Techno Vision 2026

Financial Services

Capgemini

Foreword

Kartik Ramakrishnan

CEO, Financial Services
Member of the Group
Executive Board
Capgemini

Financial institutions are being reshaped by forces that are broader, faster, and more interconnected than ever before. Innovation is no longer confined to digital channels or traditional IT systems – it's expanding across intelligent operations, distributed physical environments, and biologically inspired models of resilience and decision making.

Artificial Intelligence (AI) sits at the centre of this transformation. The progression from chatbots to fully autonomous AI agents is unlocking new possibilities across risk, investments, underwriting, fraud, compliance, and customer engagement. These capabilities promise highly personalized, efficient, and self-optimizing services. But with this opportunity comes a heightened responsibility: ensuring that AI is secure, ethical, transparent, and aligned to the trust that defines our industry.

At the same time, firms are navigating shifts in regulation and sovereignty, the emergence of real-time and embedded finance, the acceleration of sustainable value creation, and the growing need for systems engineered for resilience. Financial services (FS) organizations are orchestrating connected ecosystems of technology, data, and expertise.

This is the backdrop against which TechnoVision 2026: Financial Services evolves. Reflecting the reality of a multi-domain future, this edition captures how the traditional lines between IT, operations, and product are dissolving as the digital and physical worlds converge.

In such a dynamic environment, clarity becomes essential. Leaders need a coherent framework to distinguish enduring shifts from transient trends, to identify where innovation compounds across domains, and to prioritize the capabilities that will shape their institution's strategic trajectory.

The TechnoVision 2026: Financial Services playbook provides that clarity. It offers practical design principles, forward-looking insights, and a structured view of the technologies redefining the industry. Most importantly, it helps leaders synchronize across domains – to move deliberately and confidently in a world where transformation depends on connection and coordination. We hope this year's edition serves as a valuable guide as you navigate the next wave of innovation.

