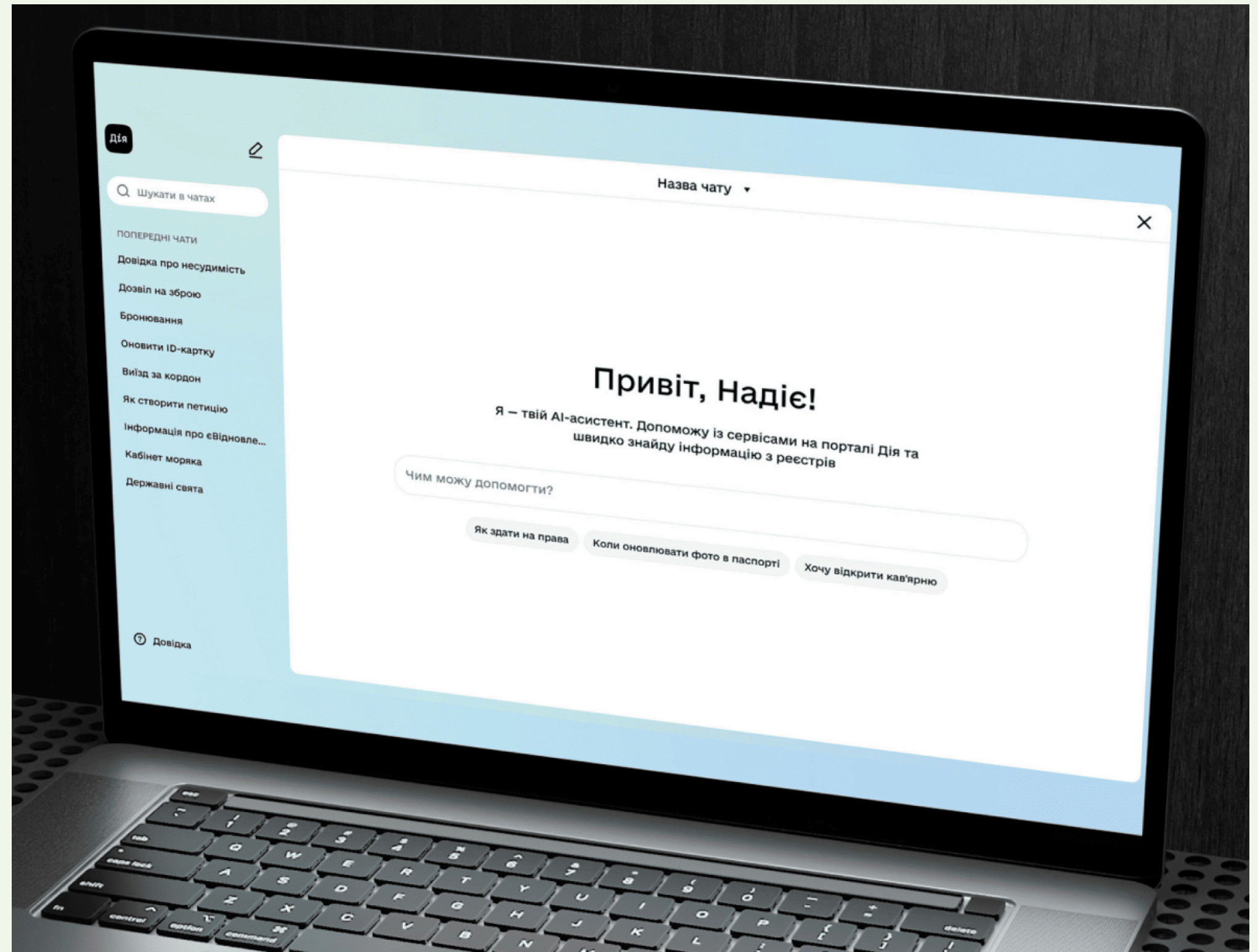
But the way people behave is often different.

A significant number of people **don't** verify AI advice, even for high-stakes topics.

Conditions for trust are increasing:

- familiarity
- demonstrated competence
- information quality
- AI literacy
- social group buy-in.

Moving from answering to doing needs even better content foundations.



Diia.AI: The world's first national AI-agent to delivers government services <https://digitalstate.gov.ua/>

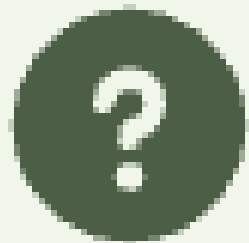
What this means for Fernbank

- The environment is changing, whether they like it or not
- People are getting information about banking from AI, now
- They can't control the channel
- They can control the source - their content

Fernbank knows its content is:

- regulated
- heavy on numbers, jargon and legalese
- financially consequential

...and now accessed via AI by customers who may not verify it.



