

UNFILTERED BANKING

LIFE-LED[®]

INSIGHT 2026

OUR ANNUAL GUIDE FOR CREATORS
OF PEOPLE INSPIRED EXPERIENCES



OUR TAKE ON 2026

As we move deeper into a decade defined by rapid technological advancement and renewed questions of trust, people are seeking genuine experiences, transparent interactions, and technology that enhances rather than replaces human connections.

Our report will show how the insights from our report in 2025 manifested in real world experiences delivered by brands, and how these are influencing our situations, traits and desires throughout 2026.

We will focus on the key insights driving human behaviour in 2026 through the lens of **Humanity Unfiltered**, a perspective that values authenticity, care and connection and explore HOW this might affect the way brands show up. Providing practical suggestions for creating brands and experiences that are relevant, resonant and real in 2026, a year that is about growth, optimism and opportunity.

We hope there are takeaways that are interesting and useful, and that there are some moments of inspiration to make us all wonder 'what if'.... Thanks for reading!

The I-AM Insight Team.



MACRO TRENDS

As we move into 2026, the macro trends shaping consumer behaviour remain consistent but their impact is deepening.

Easing **economic pressures**, rapid **advancements in AI** and rising expectations around **wellbeing and sustainability** are reshaping how people live and decide.

At the same time, time-scarcity and growing **political unrest** will drive a shift towards more considered, value led choices.

Together these forces signal a move towards more human-centred ways of living and will guide people towards a world that feels grounded. **Humanity Unfiltered** captures this change where value is found not in perfection or excess, but in what feels authentic, sustaining and meaningful.



SUSTAINABILITY

Consumers now expect brands to take real, transparent action. Environmental responsibility is the baseline, not a bonus.



POLITICS

Global instability is fueling caution, pushing people toward brands that show reliability, transparency and social responsibility.



ECONOMY

Despite easing pressures, value seeking remains. Spending decisions are more deliberate and considered.



WELLNESS

Time pressure and modern lifestyles are pushing wellbeing higher up the priority list. People are investing more in practices that support balance and quality of life.



TECHNOLOGY

Advances in AI are making digital interactions more intuitive and personalised, turning seamless experiences into the norm.

HUMANITY UNFILTERED

IN UNCERTAIN TIMES, AUTHENTICITY BECOMES COMFORT, AND TECHNOLOGY FINDS ITS ROLE IN SUPPORTING THE HUMAN EXPERIENCE.



A growing desire for authenticity, emotional honesty and genuine connection is emerging as people navigate an increasingly uncertain world. Geopolitical tension, economic pressure, climate concerns and rapid technological change continue to reshape how people live, work and relate to one another.

In response, consumers are becoming more selective about what they engage with. Perfection driven narratives and hyper-curated identities are losing relevance, while vulnerability, transparency and imperfection are emerging as signals of trust. People are seeking products, services and experiences that recognise the realities of everyday life and support them within it.

Expectations of brands are shifting. Empathy, responsibility and emotional intelligence are becoming essential as consumers look for support rather than aspiration. Technology remains central to daily life, but its role is evolving with the most meaningful innovations working quietly in the background to ease decisions, enhance wellbeing and enable connection without adding to overload.

Together, these forces are shaping new behaviours in 2026 that prioritise integration over excess, functionality over hype and meaningful human experiences over surface level innovation expressed through three emerging themes:

Supportive Systems, Functional Care and Restorative Escape.

WHAT HUMANITY UNFILTERED MEANS FOR FINANCIAL SERVICES

Financial services is entering a phase where efficiency is no longer enough. Over the past decade, banks have optimised for speed, digitisation and automation but in doing so, many experiences have become complex, impersonal and overwhelming.

Humanity Unfiltered signals a shift toward rebalancing technology with human needs:

- Moving from product delivery to life support systems
- From frictionless to emotionally intelligent experiences
- From channels to ecosystems of support (digital, human, physical)
- From transactions to trust, guidance and reassurance

The winners will be institutions that design experiences which feel:

- **Calm** (not overwhelming)
- **Supportive** (not sales-driven)
- **Human** (not purely automated)

The future of financial services is not just smarter or faster — it is more human: quietly supportive, practically helpful and designed to create calm and confidence in an increasingly complex world.