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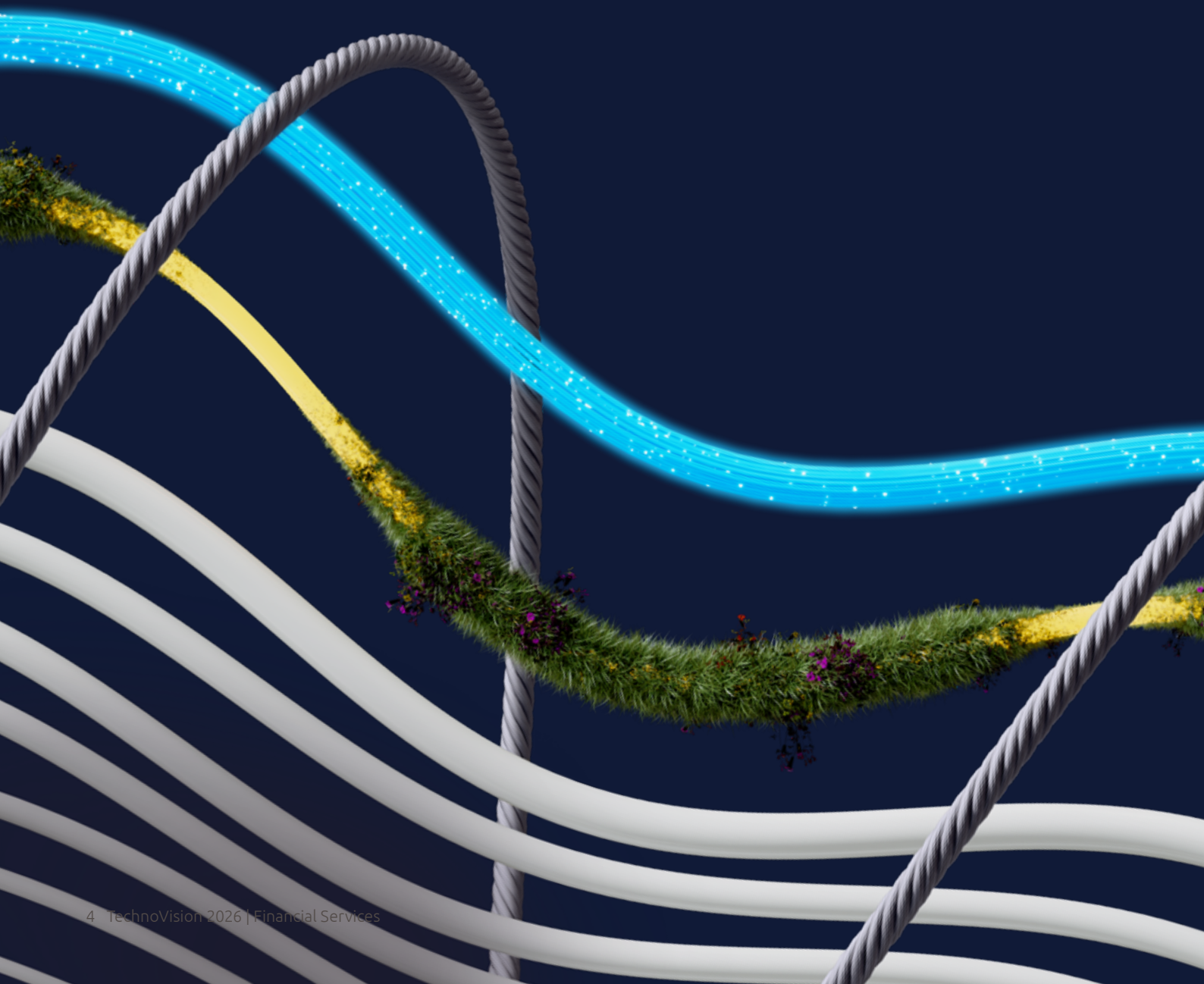
