

Measuring the *AI Visibility* of **UK Banks** Across Key AI Models

Why LLM Visibility Matters?

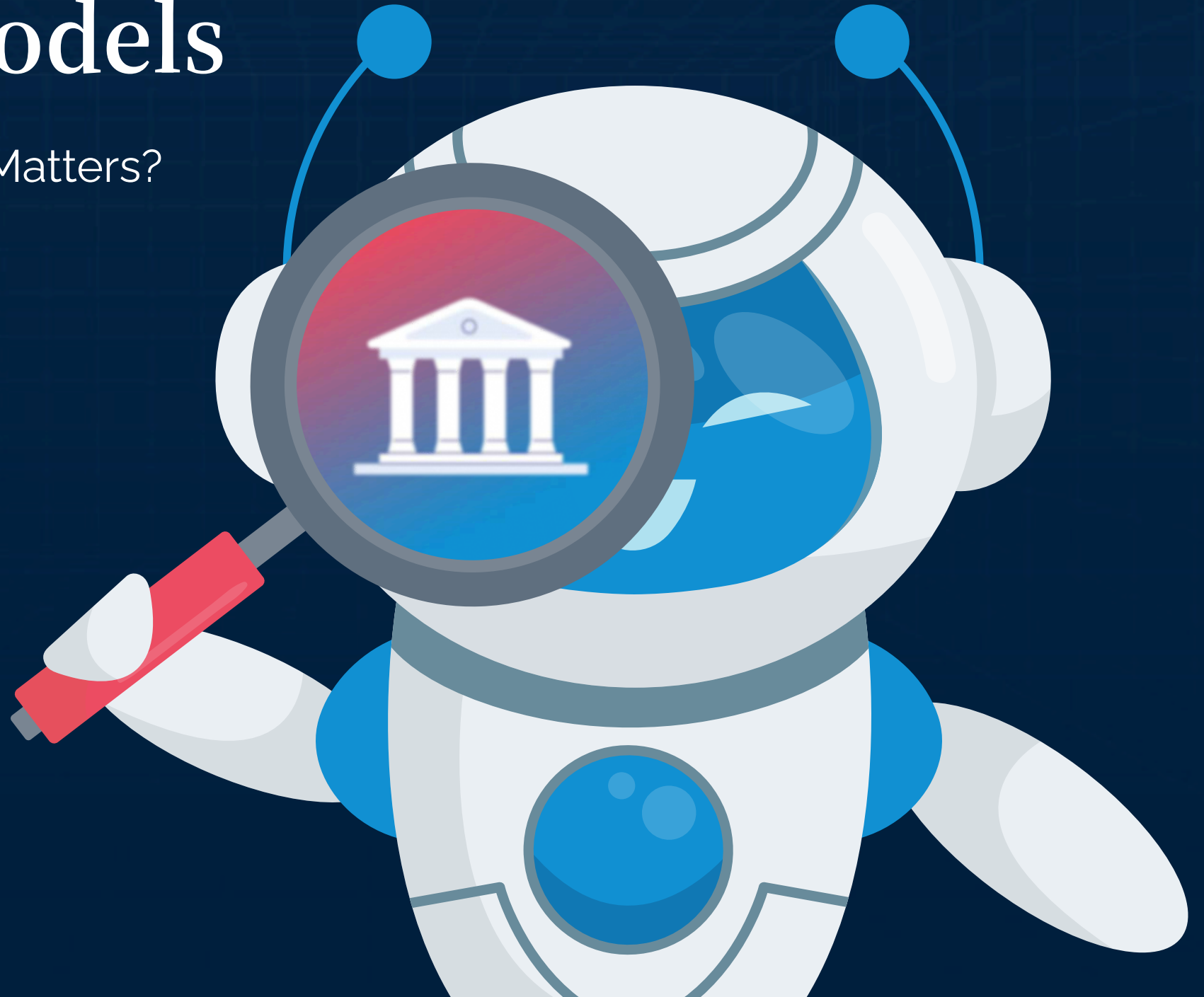


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Executive Summary

> The Rise of LLMs in Search & Decision-Making

With LLMs serving as the backbone of next-generation search, and the rising influence of AI in consumer decision-making, the UK's leading SEO and generative engine optimisation (GEO) agency, Blue Array, conducted an industry analysis focusing on the highest-ranking UK banking websites in SEO to explore and analyse the likelihood of new banking disruptors overtaking traditional players.

> Barclays Leads AI Recommendations — HSBC Ranks Second with Poor Sentiment

And the study results show that among the UK's major banks, Barclays had the highest percentage of being recommended by AI across all models (Google's Gemini, OpenAI's ChatGPT, Claude, DeepSeek, and Meta's Llama) within the "business accounts" category, while HSBC was ranked second in Blue Array's AI brand visibility index but had very poor sentiment associated with "customer service", "slow response times", and "bureaucratic processes".

> Barclays Faces Ease-of-Use Challenges Compared to Neobanks

Despite Barclays' lead, and compared to neobanks, they still had a negative association with "ease of use".

> Starling and Monzo Dominate Neobank Consumer Preferences

As far as neobank "consumer preferences" winners go, **Starling** led the pack, followed by **Monzo**. These results suggest certain strategic implications for neobanks.

