

What 2026 will demand of financial services marketers

A foundational principle in marketing is the distinction between long-horizon brand building and short-horizon performance activity. A company may spend years piecing together the narrative that describes what it stands for, while running monthly campaigns that nudge consumers toward its propositions.

 By [Erica Bopape](#) 14 Jan 2026



Erica Bopape (OMSA) is the executive for marketing and communications at Absa Business Banking. Source: Absa.

One builds memory. The other prompts action. With so much changing in how consumers behave and how companies reach them, it is often these basics that steady the work.

And while the work itself hasn't changed, the way it is carried out looks different from even a year ago, and will shift again in the year ahead.

Technology is fundamentally transforming how people interact with companies at a pace that forces marketing teams to adjust their execution almost annually.

We are in the midst of what many describe as the age of intelligent marketing, and it is only going to accelerate in 2026. Practitioners in every sector will have to be agile enough to keep track of where their consumers are and how to reach them, and with what tools. This is especially true in financial services, where solutions and services carry real implications for individuals and businesses, and where trust has to hold even as the mechanics evolve.

As marketers plan for the year ahead, several trends are starting to surface more clearly.

Planning around AI intermediaries

Research from [Kantar](#) shows that a growing share of AI users already rely on voice assistants, chatbots or AI shopping tools, and most of those who use them regularly turn to these agents for recommendations. This suggests that AI intermediaries will sit between companies and their consumers more often in the year ahead. Marketers will need to think about these agents as part of their audience, making sure that content i

structured in a way machines can find and interpret.

That shift is already pushing teams to move away from traditional SEO thinking towards a GEO mindset, writing for the human while keeping the machine in view so that messages can be picked up and passed on. It also asks for a fresh look at the customer journey. Journeys have been shrinking for years, but we may be edging towards the zero-click moment. [Pew Research](#) has found that only a small share of users click through after seeing AI-generated summaries, which changes how discovery works.

And even with all this momentum, the progress will be uneven. This is still an early phase, and most teams will need a period of experimentation before locking in new approaches.

Context and content, the king and the queen of marketing

On the other side of the AI equation is the rise of what many now call 'AI slop'. As more of this fills feeds and search results, the pressure grows for marketers to create work that stands out and still feels grounded in something real. That places a renewed emphasis on content and context, especially in financial services. The sector carries responsibilities around financial education, market interpretation and public understanding, and audiences have little patience for content that cuts corners. Thought leadership that is timely and informed is likely to define success in this period, because it helps audiences sort through an environment where the volume of information is growing but its reliability is not.



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It is also an opportunity to build brand storytelling into places where audiences now spend their time. [Global spending on product placement](#) grew more than 12% in 2023 to almost \$30bn, and as more people move podcasts, streaming and other spaces without traditional advertising, marketers may need to think about this as a practical way to carry brand content into environments where ads no longer appear.

Determining where influence really is

According to the [Influencer Marketing Hub](#), influencer activity helped push social media to become the world's largest advertising channel in 2024, overtaking paid search and reaching an estimated \$266bn in global spend by the end of 2025. In South Africa, conservative estimates put the market at around R500m. [The World Advertising Research Center](#) notes that brands view creators as central to achieving their objectives, with 61% of marketers planning to increase their investment in influencer marketing in the near term. Yet many still struggle to use this investment effectively, and the tension between reach and control is likely to become more visible in 2026.

There are lessons here for financial services in understanding where influence actually sits and how it is exercised.

The risk of aligning with someone whose financial behaviour later raises questions is real, but influence is limited to high-profile creators. It often lives in communities, in small businesses, in the people whose stories carry weight because they reflect lived experience. Reaching people where they already are, in the spaces they move through every day, remains one of the most reliable ways to build credibility in a sector

where trust is fragile.

Finding the missing middle

Several reports point to South Africa's middle class splitting under pressure from rising costs and high del with some households moving into higher spending groups while others pull back sharply. We are seeing financial-services brands that once focused on the upper end partnering with retailers and other mass-market players, creating solutions that stretch across income levels. For marketers, that means specialisation is becoming less useful; in its place is hyperpersonalisation. People want information that recognises their situation without feeling intrusive, and they want guidance that aligns with their financial realities. The challenge for marketers is to find the line between relevance and overreach, and to work with product and compliance teams to ensure that personalisation supports the customer rather than overwhelm them.

Hyperpersonalisation is also becoming more relevant for business clients, as financial needs diverge sharply across sectors and company sizes.

While business banking has often relied on broad messaging, there is an opportunity for marketers to develop hyperpersonalised sector-specific content, solutions and guidance that feel timely and useful.

A lot will change as the year progresses, and marketers will need to stay agile enough to adapt to what emerges.

But even with all the movement, the principles behind good marketing do not fall away. They matter more. Keeping approaches human-centred becomes essential at a time when so much of the process is becoming less human, and the task now is to find new ways to communicate messages that still feel grounded in people's real lives.

ABOUT ERICA BOPAPE

Erica Bopape is the executive for Marketing and Communications at Absa Business Banking
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