HUMANITY UNFILTERED THEMES



SUPPORTIVE SYSTEMS

WHEN TECHNOLOGY FADES INTO THE BACKGROUND AND LIFE COMES FORWARD

Supportive Systems in 2026 reflect a growing demand for technology that quietly serves human needs without demanding constant attention. As people push back against one-size-fits-all platforms and algorithmic noise, they are gravitating toward personalised systems that adapt to individual lives supporting decisions, wellbeing and daily routines without dictating behaviour or shaping identity.

The most meaningful innovations are increasingly invisible. Rather than competing for attention, they use intelligence to reduce friction, remove complexity and create space for presence, purpose and more human ways of living in the physical world.

People Inspired Experiences



FUNCTIONAL CARE

WHEN WELLBEING BECOMES PRACTICAL, SHARED AND GROUNDED IN REAL LIFE

Care in 2026 will move beyond superficial self-care and the idea that wellbeing must be managed alone. As burnout, health anxiety and economic pressure intensify, traditional life milestones such as career progression, parenthood and retirement will become less predictable, driving demand for more genuine, preventative and collaborative forms of support.

Wellbeing will no longer be organised around age, but around life stages and lived realities. This reframes care as infrastructure rather than aspiration, with support designed to integrate seamlessly into everyday routines and respond to moments of transition rather than fixed demographics or idealised wellness goals.



RESTORATIVE ESCAPE

WHEN ESCAPE IS ABOUT RESTORATION, NOT DISTRACTION

Restorative Escape in 2026 responds to the emotional compression of culture by offering intentional, time bound experiences that help people pause, reset and reconnect. Rather than immersive fantasy or hyper stimulation, these experiences prioritise presence, sensory engagement and emotional grounding.

Whether through nature, culture, hospitality or design, restorative escapes create space to recover capacity allowing people to return to everyday life feeling more connected, not further removed from reality.

SUPPORTIVE SYSTEMS

WHAT THIS MEANS FOR BANKING

Banking will increasingly shift from something customers use to something that works quietly in the background of their lives. The focus moves from interfaces to outcomes helping customers make better decisions with less effort.

Impact on financial services

- AI becomes a financial advisor or agent, not just a chatbot
- Shift from dashboards to predictive, proactive guidance
- Reduction in notifications, complexity and cognitive load
- Banking becomes embedded into everyday ecosystems

What banks need to do

- Design “invisible CX” that anticipates needs
- Use AI to simplify decisions, not sell products
- Create systems that reduce stress and uncertainty
- Focus on clarity over control



REVOLUT

DIGITAL BANKING

Revolut has started developing community focused customer hubs used for events, advisory sessions and customer engagement . These environments are designed more like modern lounges or startup clubhouses, where customers can meet experts, attend financial education events or discuss services in an informal setting.

- Hospitality-style lounge environments replacing traditional branches
- Spaces designed for conversation, workshops and community events
- Reinforces trust and human connection within a primarily digital banking relationship



