For my game there are two different types of characters: an avatar and the vehicles. I'll attempt to add some depth to both below:

Avatars: The backstory of the game is represented through the prospective of an avatar. These will be customizable characters that can be made to be unique to suit each players personal preference; gender, hair, skin tone, etc. There will also be special cosmetic items that are earned as rewards. The avatar is used as a human element to connect the player to the world, but is not strictly a playable character. There may/will be establishing cutscene/walkthroughs in the introduction of the game, but outside of these thematic instances, the gameplay takes place through racing in the 'vehicles'.

Vehicles: I think it is appropriate to consider the vehicles characters as well. I envision that there will be a handful of 'stock' configurations for the vehicles, and then various 'mods' that enhance certain aspects of there performance.

The vehicles are what's used for the racing which is what the gameplay revolves around. The best example of the type of racing that I would hope to emulate is Mario Kart; easy to understand and with lots of elements of chance, skill, and luck.

For the design of the vehicles, I imagine them to have strong 'Redout' influenced design; futuristic, fusion powered racing ships (see photo for an example). 'Mods' would be upgrades that are visible while they game is happening. Other aesthetic influences are 'Transistor' and 'Tron'. Each vehicle would have some sort of backstory that moves the narrative forward, and would be unlocked as progress is made.

For the overall art style, I really like 'Art of Rally'. Obviously the tone would be changed to make it much more futuristic, dark, and dystopian, but the low-poly and well rendered style is very attractive and will help put an emphasis on the gameplay rather than sensory overload. I also imagine this is a game that might run on a very wide range of devices (Apple TV, Roku TVs), so making it graphically simple should help overall adoption.