

# Navigate the great inflection point

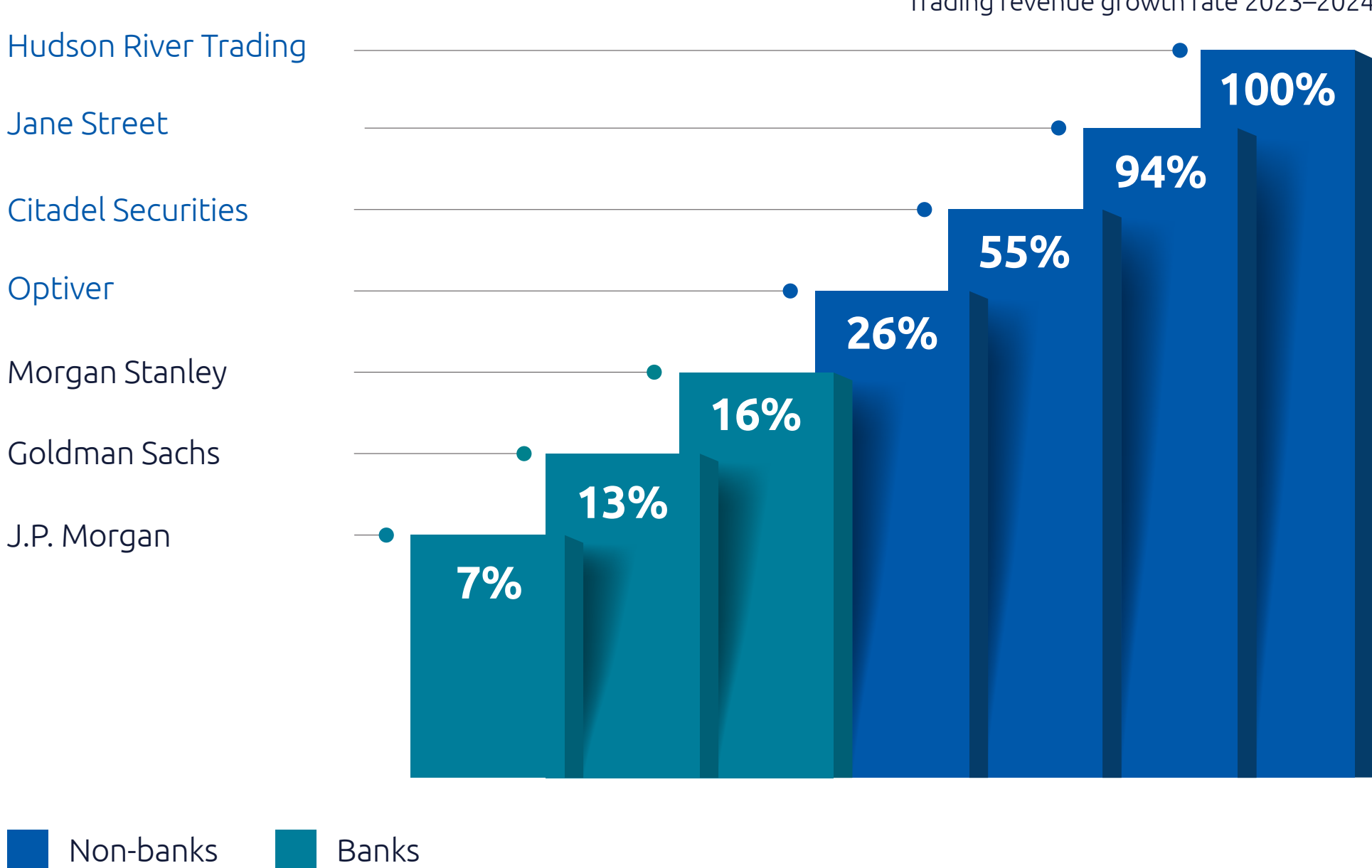
How CIBs can rise to meet new pressures and new players