> Strategic Gaps for Neobanks: Security, Service & Trust Signals as Growth Opportunities

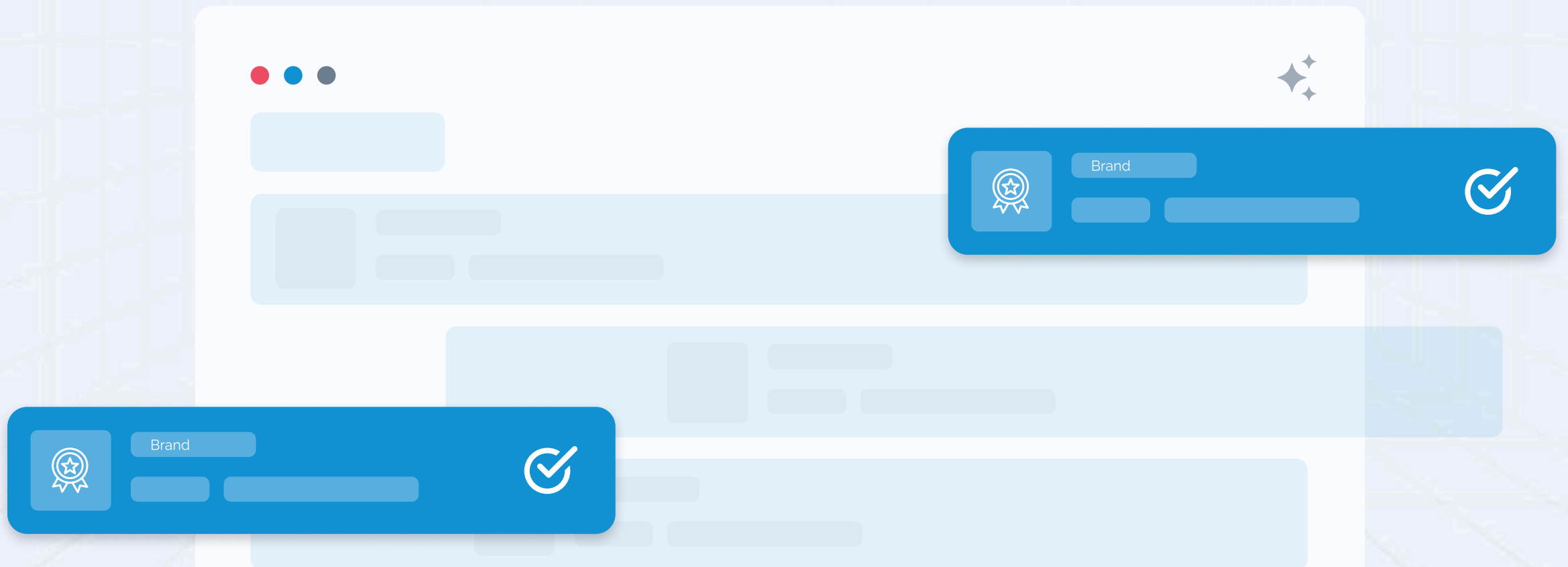
While they appeared to have been focused on price, UX, features, and "ease of use" when communicating their offerings, **that left gaps in other areas such as security, customer service and support**, which the models consider to be of importance in consumer preferences. These are therefore ripe areas to disrupt incumbents by focusing on both onsite and offsite content and media.



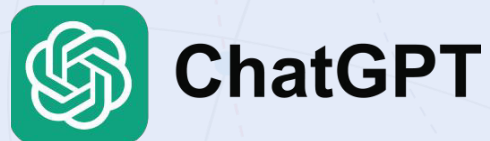
The Reasoning Behind the Importance of LLM Visibility

Large Language Models (LLMs) now serve as the backbone of next-generation search experiences. From Google's ever-expanding **AI Overviews (AIOs)** and **'AI Mode'** to **ChatGPT's** explosive growth and **Meta's** growing Llama footprint, these tools are increasingly the first, and sometimes only, source of information users engage with.

Unlike traditional SEO, where ranking in the top 10 could guarantee visibility and clicks, LLM-driven responses are single-output, conversational, and brand-selective. This means fewer opportunities for exposure, but potentially far greater influence, if your brand makes the cut.



Much of **ChatGPT** is tied to search-like behaviour, while **Google's AIOs** summarise answers from multiple sources, and dominate the top of results pages. Their impact on organic visibility is significant and, at times, controversial.



ChatGPT Weekly Active Users:

400M Users

[Click to access the source](#)



Google's AIOs Visibility to Users:

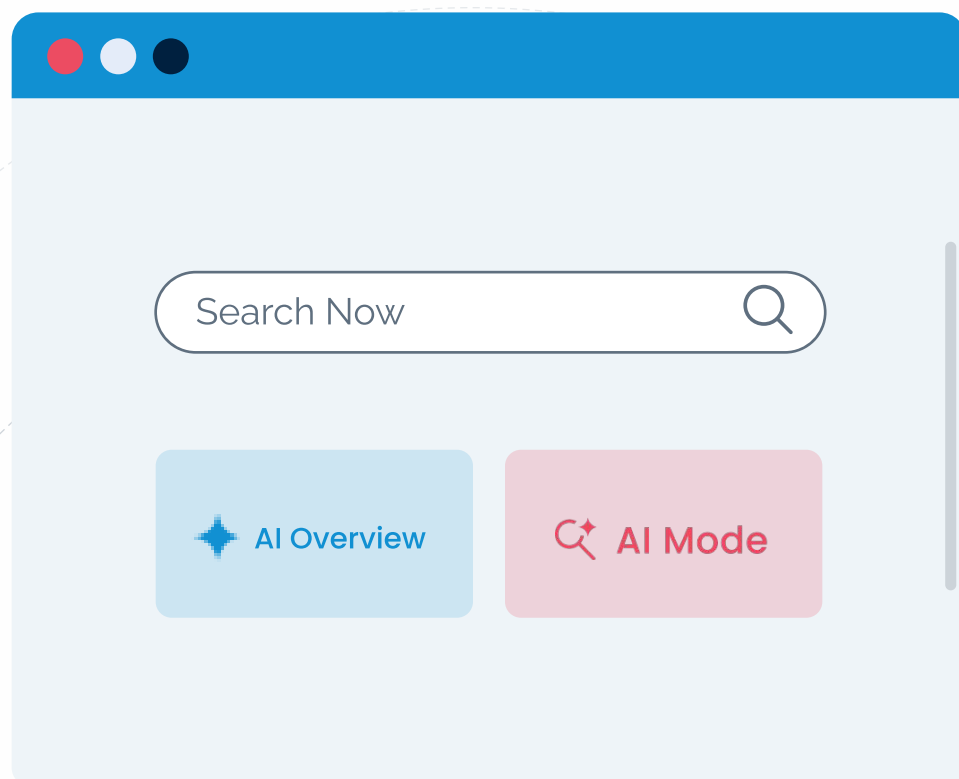
1.5B Users

[Click to access the source](#)

In this context, Generative Engine Optimisation (GEO) has emerged as a necessary complement to SEO. GEO focuses not just on being indexed, but on shaping how brands are interpreted, mentioned, and cited by AI.