What are customers actually getting?

Baselining AI responses and behaviour

Checking for symptoms

A framework for evaluating what customers see

What we tested

High-frequency customer queries across four types:

- Do: 1-2 steps
- Know: one-to-one
- Know: it depends
- Know: super complicated

Tools tested

ChatGPT, Claude, Gemini, DeepSeek, Copilot

How we assessed each response

- Relevance
- Accuracy
- Hallucinations
- Completeness
- Readability

A framework for evaluating what AI tools see

The content

Product disclosure statements and lending conditions: content that is high value, definition-heavy, high risk for misinterpretation.

What we looked for

- Relationships between documents
- Publication date awareness
- Granular content retrieval
- Contradictory information
- Jurisdiction confusion

A framework for evaluating what AI tools see

How we tested

~15

different prompt types

×4

tools (ChatGPT, Claude, Gemini, Copilot)

×2

major content areas

=120

tests analysed for patterns

What we found: Customer queries

- Less than half of responses were fully accurate and complete
- Failures clustered around the most common question types
- Confident, readable answers masked missing or blended information

What we found: AI retrieval

- Very high rate of failure
- High-SEO noise drowned out authoritative sources
- PDF content may as well have been invisible
- HTML outstripped PDF for retrieval
- Numbers and acronyms returned incorrectly

Example: Who you gonna call?

Big alarm bells: phone numbers were returned wildly inaccurately.

Fernbank has lots of specific phone lines for different queries that route to different product teams.

The AI tools couldn't distinguish one from another and took their best guess, based on prediction.

Example: Rates

"Most customers use 17.5%" is plausible, but potentially wrong for this customer.

The detailed dependencies and conditions were spread across multiple pages.

The stakes: sounds good enough, and is easy to change without taking to a human or verifying, could result in a big tax bill.

Some Kiwish translations:



- "PIE" = a Portfolio Investment Entity, basically a managed investment fund.
- "PIR" = Prescribed Investor Rate, the tax rate applied to returns from that fund.
- "KiwiSaver" = Aotearoa New Zealand's workplace retirement savings scheme.

What PIR rate should I use for my Fernbank PIE?

"Your PIR rate is based on your income and applies to your KiwiSaver and other PIE investments. Most Fernbank customers use 17.5%. You can update your PIR rate in your online banking settings."

The content ecosystem

Diagnosing the cause

Where are the problems?

→ Content audit

Why do they exist?

→ Understand content operations: process mapping

Content audit: Redundant, out-of-date and duplicate (ROD) content

What we used:

- Definitions: to give yes/no answers
- AI-usable definitions: to speed things up
- Repeatable: to baseline and compare

Check your AI - is it getting information from a live site?

To identify duplication, first you need to define what is it.

We have duplicate content when:

1. The same information – fact, figure, process, or statement – exists in multiple places, and
2. If the information changes, every instance needs updating or they become inconsistent.

Include:

- Exact copies: easy to spot, high risk.
- Same meaning, different words: harder to spot, same risk.
- Copies that are now inconsistent: started identical, but evolved differently in tone, style, level of detail, or format.

What we found

Duplication wasn't simple copies.

It was 'uncontrolled' semantic duplication:

- the same meaning
- in different words
- in chunks of content
- repeated in different places
- over many pages.

Uncontrolled duplication

'If you're 14 and over you can get a kids bank account'

'Between 14 and 18 you're eligible for a kids account'

'If you're 13 you'll need to wait to get an account'

What we found

**Finding redundant, out-of-date and duplicate content was easy.
Removing it was hard.**

Getting rid of 'uncontrolled' duplication would need:

- rewriting each section
- structured content for controlled duplication.

But, ownership was unclear and content creation (not maintenance) was the priority.

Why was there so much uncontrolled duplication?

Understanding content operations helps us diagnose the cause of content issues.

Process mapping is an end-to-end mapping of who does what, when, why and where.