World Report Series 2026  
World Corporate and Investment Banking Report

## CIBs are at a strategic turning point

### The key dynamics reshaping the industry

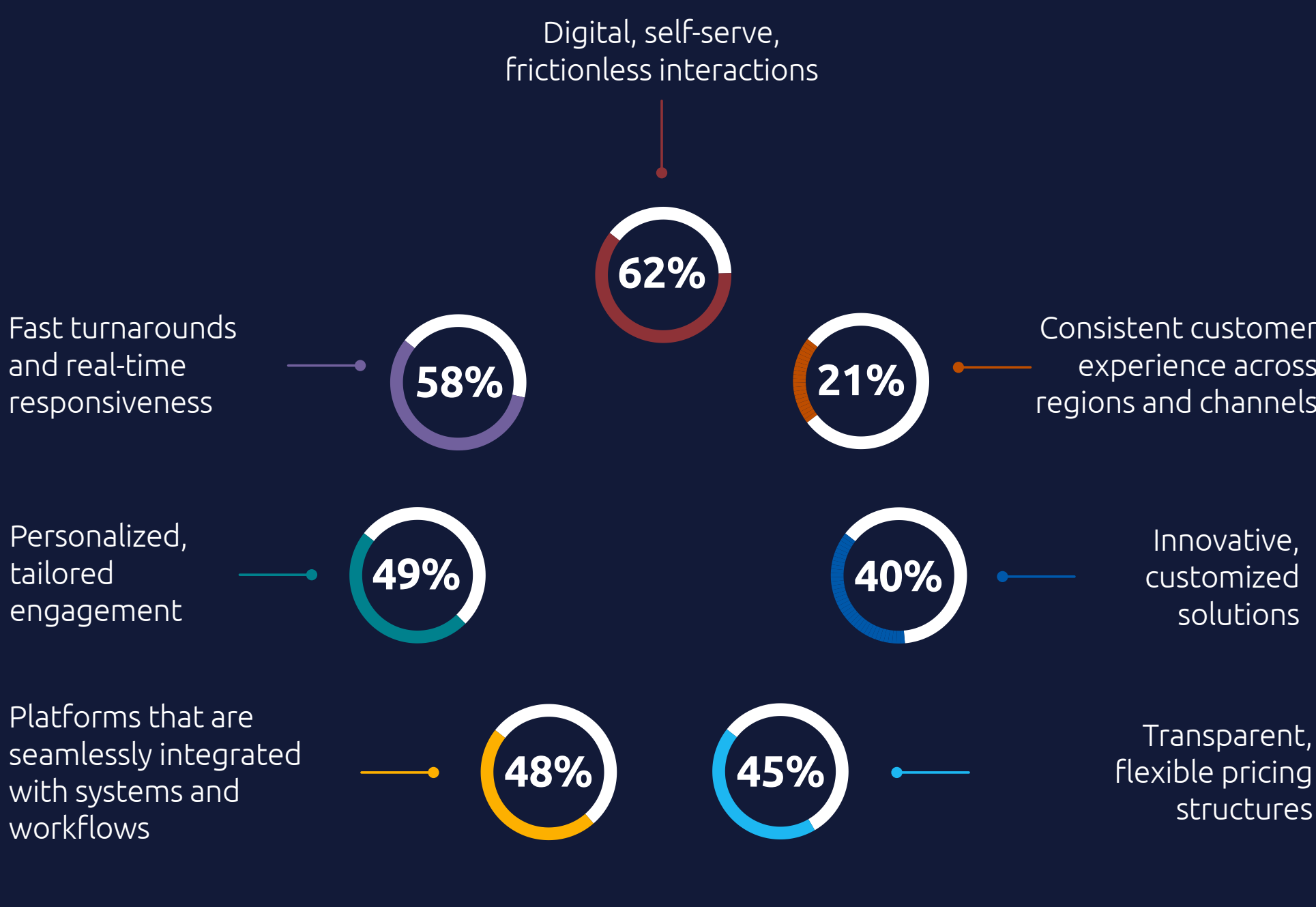
Non-banks continue to make inroads into traditional CIB businesses and are winning the YoY revenue growth game.



Source: Capgemini World Corporate and Investment Banking Report 2026 and Executive Surveys.

Traditional CIBs can't give clients what they want most.