AI Discoverability Emerges as New Digital Battleground

Google's **AI Overviews (AIOs)** and **Google's AI Mode** are currently the most visible implementations of generative AI within traditional search. AI Overviews, prominently displayed at the top of results pages, use AI to synthesise information from various sources in response to user queries.



While designed to streamline information retrieval for faster and easier access, their impact on organic visibility has been significant and controversial.

Despite the Controversies, the Story isn't Entirely Negative for Brands.

Google's AIOs Reduce CTR For Top-Ranking Pages By:

↓ **34.5%** [Studies from Ahrefs](#)

CTR Improvements When a Brand is Explicitly Mentioned

Organic clicks rise from

↑ **0.74%** to **1.02%**

Paid AD CTRs increase from

↑ **7.89%** to **11%**

[Studies from Seer Interactive](#)



Google maintains that [traffic from AIOs is higher quality](#) because users are usually further along in their decision-making. But for most publishers, these marginal gains don't offset the loss in overall visibility.

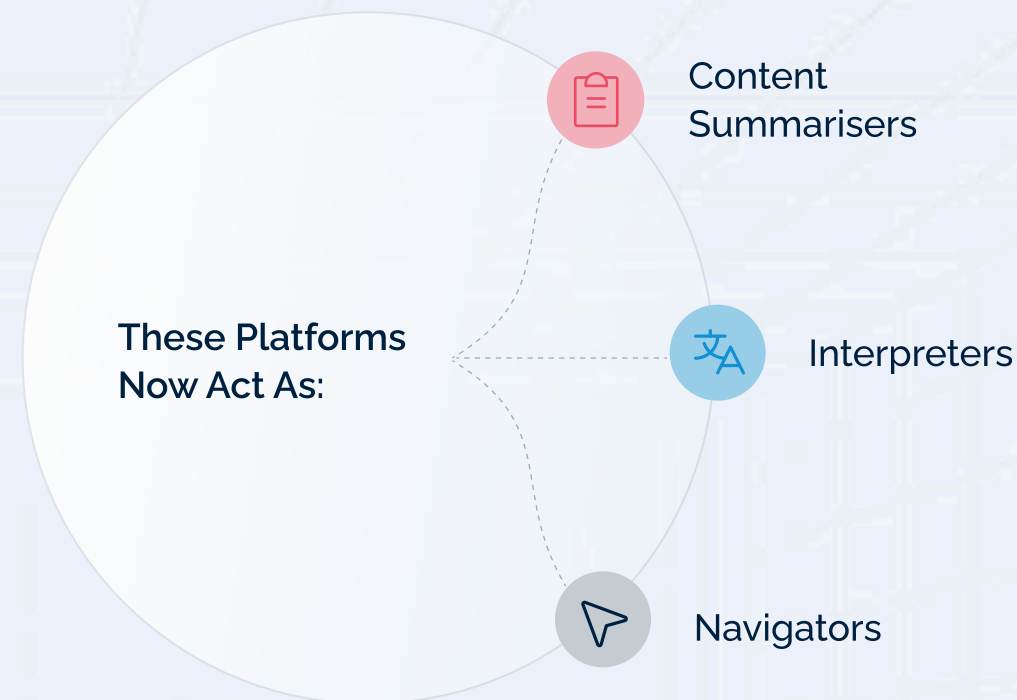
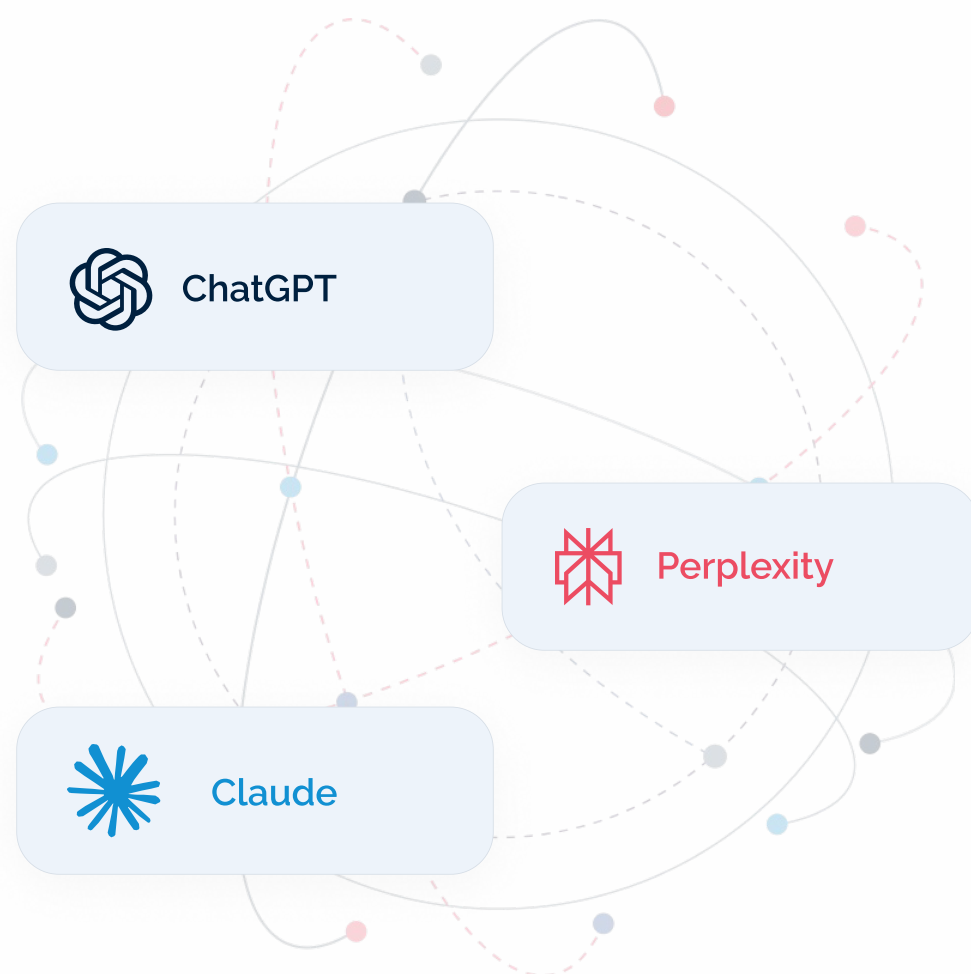
This shift reflects a broader redefinition of content discovery. GenAI tools like Perplexity and Claude are reshaping and replacing traditional search. SEO strategies based solely on ranking are losing traction. **Visibility now depends on how clearly and credibly content is structured for AI consumption.**



