

What does AI say about UK banks and building societies?

How Google, ChatGPT and Claude describe and recommend the providers serving UK banking customers.

Which brands stand out, what earns praise or criticism, and where communications could support stronger visibility.

How AI describes banks serving UK customers

We tested common banking questions on Google, ChatGPT and Claude, with the United Kingdom specified as the user's location.

Products and everyday banking

Current accounts, savings, mortgages, switching offers and spending abroad.

Experience and confidence

Customer service, mobile apps, fraud protection, branch access and the safety of savings.

The report compares which providers appear, how they are described and the sources cited. No particular city or region within the UK was specified.

The questions we asked

Covering everyday banking, products, customer experience and financial confidence.

01 Which UK bank is best for a current account?

03 Which UK banks have the best and worst customer service?

05 Which UK banks are best at protecting customers from fraud and scams?

07 Which UK bank is best for a mortgage?

09 Which UK banks have closed the most branches, and where can I still bank in person?

02 Which UK bank pays the best interest on savings?

04 Which UK bank has the best mobile app?

06 Which UK bank is best to switch to, and who has the best switching offer?

08 Which UK bank is best for spending and travelling abroad?

10 Which UK banks are the safest place for my money?

Nationwide stands out, while rivals lead specific needs

Nationwide has the widest presence, appearing in 66% of answers. **NatWest** follows closely at 65% and **HSBC** at 63%. It is most often named the best option for current accounts, mortgages, fraud protection and branch access, although the strength of agreement varies by question.

Nationwide and **Chase** have the highest positive shares among the brands shown. Positive descriptions account for 96% and 94% of their own mentions, followed by **First Direct** at 86%. **Monzo** leads on customer service and apps, **Santander** on switching offers, and **Starling Bank** on spending abroad.

Consumer guides are a useful starting point for communications. **Which?** appears in 46% of answers and **MoneySavingExpert** in 36%. Forbes citations are to **Forbes Advisor**'s banking and mortgage comparisons. Keeping these pages accurate and supported by current evidence could help providers strengthen how AI describes them.

People in the UK are using AI more

GEO means understanding and improving how your brand appears in AI-generated answers.

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ChatGPT's rank among search services, behind Google, according to Ofcom in 2025.

+156%

Year-on-year growth in ChatGPT's UK web visits, August 2025 vs August 2024.
Claude grew 138% over the same period.

Banking comparisons happen in AI

Questions about accounts, service and savings bring providers into consideration before a customer reaches their website.

Different needs produce different recommendations

This study covers everyday banking, mortgages and savings, alongside fraud, branch access and deposit safety. The user's location was set to the UK.