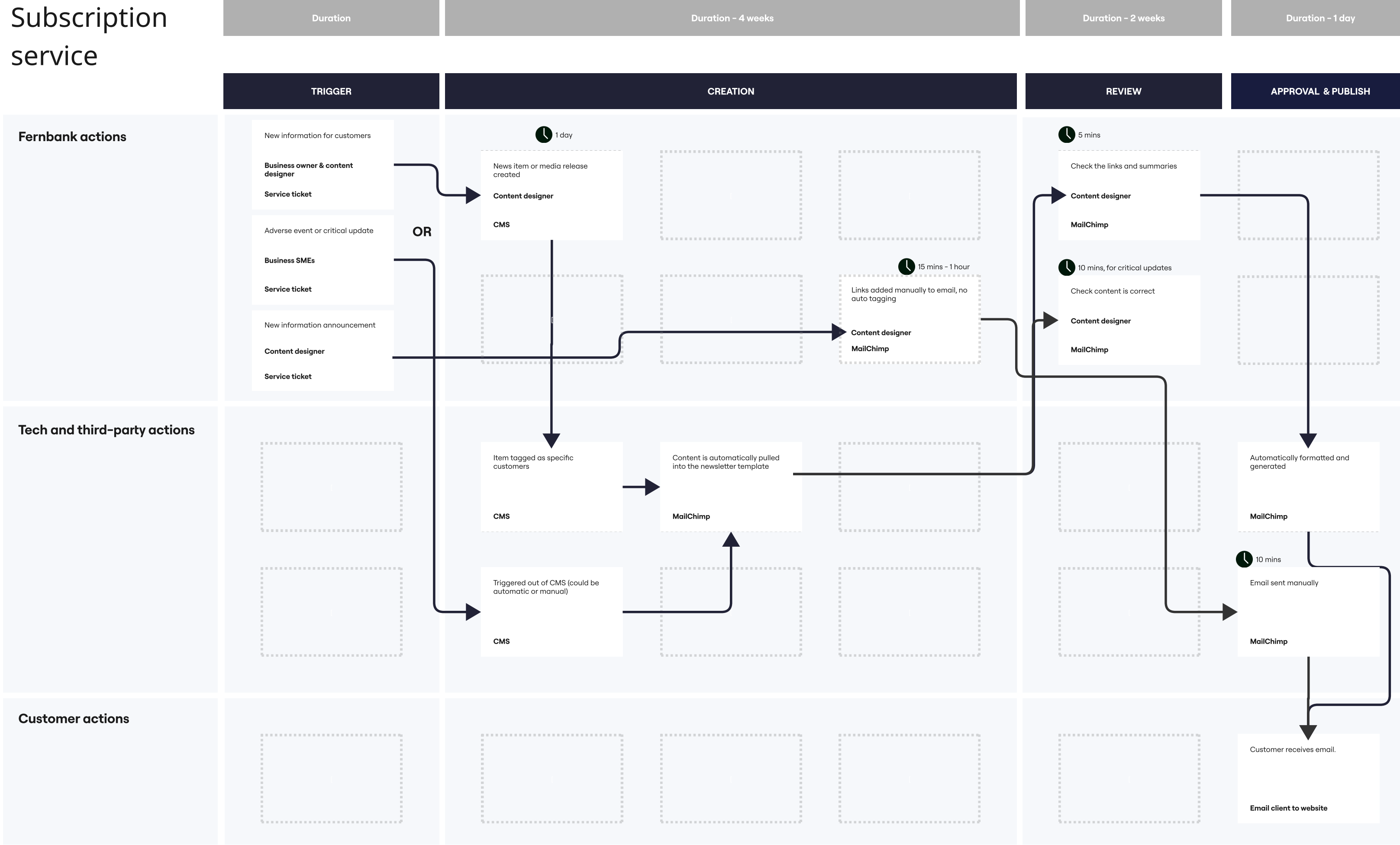
We found:

- Loads of overlapping processes
- Focused on content creation
- Print-first approach
- No ownership across all processes
- No single source of truth for content or management of content
- Varied tools used to create content and manage content lifecycle

Content operations:

Organisation-wide systems of people, processes and technology used to plan, create and maintain content.

Subscription service



Fix the system

Leaders and customers see pieces of content, often in isolation. These are fragments of the symptoms.

Leaders often don't see the systems and effort that produces content.

Understanding content operations helps diagnose the cause - and informs where to put your effort.