In this context, Generative Engine Optimisation (GEO) has emerged as a necessary complement to SEO. GEO focuses not just on being indexed, but on shaping how brands are interpreted, mentioned, and cited by AI.

Reshaping Web Discovery Patterns with **Generative AI**

This shift is just one piece of a broader evolution in how users discover content. Generative AI is no longer confined to search engines. From **ChatGPT** to **Perplexity** and **Claude**, GenAI-powered interfaces are reshaping the discovery landscape, and often bypassing traditional search altogether.



More Than 15% YoY Drop in traffic referrals from traditional search engines to publishers in the U.S. According to data from [Similarweb](#)

Meanwhile, user engagement with (ChatGPT) reportedly now has [400 million](#) weekly active users, with a significant proportion of usage tied to [search-like behavior](#).)

This signals a growing trend:

users increasingly expect AI to filter and present information for them, not merely point them to it.



The Implications for Publishers and Brands

As GenAI becomes a primary layer of content consumption, the discoverability game is being redefined. SEO strategies focused purely on ranking are becoming less effective in an AI-dominated search experience.

Publishers now face the dual challenge of :



maintaining
visibility
within AI

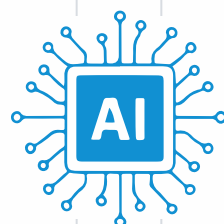


preserving
click-through
incentives.

Being cited or summarised in an AI output may boost brand authority, **but it often comes at the cost of losing the user before they ever land on the publisher's site.**

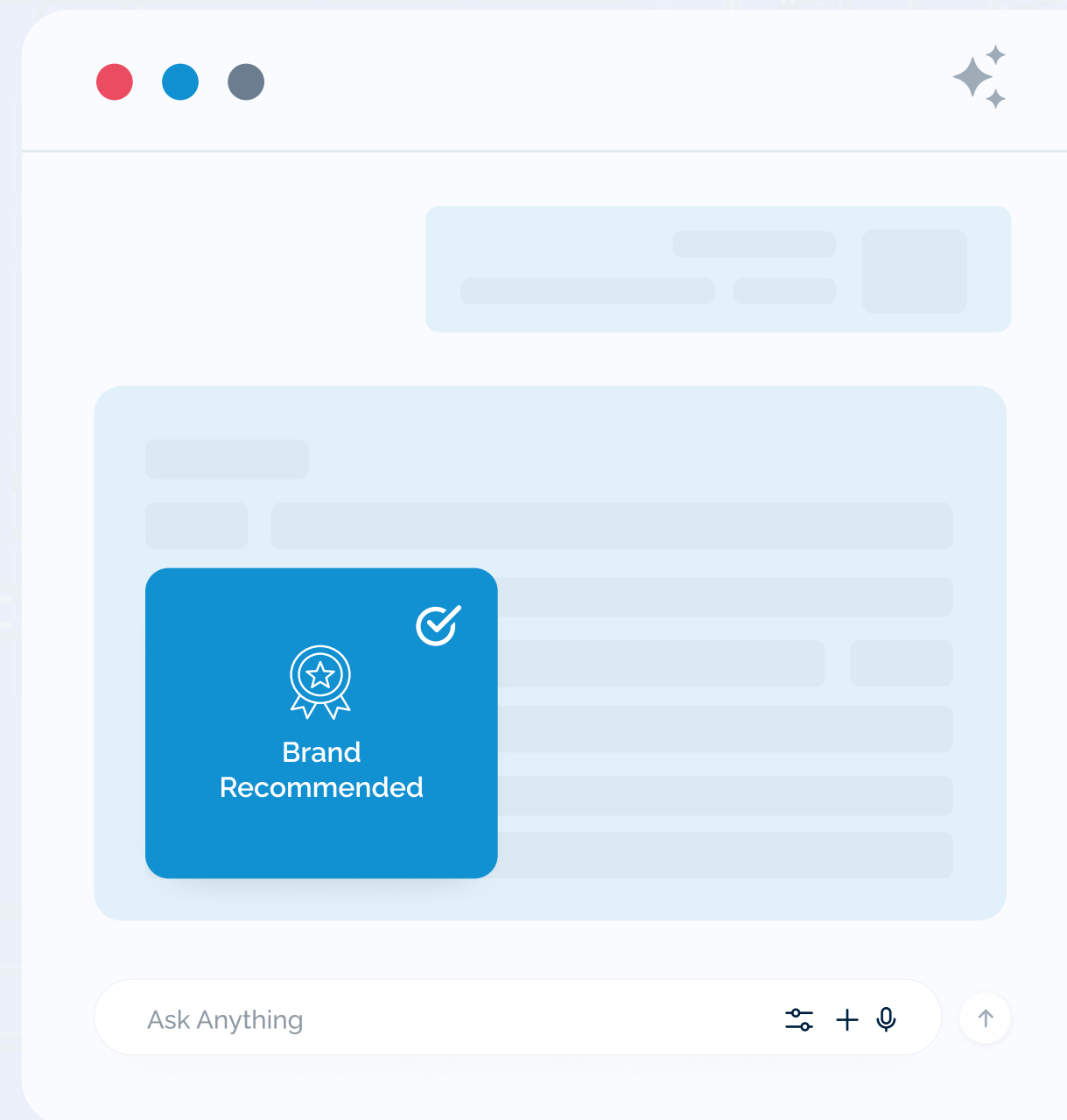
In essence, the AI becomes both :