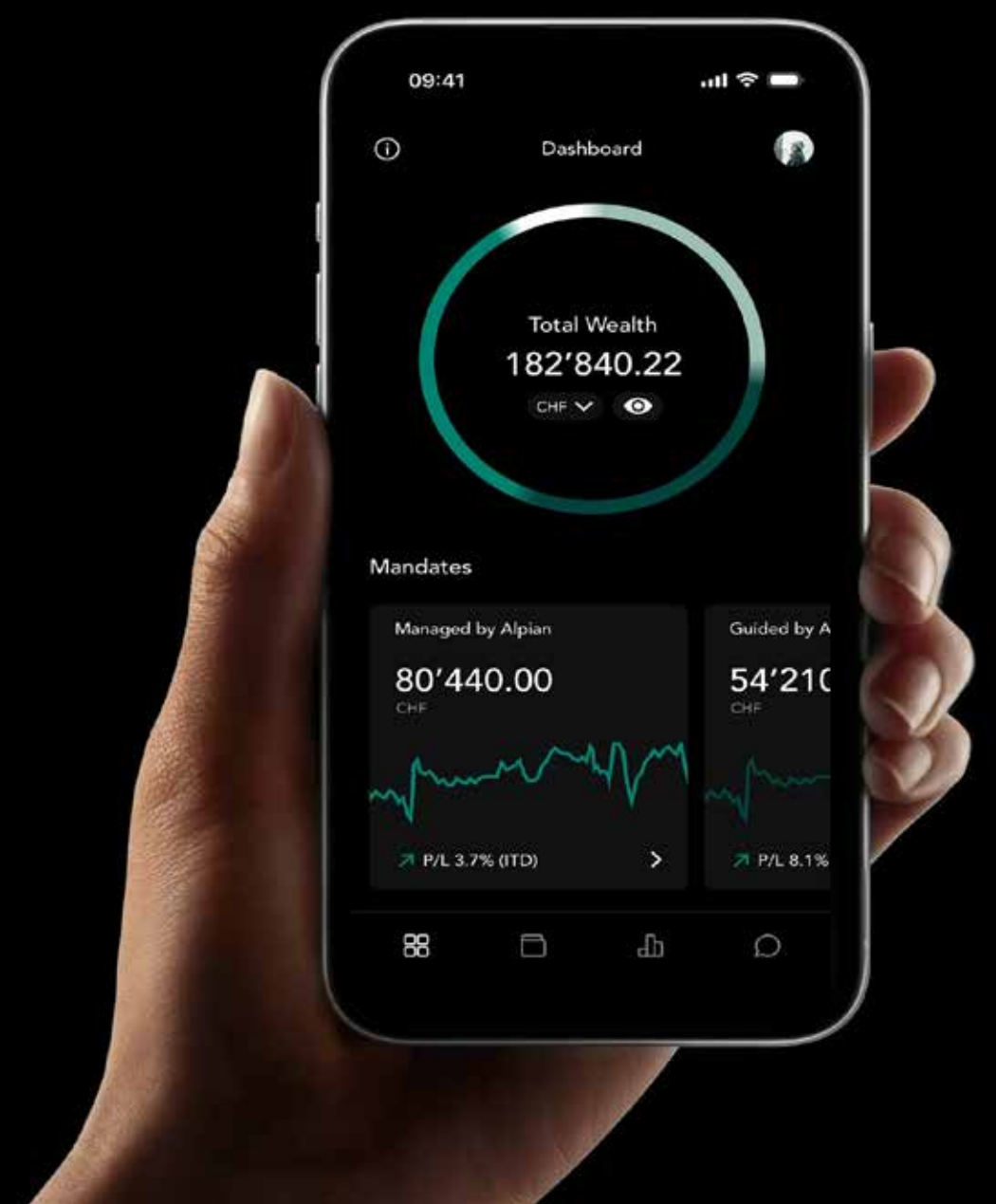


ALPIAN

DIGITAL BANKING

Switzerland's first private digital bank. Not just as a digital bank, but as a digital wealth advisory service combining technology with human expertise. Alpian emphasises long-term financial wellbeing and personalised guidance, helping clients make more confident financial decisions throughout different life stages.

- Combines digital banking with human wealth advisors available through the app
- Focuses on holistic financial wellbeing, not just investment performance
- Provides curated portfolios aligned to client goals and risk tolerance



FUNCTIONAL CARE

WHAT THIS MEANS FOR BANKING

Customers increasingly expect banks to act as partners in navigating real life, not just providers of accounts or investments. This is about care that is useful, tangible and grounded in real situations.

Impact on financial services

- Rise of financial wellbeing as a core proposition
- Growth of advisory-led models across all segments (not just wealth)
- Services designed around life events (buying a home, starting a business, retirement)
- Blending of digital tools + human expertise

What banks need to do

- Reframe propositions around life needs, not products
- Provide guidance, not just information
- Build stronger human advisory layers
- Support customers through uncertainty and complexity



Functional Care

CHIME WELLNESS CENTRE

DIGITAL BANKING

Designed as community led spaces where customers can access financial education, attend workshops and meet Chime representatives. Instead of a traditional banking environment, the centres are designed with open lounge seating, presentation areas and collaborative spaces that support learning and conversation around financial wellbeing.