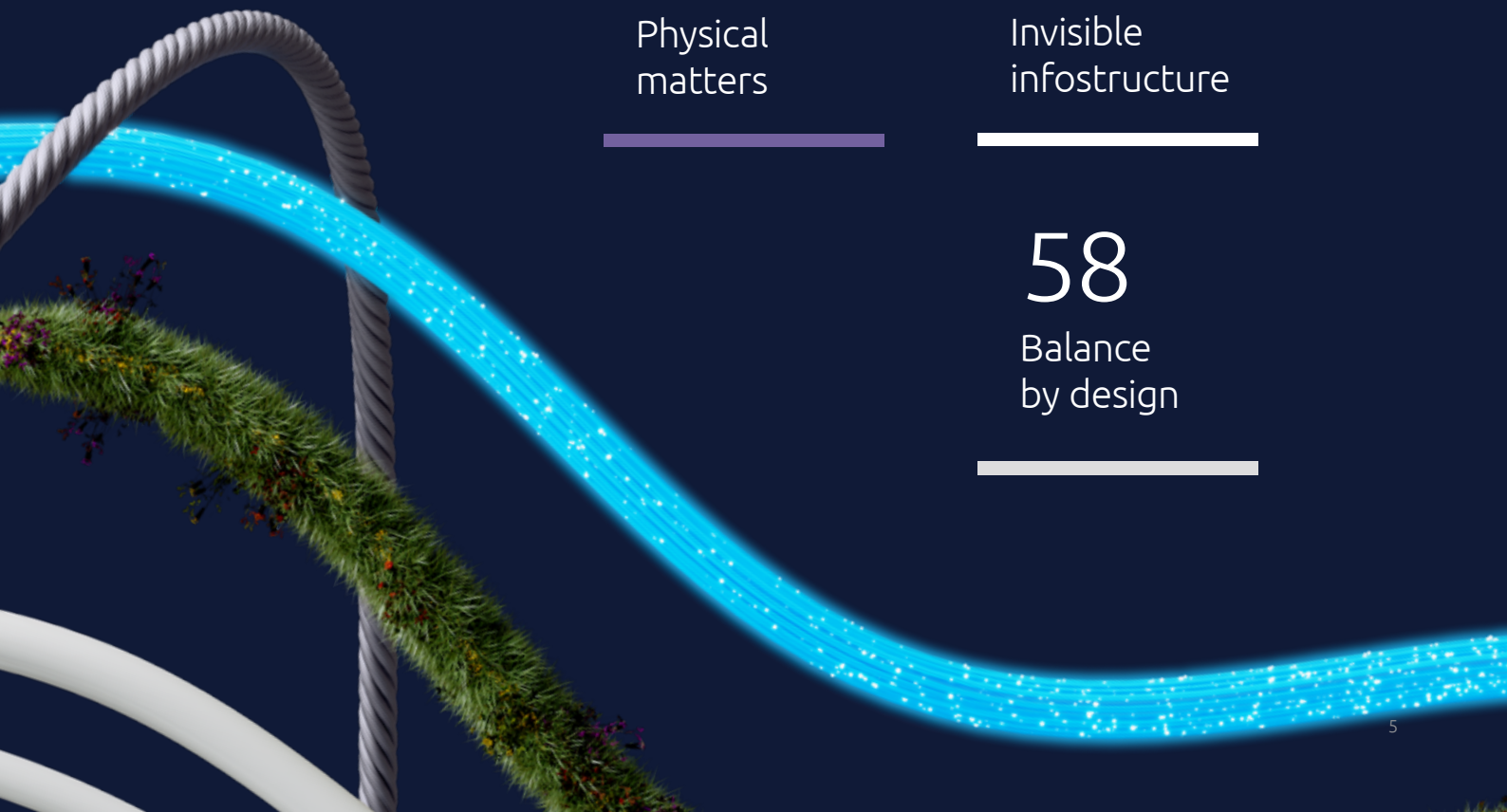
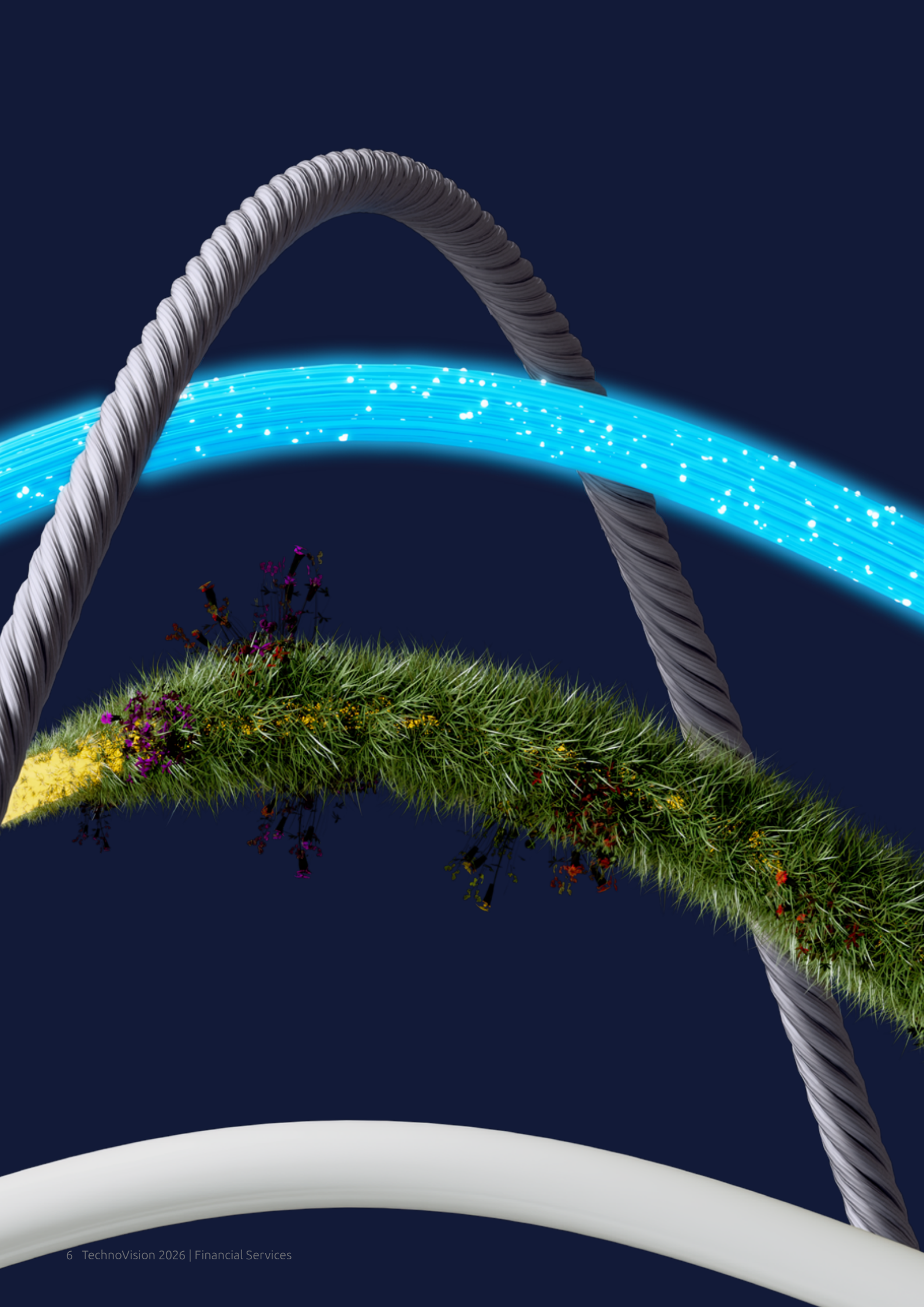






