

STRATEGIC REVIEW

Q1 2026

# Monzo Business: AI Visibility & Competitive Positioning Review

An executive analysis of how Monzo's business banking proposition performs across AI recommendation engines, where gaps exist, and a prioritised roadmap to defend revenue and category leadership.

# Competitive Positioning Snapshot

Monzo performs moderately across major AI models but fails to dominate any single platform. This leaves the brand vulnerable as AI-driven discovery increasingly shapes SME banking decisions.

## ChatGPT & Claude

**Revolut leads.** Stronger structured content and deeper feature pages give Revolut a clear visibility advantage in the two most widely adopted AI assistants.

## Sonar & Gemini

**Starling leads.** Starling's dedicated feature architecture and regulatory signalling secure top positions in Perplexity Sonar and Google Gemini results.

## Monzo Today

**Competitive, not authoritative.** Monzo surfaces in general queries but is consistently outranked for advanced use cases like international payments, expenses, and integrations.

📌 **Commercial Risk:** In AI-generated recommendations for business banking, competitors are structurally more likely to be surfaced for high-value, revenue-driving use cases.

# Core Structural Weakness

Monzo's business content lacks the depth and segmentation that AI models rely on to assess topical authority. Competitors have invested in structured, topic-specific content architectures that signal expertise to large language models.

## What Monzo Does

Aggregates multiple features into broad landing pages. Key topics like expenses, international payments, and integrations are buried within general business banking content.

## What Competitors Build

- Dedicated feature pages per product area
- Deep use-case pages targeting specific SME segments
- Integration and API documentation hubs
- Trust and regulatory reinforcement pages

**Result:** AI models favour structured, topic-specific authority. Competitors appear more specialised and therefore more "recommendable."

# Critical Topic Gaps: Revenue at Risk

Three commercially significant content gaps are costing Monzo visibility in the moments that matter most to SME decision-makers evaluating business banking options.



## Business Expenses & Employee Cards

No dedicated, SEO-focused expenses workflow page exists. Positioning around team cards, spend controls, and reconciliation is weak. Expenses management is a **primary decision factor** for SMEs choosing a business bank.



## International & Multi-Currency Banking

Limited visibility around EUR, USD, and EEA payment corridors. No strong narrative around FX rates or cross-border suitability. Globally trading SMEs will default to **Revolut or Wise-style messaging** instead.



## Financial Protection & Trust Signals

FSCS coverage and regulatory messaging are not embedded in the business customer journey. Higher-balance SMEs need **explicit reassurance** before committing to switch their primary banking relationship.

# Authority Gaps Holding Monzo Back

Beyond topic gaps, Monzo is missing foundational authority signals that AI models use to determine which brands are most credible and comprehensive in the business banking category.

## No Developer or API Hub

Tech-forward SMEs expect publicly documented APIs and developer resources. This absence signals a lack of platform maturity to both AI models and technically sophisticated buyers.

## Weak Integrations Narrative

Connections to Xero, QuickBooks, FreeAgent, and the broader accounting stack are not presented with the depth or structure that competitors provide. This is a key evaluation criterion for SMEs.

## Limited Scaling Narrative

Growing teams need confidence that their bank can scale with them. Monzo lacks content addressing multi-user permissions, team management, and growth-stage banking needs.

**Commercial consequence:** Tech-led SMEs and scaling businesses perceive Revolut as the more advanced, better-integrated platform. Monzo risks being categorised as a "starter" business account rather than a serious growth partner.

# Structural Recommendation: Hub-and-Spoke Model

Monzo must transition from broad landing pages to a structured hub-and-spoke content architecture. This mirrors how AI models categorise topical authority and determine which brands to recommend for specific queries.



## Expenses & Cards

Team cards, spend controls, receipt capture, reconciliation



## International Payments

FX rates, multi-currency, EEA corridors, cross-border



## Accounting & Integrations

Xero, QuickBooks, FreeAgent, API documentation



## Cash & ATM

Deposit options, ATM access, cash handling for retail SMEs



## Protection & Regulation

FSCS, FCA authorisation, fraud protection, trust signals



## Industry Use Cases

Freelancers, agencies, e-commerce, hospitality, trades

# 90-Day Priority Roadmap

A phased execution plan designed to close the most commercially damaging gaps first, then systematically build the structural authority needed to compete in AI-driven recommendation environments.