- Reflects Chime's mission of improving financial health by providing an environment to engage with money topics in a calm, supportive setting
- Workshops and education supporting financial wellbeing
- Helps customers step away from digital tools and discuss finances with guidance

People Inspired Experiences



Willkommen in einer neuen Ära: George Business ist da.

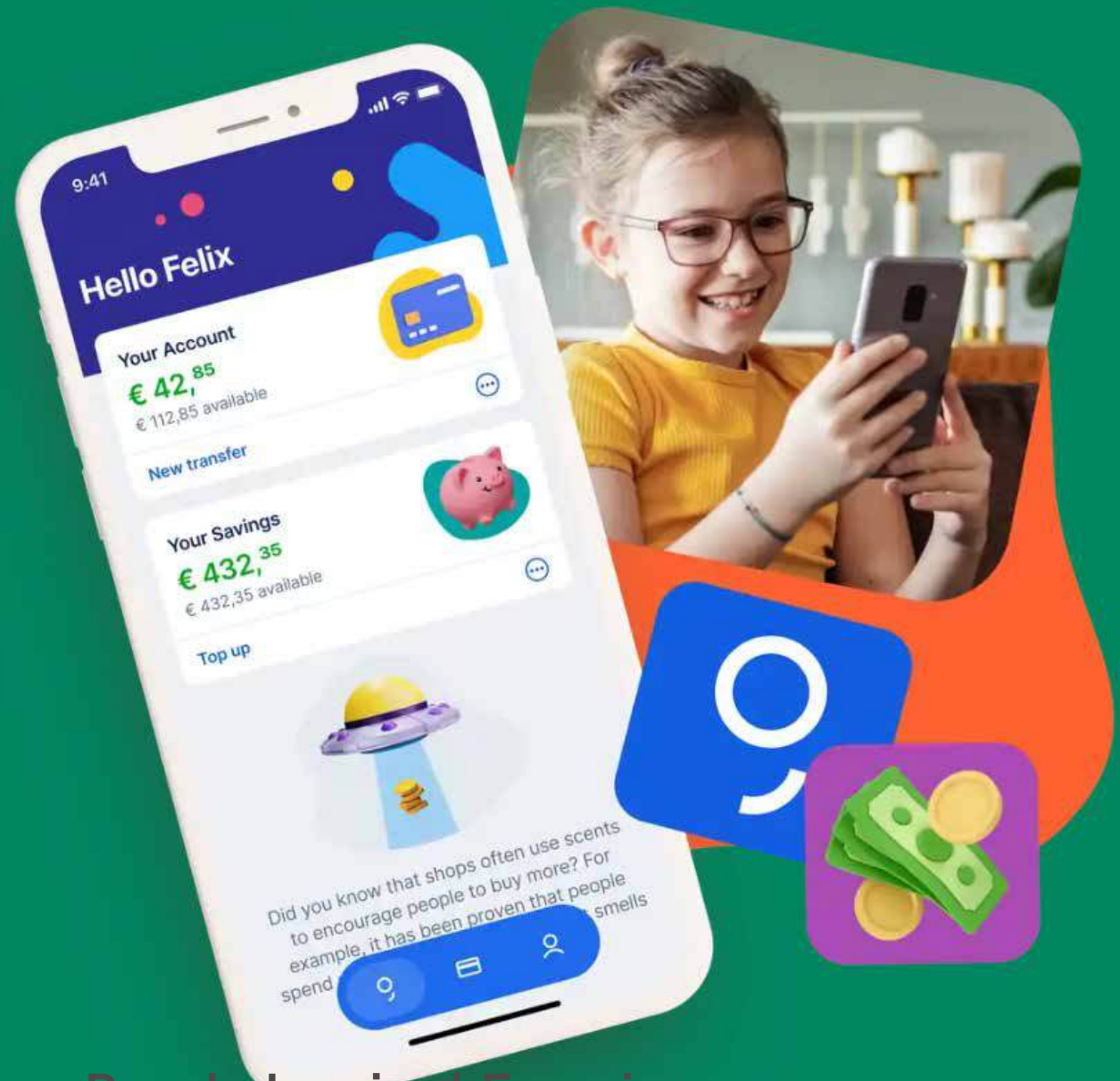


GEORGE BY ERSTE

DIGITAL BANKING

George is a digital banking platform that combines banking services with financial insights, personalised recommendations and integrated services, helping customers understand and manage their financial lives more holistically.

