

I S B A

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Humans + Robots: The Future of Trust in Financial Services

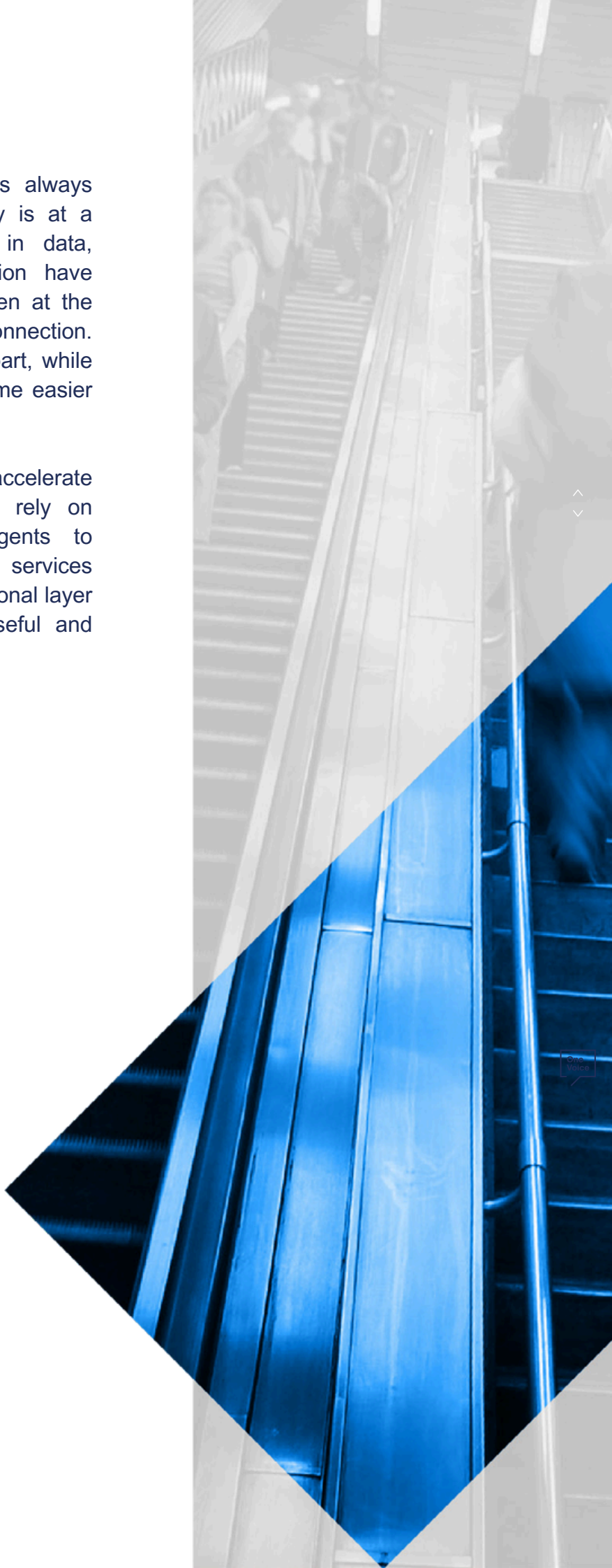
ISBA Workshop Summary - June 2026

One Voice

Background and context

Effectiveness in financial services has always been rooted in trust, but the industry is at a turning point. Years of investment in data, performance marketing and automation have delivered scale and efficiency, but often at the expense of differentiation and human connection. Many brands now struggle to stand apart, while switching between providers has become easier than ever.

AI and agentic decisioning are set to accelerate this shift. As customers increasingly rely on digital platforms and third-party agents to manage their financial lives, financial services brands risk being reduced to a transactional layer unless they create more relevant, useful and trust-building experiences.