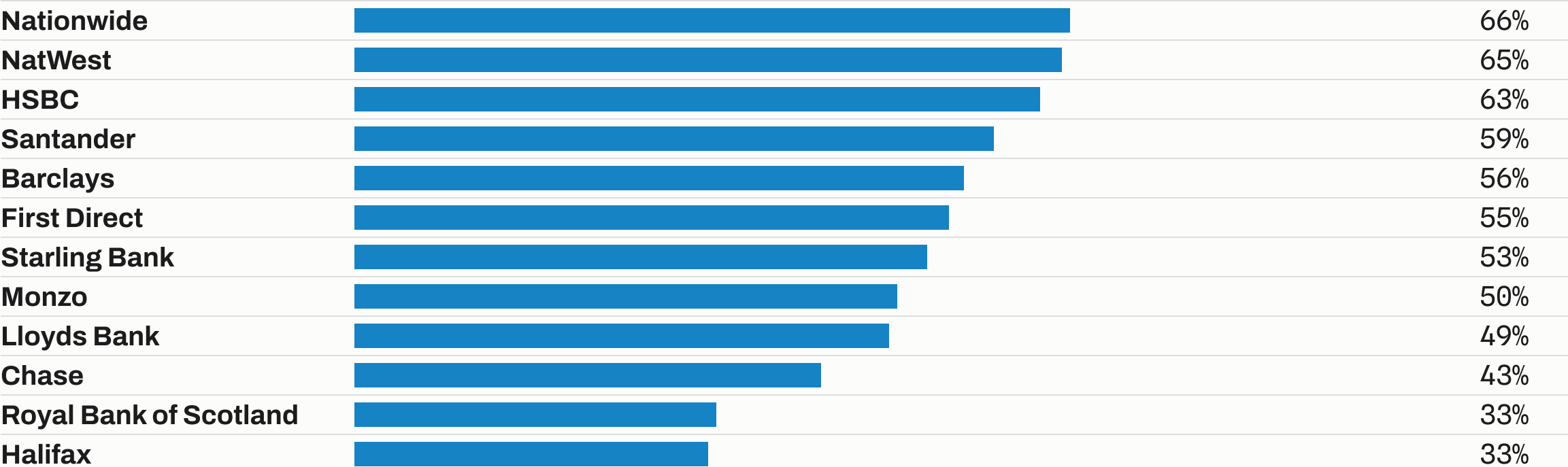
The next 12–18 months: our outlook

We expect AI to play a larger role in researching financial providers. Understanding the sources behind its answers can help focus content and communications.

Source: [Ofcom, Online Nation 2025, p.30](#). Ranking based on UK web traffic. Growth compares August 2025 with August 2024.
The 12–18 month outlook is Omniscan AI's assessment.

Nationwide, NatWest and HSBC appear most often

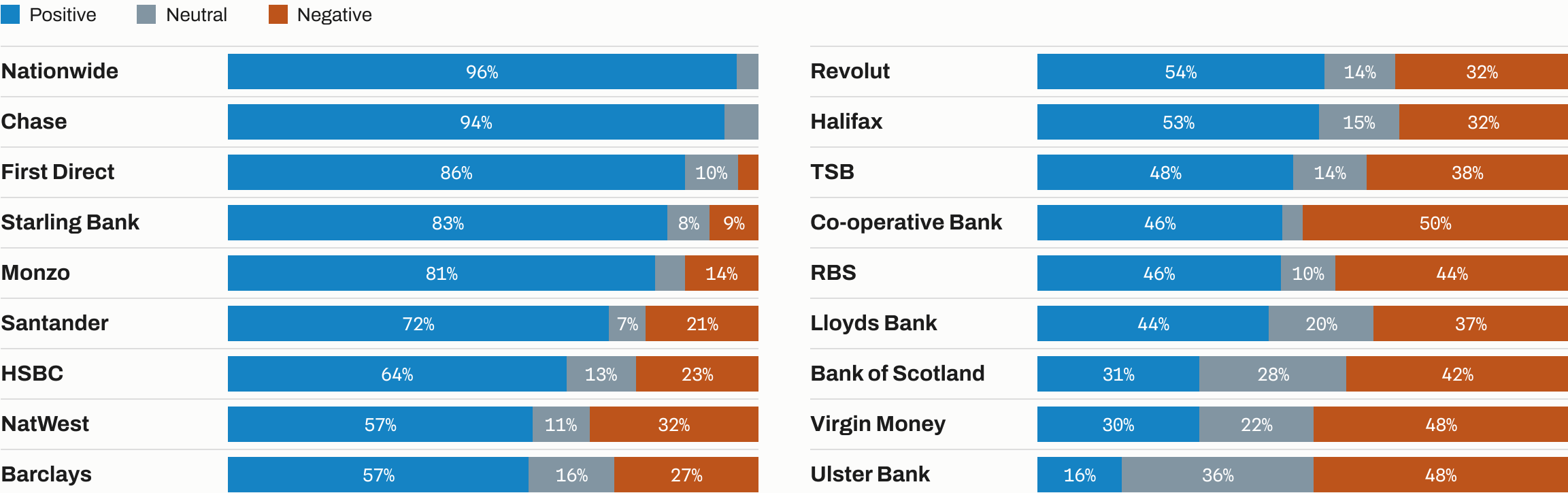
Share of all answers mentioning each brand across the questions tested.



The most-mentioned banking brands are shown. Totals group NatWest and Lloyds group-name mentions with the corresponding bank.

Nationwide and Chase have the strongest positive shares

Share of each brand's own mentions. Ranked by positive share, down the left column then down the right.



Neither Nationwide nor Chase receives a negative description in this study. Their visibility differs: 66% of answers mention Nationwide and 43% mention Chase.

Different needs lead AI to different providers

The provider most often singled out as the best option in each question's answers.

Customer need	Leading provider	Share naming it as the best option	
Current accounts	Nationwide		27%
Savings interest	Santander		33%
Customer service	Monzo		60%
Mobile app	Monzo		40%
Fraud & scam protection	Nationwide		33%
Switching offers	Santander		79%
Mortgages	Nationwide		47%
Spending abroad	Starling Bank		73%
Branch access	Nationwide		60%
Safety of savings	NS&I		80%

Current accounts have no majority winner. NS&I appears here as a savings provider, separately from the banking-brand rankings.