- Personalisation & UX: Users can drag-and-drop components, rename products, and toggle between list or "card" views
- George Business/Pro: Tailored digital banking for companies and small businesses, providing invoice uploads and cash flow forecasting
- Development: Developed by in-house fintech, George Labs, designed to act as an automated assistant for personal finance



People Inspired Experiences



RESTORATIVE ESCAPE

WHAT THIS MEANS FOR BANKING

As financial decisions become more complex and stressful, customers increasingly value environments that help them slow down, think clearly and feel reassured. This applies to both physical and digital experiences.

- Reinvention of branches into advisory lounges, community hubs and club-style spaces
- Growth of hospitality-led banking environments
- Digital experiences designed to feel calm, simple and focused
- Emergence of spaces for entrepreneurs, communities and clients to connect

What banks need to do

- Design physical environments that feel like hospitality, not banking
- Create safe spaces for complex conversations
- Reduce noise and friction in digital interfaces
- Use space and design to build trust and emotional confidence



Restorative Escape

ISMEKAN

INNOVATION HUBS

İşMekan is a network of coworking-style spaces created by Türkiye İş Bankası to support entrepreneurs and SMEs. Located within communities across Turkey, these hubs provide workspace, meeting rooms and mentoring programmes where founders can collaborate and develop ideas in a calm, supportive environment designed to nurture both business growth and wellbeing

- Community hubs connecting founders, advisors and local business networks
- Training programmes and mentoring supporting early-stage entrepreneurs
- Blend of retail, hospitality, co-working & events programme

People Inspired Experiences



I-AM

CITI WEALTH HUB

PRIVATE BANKING

An immersive wealth management environment combining advisory suites, hospitality lounges and seminar spaces. The design focuses on comfort and discretion, allowing clients to spend extended time discussing investment strategy, attending events or meeting advisors in an environment that feels closer to a premium members lounge.

- Hospitality-led interiors inspired by luxury lounges
- Private advisory suites for confidential discussions
- Event spaces for education and client gatherings
- Designed to slow down and deepen wealth conversations