curator



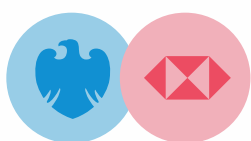
competitor

Brands must now think not only about keyword optimisation, but also about **answer optimisation**, structuring, and distributing content in ways that AI models are more likely to surface, attribute, and possibly link back. **As the AI layer continues to grow in prominence, the real battle is no longer just for search rankings but for representation within the AI's output.**



Traditional Banks Lead AI Recommendations for Business Accounts

AI assistants are no longer tools; they have become gatekeepers. As search evolves, banks are learning that visibility now means being recognised and recommended by AI, not just ranked in search.



In a recent analysis, [Blue Array](#) measured the visibility of UK banks in the “business accounts” category, across key AI models — Google’s Gemini, OpenAI’s ChatGPT, Claude, DeepSeek and Meta’s Llama. Two traditional banks (**Barclays and HSBC**) were the most frequently cited when users asked for banking advice, comparisons, or product recommendations.

The study also analysed the likelihood of new banking disruptors, or so-called ‘neobanks’, being able to usurp traditional players in AI-generated outputs. While brands like **Starling** and **Monzo** received positive feedback for user experience and mobile functionality, traditional banks still lead in visibility. This reveals a growing gap between traditional SEO and AI visibility, which we’ll explore further below.

Understanding how these models behave is key to designing AI-ready content strategies.

 ChatGPT

Reflects high-authority and well-cited sources (especially when asked for factual or recommendation-based content).

 Gemini

Draws directly from Google’s search index via their [‘query fan-out’ technique](#).

 Claude

Appears more flexible, often surfacing content with recent context or balanced sentiment (particularly in open-ended or exploratory prompts).

Barclays and HSBC Leading the Pack in **AI Visibility**

1.Barclays

Among the UK's major banks, Barclays were found to have the highest average probability of being recommended by AI across all models within the category "business accounts".

Barclays also leads in organic SEO, reinforcing its visibility across both traditional and AI-driven search.

This is no accident—Barclays benefits from structural advantages such as **strong domain authority, well-organised content,** and **widespread third-party citations,** all of which LLMs prioritise when surfacing and recommending brands

2.HSBC

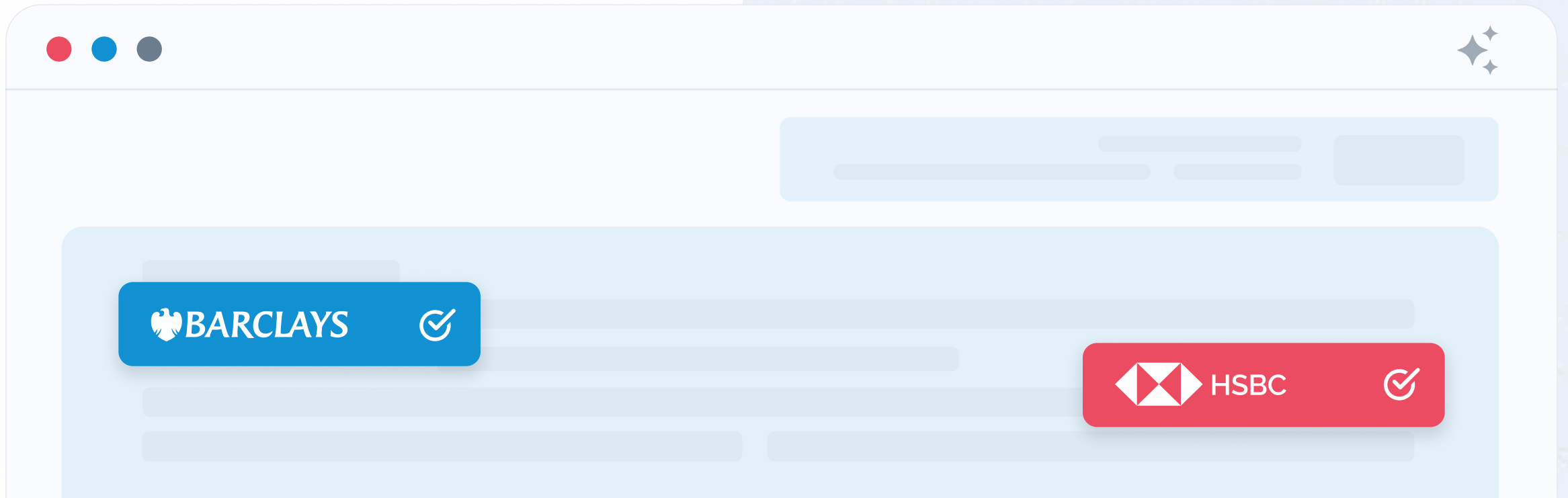
HSBC, another traditional bank, ranked **second** in our AI brand visibility index, which scores the likelihood of being mentioned by AI models.

This stands out given HSBC's weak sentiment scores around "customer support," "response times," and "bureaucratic processes".

Both Barclays and HSBC maintain strong AI visibility due to **robust domain presence** and **authoritative third-party citations.** This highlights a key point: even with neutral or negative sentiment, solid technical and content foundations can sustain AI visibility.