Effort vs risk

Deciding on a cure

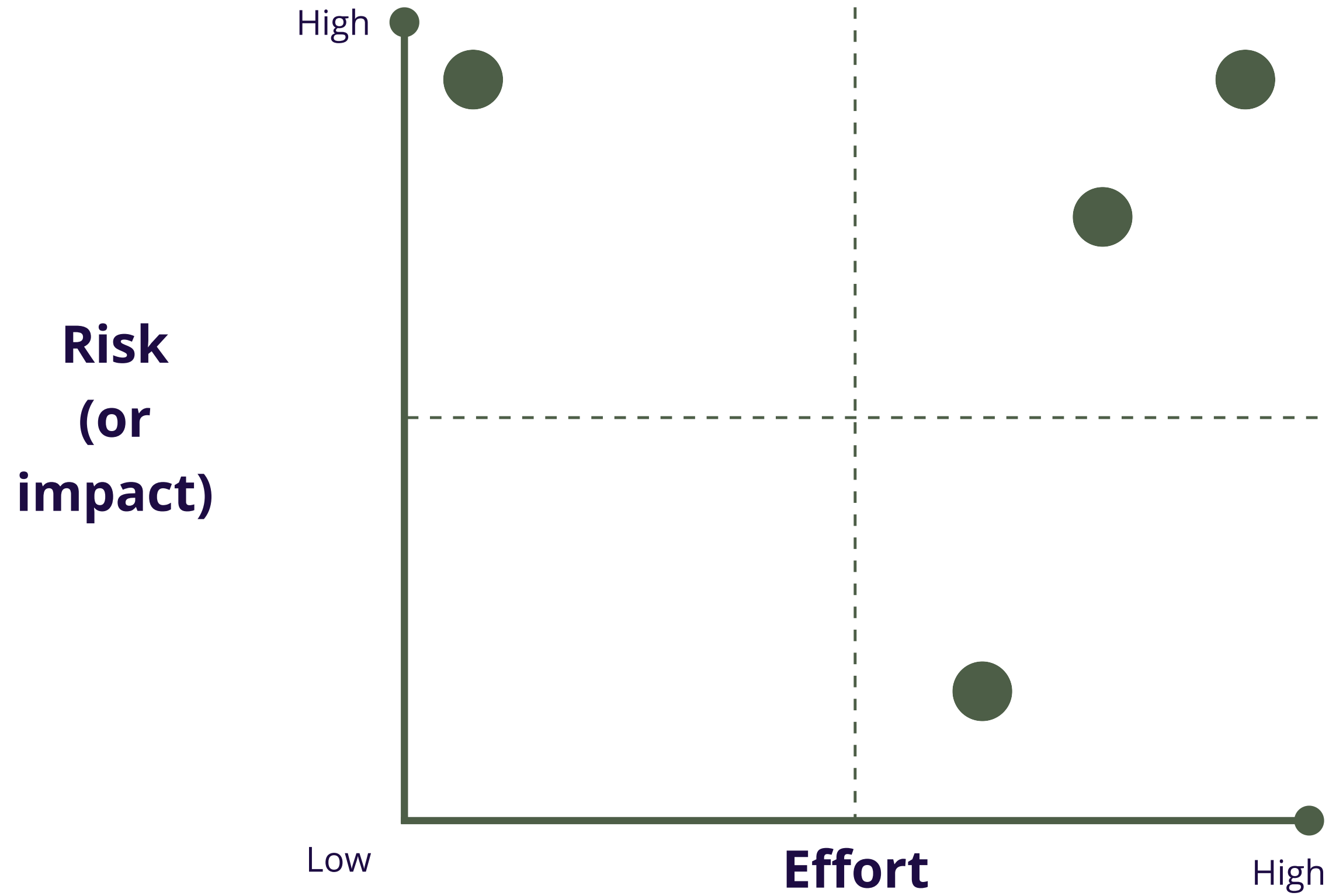
Diagnostics = evidence for where to start

Organisations are complex beasts - cures are unlikely to be a simple fix.

Content problems are rarely owned by one team, and the causes are usually systemic.

All these evidence-gathering exercises gave Fernbank:

- a clear picture of what customers are actually getting
- an understanding of what internal factors are at play
- a way to prioritise effort vs customer impact or organisational risk



Summary: show, don't tell

- Often getting agreement on where to focus effort and make a start is the hardest part
- The methods we've shared today are a way to paint the picture to help define the starting point.
- Collectively they create a shared, evidence-based picture of what's actually happening, both inside and outside of the organisation.
- When people can see what customers are really getting, and understand why, the conversation shifts from "we should probably do something about our content" to "here's specifically what we need to fix and why it matters."

He pātai ā koutou?

Do you have any questions?

Tēnā koutou i tō wātea mai

If you'd like to get in touch, we'd love to chat.

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