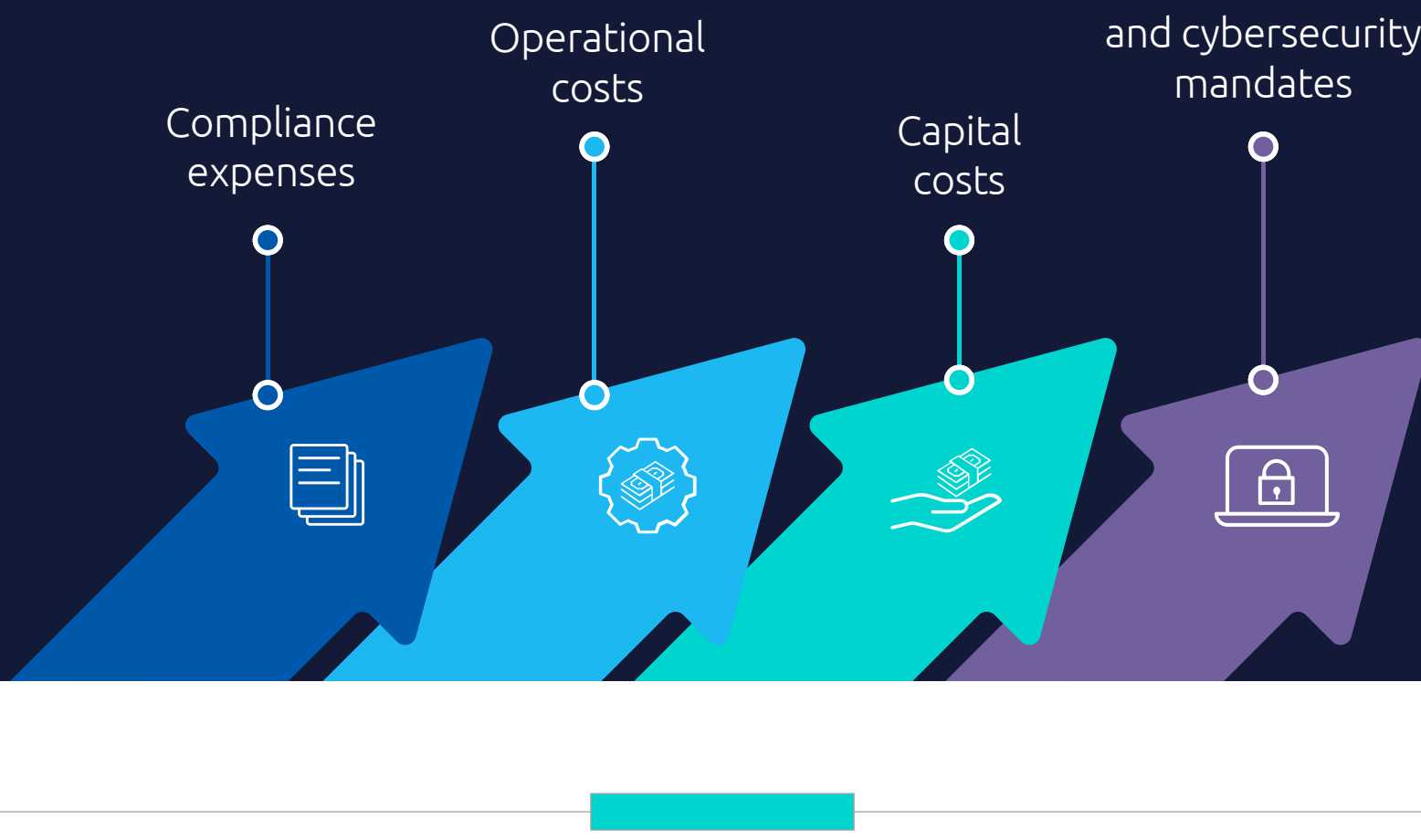
### Clients expect convenient, cutting-edge services



But only 23% of surveyed clients believe their bank is delivering the real-time, integrated, and personalized experiences they need.

Higher costs + business pain points = squeezed profits + less innovation

### On the rise



## Innovate boldly to unlock real, transformative change

Strengthen CX to increase client engagement and satisfaction

Make products and services more relevant

Accelerate process optimization to gain productivity

Banks are struggling to meet enterprise-wide value goals from current innovation efforts



## Reimagine the growth journey: Become a client-centric capability orchestrator

4 mutually reinforcing strategies to make transformation happen

### 1 Adopt a flexible, connected business model that accelerates change.

How: Make sure clients' most-wanted solutions are developed and delivered.

#### Corporate clients

Data-driven intelligence services

01

Digital enablement and integration services

02

Strategic and financial advisory services

03

#### Other FI clients

Data-driven intelligence services

Strategic and financial advisory services

Regulatory and compliance support services

### 2 Build a scalable, flexible, and resilient data and technology architecture.

How: Develop a trusted digital infrastructure that can support innovation at scale.

- Infrastructure-grade resilience
- Embedded regulatory and compliance
- Security and cyber trust
- Data integrity and auditability

### 3 Become a trusted digital partner with AI governance embedded across the enterprise and its ecosystems.

How: Overcome clients' concerns so firms can adopt new tech more quickly.



### 4 Reinforce an innovative culture and invest in people who support client-centricity.

How: Train up in-house talent instead of automatically hiring new resources.

- 40% of firms are bringing in external AI expertise to boost tech innovation.
- Reverse this trend and look inwards: redeploy people to maximize value, reskill to build expertise, and reward behavioral change.

## A roadmap to transformation

### Years 1–2

Banks strengthen their operations with intelligent processes and a seamless client experience.

### Years 2–3

Banks use AI-embedded services to differentiate how they advise, execute, and manage risk.

### Year 3+

Banks reposition themselves as trusted financial orchestrators, shaping flows and market infrastructure in new ways.



CIBs must treat innovation as a business-critical focal point – not as a technology side project – to scale successfully in a digital, AI-driven future.

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