The data suggests that when recommending business banking options, especially for users seeking established, secure institutions, AI models prioritise:

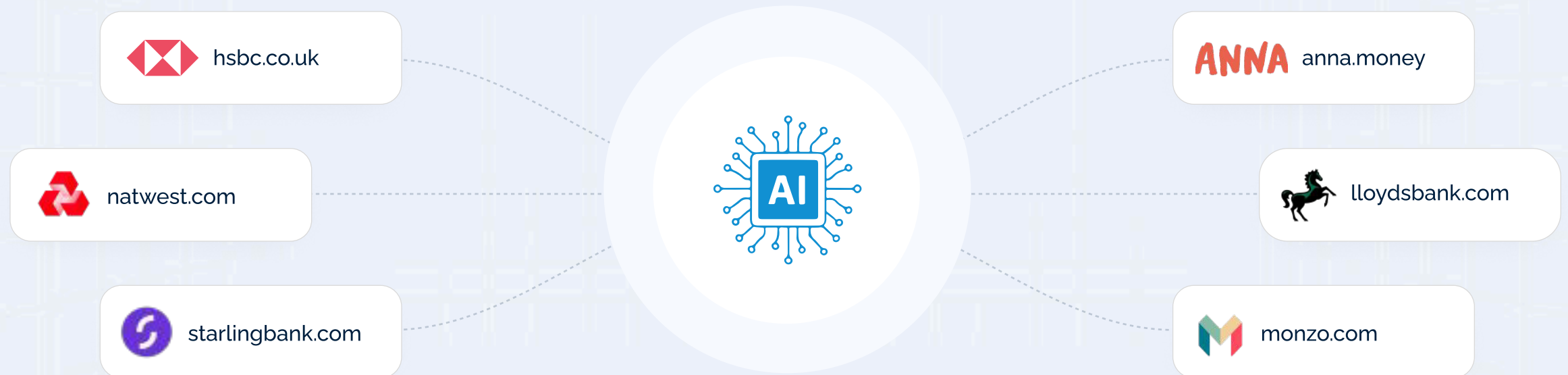
 **Scale** |  **Structure** |  **Reputational Trust**



How Category Authority is Spread **Among Banks**

AI platforms consistently cite other banking domains in the "**business accounts**" category, not only in direct recommendations but also as sources.

The following banking domains are considered to be important by the models for industry education across the category 'business accounts';



This means these banks are open for AI crawlers to search and train upon their content and are frequently cited. They are considered to be authoritative and trustworthy within our focused category.

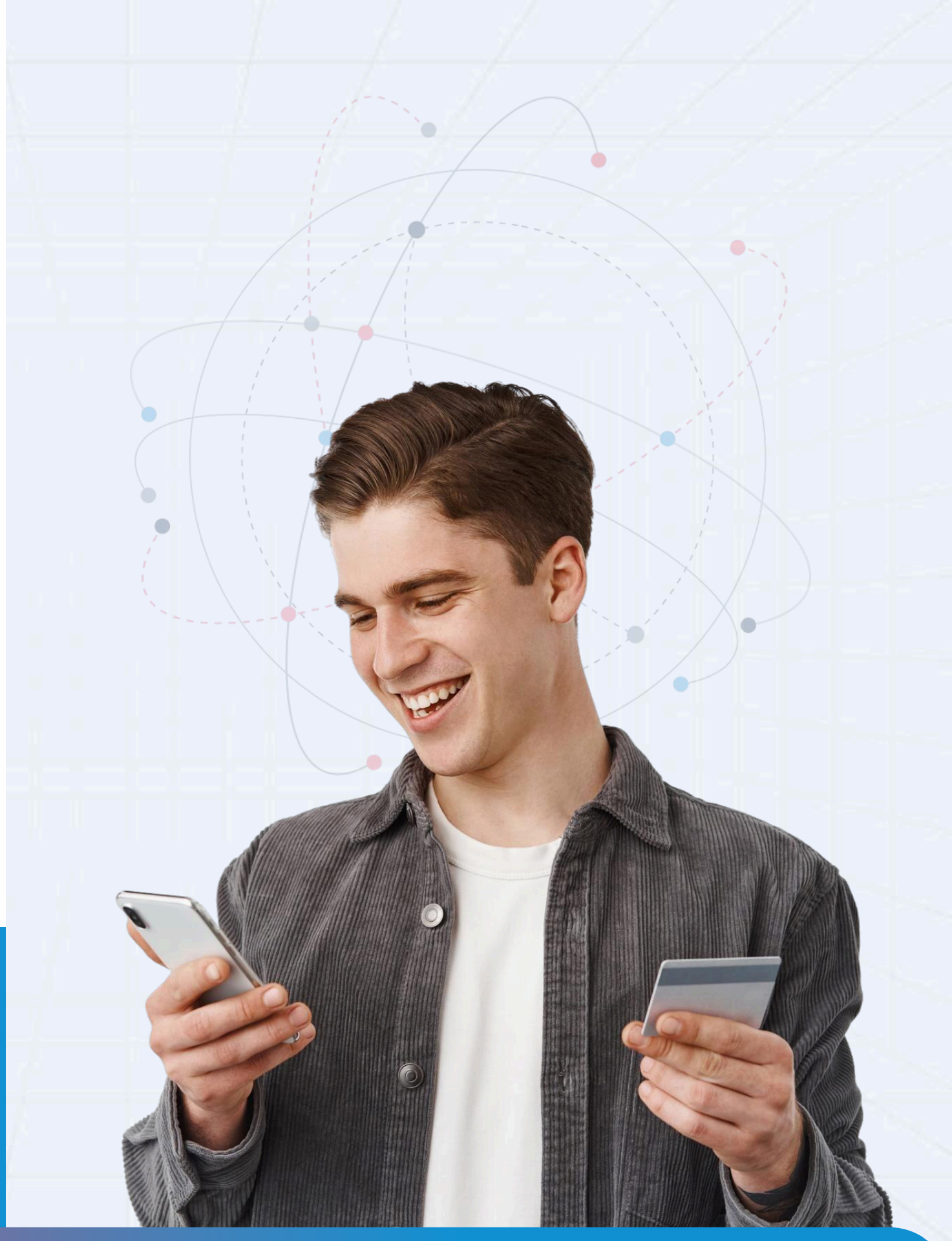
Neobanks Lag in AI Visibility Despite the **Lead in Sentiment**

Neobanks like **Starling**, **Monzo**, and **Tide** outperform traditional banks in user sentiment, thanks to sleek onboarding, transparency, and mobile-first design.