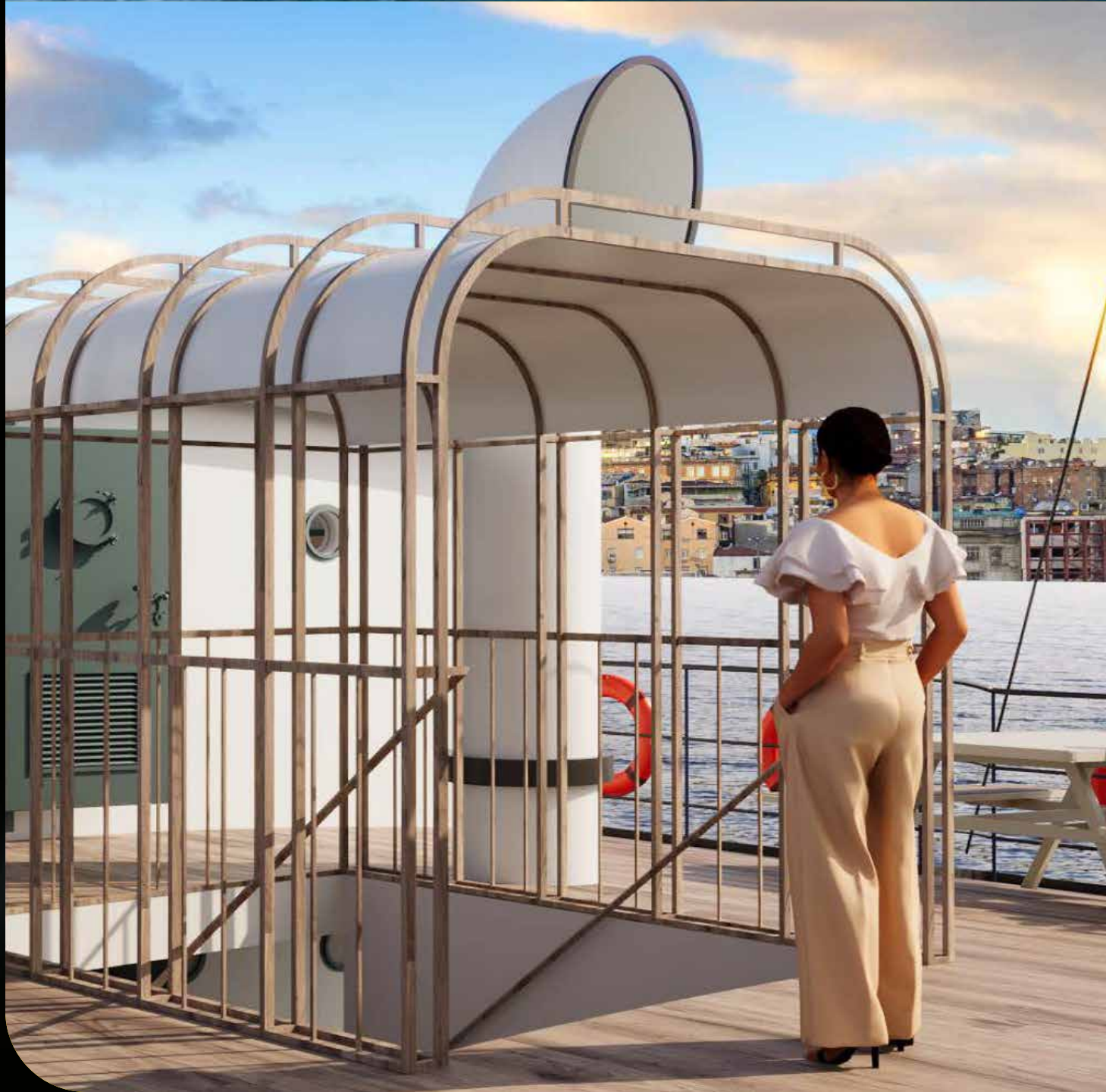
Restorative Escape

İŞ VAPUR

SME BANKING

İş Vapur is a restored ferry carrying Istanbul's history, designed as a dual-purpose infrastructure, ensuring uninterrupted banking services and access to essential needs, while operating as a mobile disaster coordination hub in the event of a potential Istanbul earthquake. A bold, joyful leap from land to water.

- Multi-purpose functionality from finance to disaster hub
- Strong emotional brand building role
- Connects İş Bank back to the roots of Istanbul and provides a mobile /agile touchpoint



5 KEY TAKEAWAYS:

- 1. Less complexity, more clarity**
Experiences should reduce confusion and make financial decisions easy to understand
- 2. From products to life support**
Moving beyond selling products to helping customers navigate real life needs.
- 3. Proactive guidance**
Anticipating the needs of customers before problems arise.
- 4. Human support when it matters**
Customers still need access to real people for important or complex moments.
- 5. Design for calm and trust**
Every interaction (digital or physical) should reduce stress and build confidence

Unfiltered Banking

LET'S WORK TOGETHER TO CREATE BRANDS AND EXPERIENCES THAT BUILD DEEP, AUTHENTIC HUMAN CENTRED CONNECTIONS, TO FORGE RELATIONSHIPS WITH CONSUMERS AND ELEVATE YOUR BUSINESS.

PLEASE GET IN TOUCH IF YOU WOULD LIKE A CONVERSATION ABOUT OUR INSIGHT, A CHAT OVER A COFFEE, OR IF YOU WANT TO SHARE AN INTERESTING CHALLENGE.

GET IN TOUCH

[I-AMONLINE.COM](https://www.i-amonline.com)

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