Positive coverage depends on the customer's question

Share of answers on each subject describing a provider positively or negatively.

Service and fraud protection differ

Nationwide and First Direct receive positive descriptions in **100%** of customer-service answers, even though Monzo is most often named the best option.

On fraud protection, Nationwide is positive in **100%** of answers, while Monzo receives negative descriptions in **67%**.

Travel and branch access favour different names

Starling Bank and Chase are both positive in **100%** of spending-abroad answers.

On branch access, Nationwide is positive in **93%**. AI also highlights the Post Office, positively describing it in **100%** of these answers.

Bank visibility varies across AI platforms

Share of each AI platform’s answers mentioning each provider.

Provider	ChatGPT		Claude		Google	
Nationwide		70%		82%		43%
NatWest		62%		82%		50%
HSBC		52%		88%		48%
Santander		62%		58%		57%
Barclays		52%		78%		36%
First Direct		48%		64%		52%
Starling Bank		46%		66%		45%
Monzo		46%		66%		36%

Presence includes positive, neutral and negative descriptions. Comparing platforms can help identify where a brand is more or less visible.

Consumer guides lead the sources behind AI answers

Share of answers citing each website across the banking questions, with the type of content cited.

Which? Bank surveys, reviews & product guides		46%
MoneySavingExpert Banking, savings & consumer guides		36%
Moneyfactscompare.co.uk Account comparisons & rate tables		21%
Forbes Advisor UK Banking & mortgage comparison guides		16%
Finder Financial product comparisons & guides		15%
Reddit Customer discussions & recommendations		13%
NatWest Provider's own website		10%
Nationwide Provider's own website		10%

Which? leads at 46%. Forbes Advisor UK appears in 16% of answers through comparison guides, rather than general Forbes news coverage.

Bank comparisons and switching guides recur

Share of all answers citing these recurring pages. Click a title to view the source.

WHICH?	14%
Best and worst banks	

WHICH?	8%
Bank account switching deals	

FORBES ADVISOR UK	7%
Best bank account switching offers	

These are examples of the specific pages worth reviewing for current product details, eligibility conditions and the evidence behind assessments.

Product questions draw on specialist comparison guides

Most-cited websites for each question. Tied sources share the same percentage.

Question subject	Most-cited source	Share of answers on this subject	
Current accounts	Forbes Advisor UK Which?		60% each
Savings interest	Moneyfactscompare.co.uk		73%
Switching offers	Investing Insiders Which?		57% each
Mortgages	Which?		87%
Spending abroad	MoneySavingExpert		60%

Moneyfactscompare.co.uk leads for savings, Which? for mortgages and MoneySavingExpert for spending abroad.

The sources change with the customer’s question

Most-cited websites for each question. Tied sources share the same percentage.

Question subject	Most-cited source	Share of answers on this subject	
Customer service	Which?		50%
Mobile app	MoneySavingExpert		53%
Fraud & scam protection	Payment Systems Regulator		67%
Branch access	Post Office Which?		67% each
Safety of savings	FSCS		73%

Fraud protection draws most often on the Payment Systems Regulator. The deposit-safety question draws most often on the FSCS.

Where AI visibility could support communications

01 Focus campaigns on the guides AI already cites

Prioritise relevant coverage in Which?, MoneySavingExpert and Moneyfactscompare.co.uk. Review the recurring pages for accuracy and offer current product information and evidence of service improvements to the teams maintaining them.

02 Make strengths and conditions easy to understand

Clear explanations of switching eligibility, account features and charges could support more accurate comparisons. Service and fraud-prevention claims are more useful when supported by dated, attributable evidence.

03 Track reputation by customer need

A brand can perform well on apps and less well on fraud protection. Monitoring a focused set of questions could help teams assess whether communications activity is reflected in coverage and citations over time.

A clearer view of your reputation

We help communications and corporate affairs teams understand what is being said, who is shaping the conversation and what could come next.

Media monitoring & competitor tracking

Reputation benchmarking & insights

Social listening

AI visibility & reputation

Stakeholder mapping

Future issues forecasting

SELECTED CLIENTS WE'VE WORKED WITH



AI-powered intelligence. Greater value.

Media · Reputation · Intelligence

hello@omniscan.ai