The **'customer service'** sentiment around neobanks was far better than incumbent operators. Also, features such as **'real-time notifications'** were seen as strong positives.

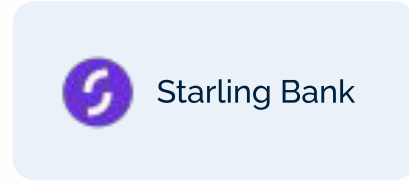
As previously mentioned, HSBC performed the worst overall on sentiment, followed by Lloyds with **'occasional glitches'**, **'higher fees'** and technical issues. **'Fees'** had negative sentiment across all incumbent banks.

But that goodwill doesn't translate into AI visibility—and that's what matters. **Across all models, neobanks consistently scored lower in "Top of Mind" rankings, with Starling the only challenger appearing regularly.**





CUSTOMER SERVICE DIGITAL CONVENIENCE
 ONLINE BANKING BUSINESS ACCOUNTS
USER-FRIENDLY FEE STRUCTURE
 BUSINESS BANKING CASH FLOW FORECASTING
USER-FRIENDLY PLATFORM COMPETITIVE FEES
 OCCASIONAL DELAYS COMPREHENSIVE RANGE
 NATWEST.COM ACCOUNTING SOFTWARE



REAL-TIME NOTIFICATIONS MODERN BANKING SOLUTION USER-FRIENDLY
NO MONTHLY FEES INTERNATIONAL PAYMENTS
USER-FRIENDLY APP STARLING BANK
 LACK OF MONTHLY FEES COMPETITIVE FEES CUSTOMER SERVICE
 ACCOUNTING SOFTWARE STRONG REPUTATION BUSINESS ACCOUNTS



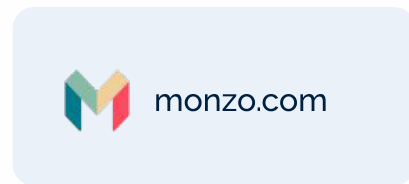
CUSTOMER SERVICE OCASIONAL GLTCHES
 ONLINE BANKING PLATFORM COMPREHENSIVE PLATFORM
BUSINESS ACCOUNTS
MOBILE APP CLEAN INTERFACE
 ONLINE BANKING EASY TO NAVIGATE
BUSINESS BANKING USER-FRIENDLY
 BUSINESS BANKING SERVICES



CUSTOMER SERVICE DIGITAL BANKING PLATFORM
 INTERNATIONAL TRADE GLOBAL REACH FOREIGN EXCHANGE
BUSINESS ACCOUNTS
SOLID CHOICE SLOW RESPONSE TIMES
 INTERNATIONAL REACH BUREAUCRATIC PROCESSES
FOREIGN EXCHANGE SERVICES
MULTI-CURRENCY ACCOUNTS

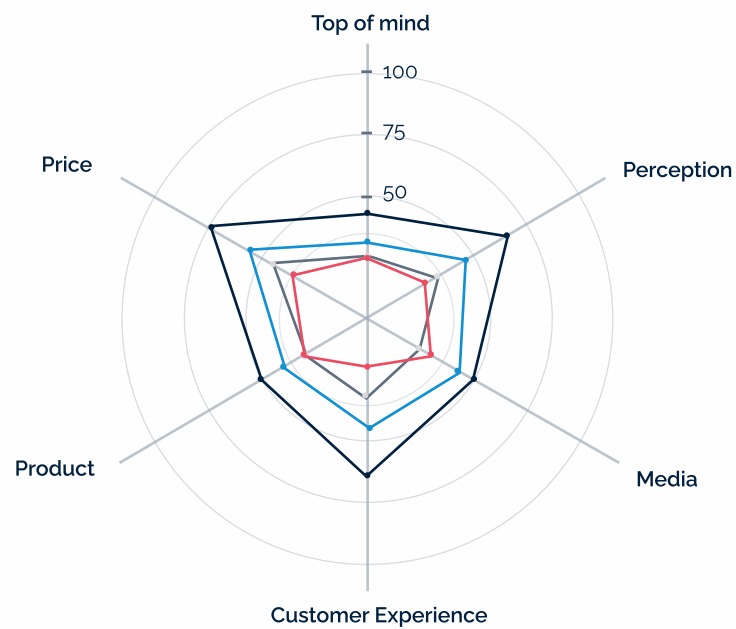
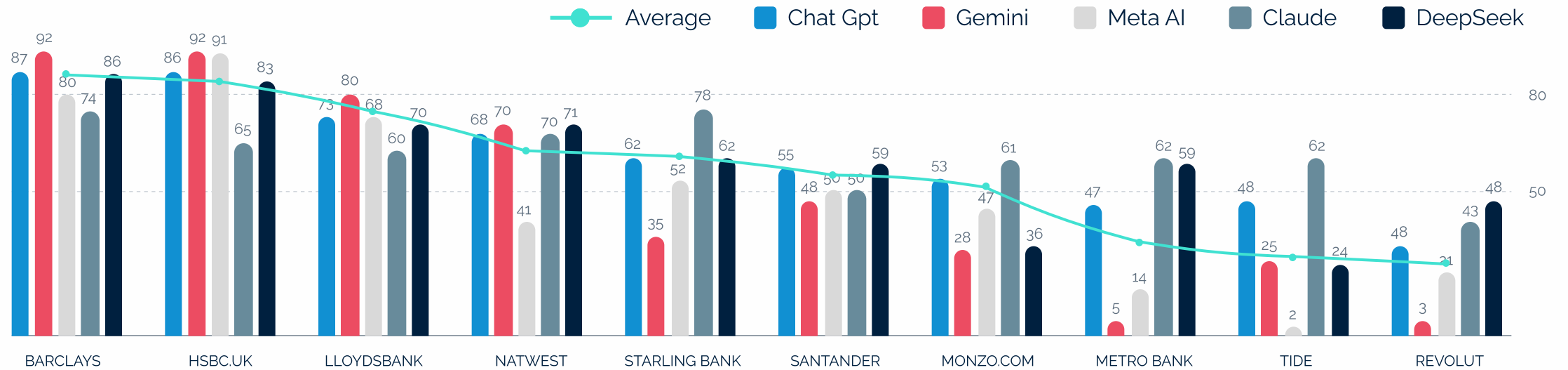


