

To compete in a rapidly evolving landscape,  
FS firms will focus on three interconnected imperatives

## Customer engagement

## Operational efficiency

## Technological innovation

36%

of millennials learn about finance on **social media**, highlighting firms' challenge to **engage** this new generation of investors.<sup>1</sup>

69%

of relationship managers' (RMs) time in a day is consumed by **non-client tasks** such as **onboarding** and **compliance**.<sup>2</sup>

59%

of retail bank executives say **identity fraud** is a **growing concern**.<sup>3</sup>

R Retail banking

W Wealth management

P Payments

## In 2026, FS firms navigate challenges with...

## FS firms can achieve success by...

## Customer engagement

Legacy customer relationship management (CRM) systems lack real-time intelligence, which impedes personalized engagement and slows down service

1

Using agentic AI in contact centers to automate routine interactions and help agents in real time, driving productivity

R W P

A lack of meaningful, interactive financial education for young clients results in poor customer engagement and service

2

Partner with fintechs to build and deploy a digital, gamified financial literacy platform to enhance engagement, capability, and service quality

R W

Restricted high-net worth individual (HNWI) access to alternative assets, as high minimums and illiquidity hinder diversification

3

Integrating private market access through digital platforms to boost HNWI investment flexibility and customer loyalty

W

Merchants shifting to PayTechs for flexible ways to pay, as bank-led payment failures and checkout friction erode customer experience and trust

4

Partnering with Independent Software Vendors (ISVs) to deliver bundled payments and value-added services that boost engagement and drive growth

P

## Operational efficiency

Fragmented data and evolving regulations that hinder real-time compliance monitoring and increase operational costs

5

Deploying AI-driven platforms to automate regulatory updates, by sanctions tracking and policy checks for cost-efficient compliance

R W P

Non-standardized payment processing drives cost inefficiencies, while legacy systems cause downtime, which erodes reliability

6

Developing payment orchestration capabilities across traditional and emerging payment methods including cryptocurrencies and stablecoins

R P

RMs are held back by manual workflows and fragmented data, which limits deep insights and makes client engagement less personalized

7

Automating RM workflows like Know your Customer (KYC) and using intelligent automation to reduce manual effort and deliver personalized advice

W

## Technological innovation

Fragmented security infrastructures and advanced AI-driven attacks make threat detection slower, weakening resilience and eroding customer trust

8

Unifying security platforms with centralized monitoring across channels to detect threats faster, minimizing downtime

R W P

Shifting the payment mix – driven by digital wallets, instant payments, and digital assets – cuts interchange revenues

9

Collaborating with fintechs to scale digital payments, and offering stablecoin-based transactions to simplify cross-border payments

R P

Low-margin merchant acquisition and fragmented merchant ecosystems create operational friction and hinder payment experiences

10

Providing AI-driven, multi-currency platforms that streamline payments, enhance fraud prevention, and enable global merchant growth

R P

## Future focus

In 2026, financial services firms face a landscape of rapidly shifting customer behaviors, rising digital influence, tighter regulations, and growing operational complexity. To stay competitive, forward-looking firms will need to:

- **Reimagine customer engagement** by deploying agentic AI in contact centers, gamifying experiences, and implementing AI-driven loyalty programs to personalize offers and interactions, boosting customer satisfaction and strengthening long-term loyalty.
- **Streamline operations** by implementing AI-driven regulatory platforms, unifying client data with agentic AI, and automating RM workflows, reducing manual effort, improving productivity, and ensuring consistent service.
- **Accelerate tech-led innovation** by deploying AI-powered threat detection, collaborating with fintechs for more payment options, and leveraging AI-enabled merchant platforms – helping firms respond to risks faster, retain more customers, and stay competitive.

Financial services leaders who focus on these priorities will improve efficiency, deepen customer relationships, and keep their competitive edge in a dynamic financial landscape.

Source: 1. FIS Global: Consumers Leaning on Social Media for Financial Advice, Giving Banks an Opportunity to Avoid a Generational Trust Cliff; 2. Capgemini World Wealth Report 2025 Relationship Manager Survey; 3. SAS: Future of Intelligent Banking: AI, Risk and Innovation in 2025; Capgemini Research Institute for Financial Services analysis, 2025.