The opportunity:

In June, ISBA brought together senior financial services marketers with fractional consultant Emily Latham and Victoria Hoyle, Global VP Intelligence at Social Element to explore how brands can combine human insight with AI-powered scale to rebuild meaningful, trust-based relationships across the customer lifecycle. The discussion challenged leaders to think beyond using automation for efficiency alone and instead consider how to build deeper customer relationships at scale.

The workshop surfaced a clear cross-industry view: while ambition is high, many organisations are still in the early stages of turning customer insight, data and automation into joined-up, customer-led experiences. Members recognised the need to shift from campaign-led messaging to more proactive, contextually relevant and emotionally intelligent end-to-end experiences. But they also identified common barriers across organisational design, operating model, maturity and tooling that are holding them back.

What we heard (cross-industry reality check): Across organisations, members agreed that the past five years have seen meaningful investment in technology, but limited progress in turning that investment into connected, scaled customer experiences. The biggest reasons were fragmented customer data foundations and operating model challenges.



Five themes came through consistently:

1. Customer understanding is strong, but not operationalised. Most organisations have robust segmentation, personas and insight frameworks, with growing focus on lifecycle, behaviour and life moments. However, these insights are not consistently embedded into wider team structures, data models, decisioning systems or day-to-day activation, which makes them difficult to use at scale across the end-to-end experience.

2. Martech capability outpaces orchestration maturity. Organisations have invested heavily in CDPs, data platforms and decisioning tools, and many have strong ambitions to deliver omnichannel, journey-led experiences. But in practice, execution often remains channel- or campaign-led. Siloed teams across marketing, data, product and technology, combined with limited end-to-end journey ownership, make orchestration across products and touchpoints difficult.

3. Operating models have not kept pace with the tools. Many organisations now have the core technology needed for personalisation, but their ways of working, ownership models and cross-functional coordination have not evolved quickly enough to unlock its full value. While levels of maturity varied across the group, there was broad agreement that very few organisations are extracting the full value today.

4. Creative and content remain the biggest scaling constraint. Participants recognised that effective personalisation requires more relevant content, not just more automation. While some teams are starting to use AI to generate content and variants, production and approval processes are still often manual, slow, and organised around channels rather than customer needs or journey stages. This is a critical enabling capability, and members recognised that it needs to mature alongside customer insight and contextual understanding to unlock the full relationship opportunity.

5. Measurement is evolving, but is not yet truly customer-led. Investment in measurement frameworks is growing, and some organisations are moving towards engagement and lifecycle metrics. However, many still measure primarily at channel or product level, which makes it hard to prove the incremental impact of personalisation or understand end-to-end journey performance.

Overall takeaway

Across these themes, the same challenge persists: the industry is not short of insight or technology. It is struggling to connect the two in a repeatable, scalable way that delivers meaningful, trust-building customer experiences.

Seven practical actions to move forward

1. Make customer strategy the organising principle. Align teams around shared segments, journeys and priorities.
2. Prioritise a small number of high-value journeys. Focus on the areas where you can create measurable customer and commercial impact.
3. Build a minimum viable customer view. Start with the signals that matter most rather than waiting for perfect data.
4. Redesign around journeys, not products. Introduce lifecycle ownership and cross-functional teams.
5. Build operating models that connect insight, content and execution. Ensure creative is driven by real customer understanding and designed to scale across journeys.
6. Evolve measurement towards customer outcomes. Move beyond channel KPIs to metrics such as engagement, lifetime value and trust.
7. Define clear human and AI governance. Set roles, guardrails and accountability before scaling automation.



Emily Latham is a fractional consultant who helps CMOs turn customer strategy into operational reality. She works at the intersection of marketing, data and technology, redesigning operating models, maturing ways of working, and building the cross-functional foundations that connect insight to execution at scale.

Victoria Hoyle is Global VP of Intelligence at Social Element, a global social media agency, with a background spanning media and the creative industries. She is the creator of the Brand Currency Index™ - Social Element's proprietary methodology for measuring the relationship between social performance and brand value.