BUSINESS ACCOUNTS BUSINESS INSURANCE NOTABLE LIMITATIONS
 FINANCIAL PRODUCTS MONEYSUPERMARKET
USER-FRIENDLY INTERFACE
 BUSINESS LOANS COMPARISON WEBSITE
 PRICE COMPARISON CUSTOMER REVIEWS
USER-FRIENDLY COMPARISON PLATFORM
 INFORMED DECISIONS



REAL-TIME NOTIFICATIONS FREE TER SEAMLESS INTEGRATION
 SMALL BUSINESSES BUSINESS ACCOUNTS
MULTI-USER ACCESS
EXPENSE CATEGORIZATION
 USER-FRIENDLY APP CUSTOMER SUPPORT
 USER-FRIENDLY INTERFACE CUSTOMER SERVICE INSTANT NOTIFICATIONS
 EASE OF USE USER-FRIENDLY

Across all AI models, **Barclays** bank was the most likely to be recommended as a brand, followed by **HSBC**. **Starling** was the most likely neobank to be recommended.



Starling Bank outperformed all other neobanks by a wide margin, followed by **Monzo** and in third place, **Tide**.

■ STARLING BANK

■ MONZO.COM

■ TIDE

■ REVOLUT

The study also surfaced which consumer preferences are most likely to trigger brand mentions across AI models.

'Security', 'customer service', and 'fee transparency' carried more weight than neobank favourites like 'UX' and 'speed of onboarding.' These themes reflect what AI models have been trained to interpret as indicators of reliability and long-term trust. For example, even though Starling led in 'ease of use' within consumer preference models, it appeared less frequently in queries where models prioritised 'security' or 'support.'



Starling, Monzo, and ANNA Money all performed well on ease-of-use metrics, but without structured content and consistent third-party citations in higher-weighted areas, their visibility remained limited. ANNA and Wise, while emerging in some preference categories, still scored low overall.

Neobank messaging tends to emphasise **price**, **UX**, and **feature innovation** often at the expense of deeper trust signals like regulatory strength, service infrastructure, or reputation across industry domains. Yet these are precisely the areas AI models favour when recommending business banks.



This presents a strategic opportunity. By strengthening both onsite and offsite content in areas like **customer service**, **security protocols**, and **compliance**, neobanks can begin to challenge the visibility advantage held by traditional banks. Being liked is no longer enough—being cited is what counts.

Strategic Implications and Optimisation Tactics for **Neobanks**

Visibility in AI search isn't just top-funnel fluff; it appears where purchase intent peaks. According to Google, users clicking through from AIOs are often further along in their decision-making journey.

For neobanks lacking offline presence and legacy credibility, AI mentions serve as free, scalable advertising. Being absent means missing a prime acquisition channel. When someone asks ChatGPT or Google's AIOs for "best business account for startups," they're likely in the consideration stage. This is precisely when being cited counts. If you're not showing up, you're losing high-intent traffic to traditional banks like **Barclays** and **HSBC**.

AI models prefer "safe" or consensus recommendations. If neobanks aren't cited, it signals a lack of web authority, trust signals, or off-site reputation, even if their UX is excellent and users are loyal.

AI tools aren't aiming for fairness; they aim for confidence. That confidence comes from what's published about a brand: **its clarity, structure, and presence across credible sources**. Brands that earn trust through indexable content, strong reputations, and third-party mentions will win in AI search.



As AI reshapes how users search, compare, and choose financial products, understanding your visibility across AI models is no longer optional but strategic.

At [Blue Array](#), we help banks and financial brands optimise not just for traditional search, but for how LLMs understand and recommend brands. From AI citation tracking to sentiment-based visibility models, our GEO (Generative Engine Optimisation) audits are designed to show you exactly how your brand appears, or fails to appear, across platforms like **ChatGPT, Gemini, Claude**, and more.

If you're not being cited by AI, you're not being considered, and our GEO audits can show you how to fix this problem.

In Conclusion



LLM Visibility Matters More than Ever

LLMs are now considered the backbone of next-generation search experiences. Their responses are **single-output**, **conversational**, and **brand-selective**, meaning fewer opportunities for brand exposure, but a potential for a greater influence if the brand optimizes its AI visibility.



AIOs are the Most Visible GenAI Implementation Within Traditional Search

With **400M ChatGPT** active users and Google's AIO being **the most visible generative AI implementation** in traditional search, seen by 1.5B users, AI discoverability emerges as a new digital battleground.



Traditional Banks and the Business Account Category Results

Barclays, which **leads in organic SEO** and has a negative association with "ease of use", was found as the most likely to be recommended by AI across all models within the "business accounts" category. Followed by **HSBC**, with weak sentiment scores around "customer support", "response times", and "bureaucratic process", was ranked second in Blue Array's AI brand visibility index.



Neobanks Lag in AI Visibility Despite the Sentiment Lead

Neobanks such as **Starling**, **Monzo**, and **Tide** perform better than traditional banks in user sentiment, more specifically, the "**customer service**" sentiment, but still lag in AI visibility.

Want to Know How Your Brand Performs in AI Search?

If you're not being cited by AI, you're not being considered, and our GEO audits can show you how to fix this problem.

 [Get in touch](#)

with our team today to book a GEO audit or join one of our upcoming workshops.