## Days 1 to 30: Foundation

1

- Create a dedicated Expenses & Employee Cards page with full workflow detail
- Strengthen integration and accounting content with structured feature pages
- Embed FSCS and regulatory trust messaging across all key business pages

## Days 60 to 90: Differentiation

3

- Publish industry-specific pages targeting freelancers, agencies, and e-commerce
- Expand API documentation and developer integration content
- Surface high-value community content and case studies for long-tail coverage

2

## Days 30 to 60: Expansion

- Launch a dedicated International Payments page with FX and corridor detail
- Restructure business banking content into the hub-and-spoke model
- Improve pricing comparison clarity and scaling logic for growing teams

# Where Monzo Stands Today vs. Where It Needs to Be

Monzo's brand strength and app experience are genuine competitive advantages. However, in AI-driven evaluation environments, depth, structure, and authority signals determine recommendation frequency. The gap between perception and positioning must close.



## Current Perception

**Monzo looks simple.** Broad landing pages and limited feature depth position the brand as a starter account rather than a serious business banking contender.



## Competitor Perception

**Competitors look specialised.** Revolut and Starling invest in structured, segmented content that signals deep expertise across every business banking category.

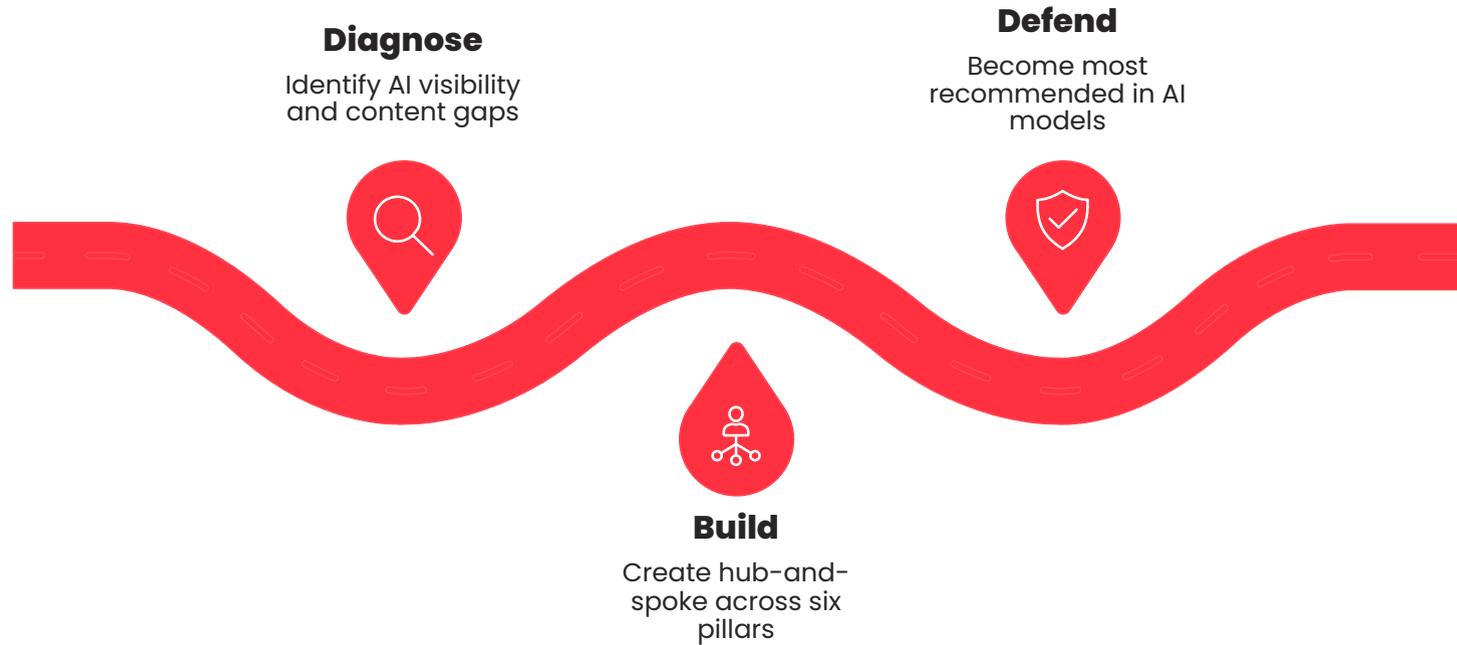


## Target Positioning

**Monzo must look authoritative.** AI systems reward specialisation. Structured depth across key topics will shift Monzo from "competitive" to "recommended."

**Key Insight:** AI systems reward specialisation. The brands that build the deepest, most structured content around specific business banking topics will capture the highest share of AI-generated recommendations.

# Key Takeaways & Next Steps



Monzo's brand equity and product experience provide a strong foundation. But in the emerging landscape of AI-driven banking discovery, structural content depth determines who gets recommended. The 90-day roadmap outlined in this review provides a clear, commercially prioritised path to close the gap, defend revenue, and position Monzo as the authoritative choice for business banking across every AI recommendation surface.

**6**

## Content Pillars

Hub-and-spoke topics to build

**90**

## Day Roadmap

Phased execution timeline

**3**

## Critical Gaps

Revenue-relevant topics to address first