Introduction

The foundations of FS are being radically reshaped by rapid advances in technology. Breakthroughs in software, hardware, intelligent machines, and Biologically Inspired Computing (BIC) are expanding the boundaries of what's possible. As this innovation accelerates, the real challenge for organizations isn't invention, but orchestration. Institutions must continuously balance powerful forces: AI autonomy and human judgment, rapid innovation and systemic security, hyper-personalization and responsible data use, technology scale and environmental sustainability.

Nowhere is this tension more visible than in the rise of agentic AI, robotics, and intelligent physical systems. These advancements promise new levels of automation, insight, and operational resilience. Yet they also introduce new vectors of cybersecurity risk, requirements for governance, and interdependencies that span digital, physical, and biological domains.

This year's TechnoVision reflects this shift. Our 2026 theme, "The sync swing," highlights the need for cohesion in an environment where multiple technological currents move simultaneously.

Financial institutions must adjust to the speed of change, while navigating its direction, intersections, and combined impact across value chains. We're proud to present the 8th edition of TechnoVision: Financial Services. Building on the global Capgemini Group TechnoVision, this edition examines how multi-domain innovation is redefining banking, insurance, payments, and capital markets. From autonomous finance powered by AI agents to the emergence of quantum-safe architectures, and resilient phygital platforms to nature-inspired computing models, this year's TechnoVision explores how next-generation technologies converge to create new possibilities and responsibilities.

With 37 forward-looking trends and more than 70 industry-specific examples, this playbook provides a structured, practical lens for shaping technology strategy in and for today's rapidly evolving landscape. Our goal is to equip leaders with a clear, actionable framework that helps them make confident choices, accelerate transformation, and cultivate resilience. We believe TechnoVision 2026: Financial Services will be an essential guide as you synchronize innovation across your enterprise and shape the future of FS.

Rishabh Shah

CTIO, Financial Services
Capgemini

Pascal Brier

Group Chief Innovation Officer
Capgemini

Overview of TechnoVision 2026: Financial Services

TechnoVision organizes technology innovation into nine containers, each offering a targeted perspective on how emerging technologies shape the enterprise landscape. Together, they provide a coherent framework for leaders to evaluate, prioritize, and apply technology trends across customer engagement, collaboration, data intelligence, automation, applications, infrastructure, and beyond.

Eight of these containers represent the areas where innovation manifests:

- **You experience:** trends in user interaction, personalization, and immersive engagement.
- **We collaborate:** the future of teamwork, co-creation, and human-agent collaboration.
- **Thriving on data:** data mastery, AI-powered business, and knowledge as an asset.
- **Process on the fly:** flowing, agile, intelligent automation of work and operations.
- **Applications unleashed:** the modernization, liberation, and reinvention of applications.
- **Invisible infostructure:** intelligent, resilient, and often unseen infrastructure.
- **Physical matters:** smart products, robotics, edge devices, and sentient materials.
- **Nature's code:** biotech, organic systems, and nature-inspired innovation.

The ninth container, **Balance by design**, focuses on the how: a set of five design principles that help organizations apply these trends effectively, ethically, and sustainably.

Together, these containers offer a dynamic – yet structured – way to explore technology's impact across domains, weave together compelling stories, and translate trends into action.

The financial landscape must negotiate and find value within a context of unprecedented technological momentum. AI continues to broaden its influence, expanding into decisioning, risk operations, and customer journeys, while raising new considerations around governance, resilience, and trust. At the same time, shifts in market structure, regulatory expectations, and sustainability demands are increasing the complexity of enterprise transformation. TechnoVision emphasizes how FS firms must orchestrate multiple technological forces simultaneously, harmonizing innovation with strategic discipline.

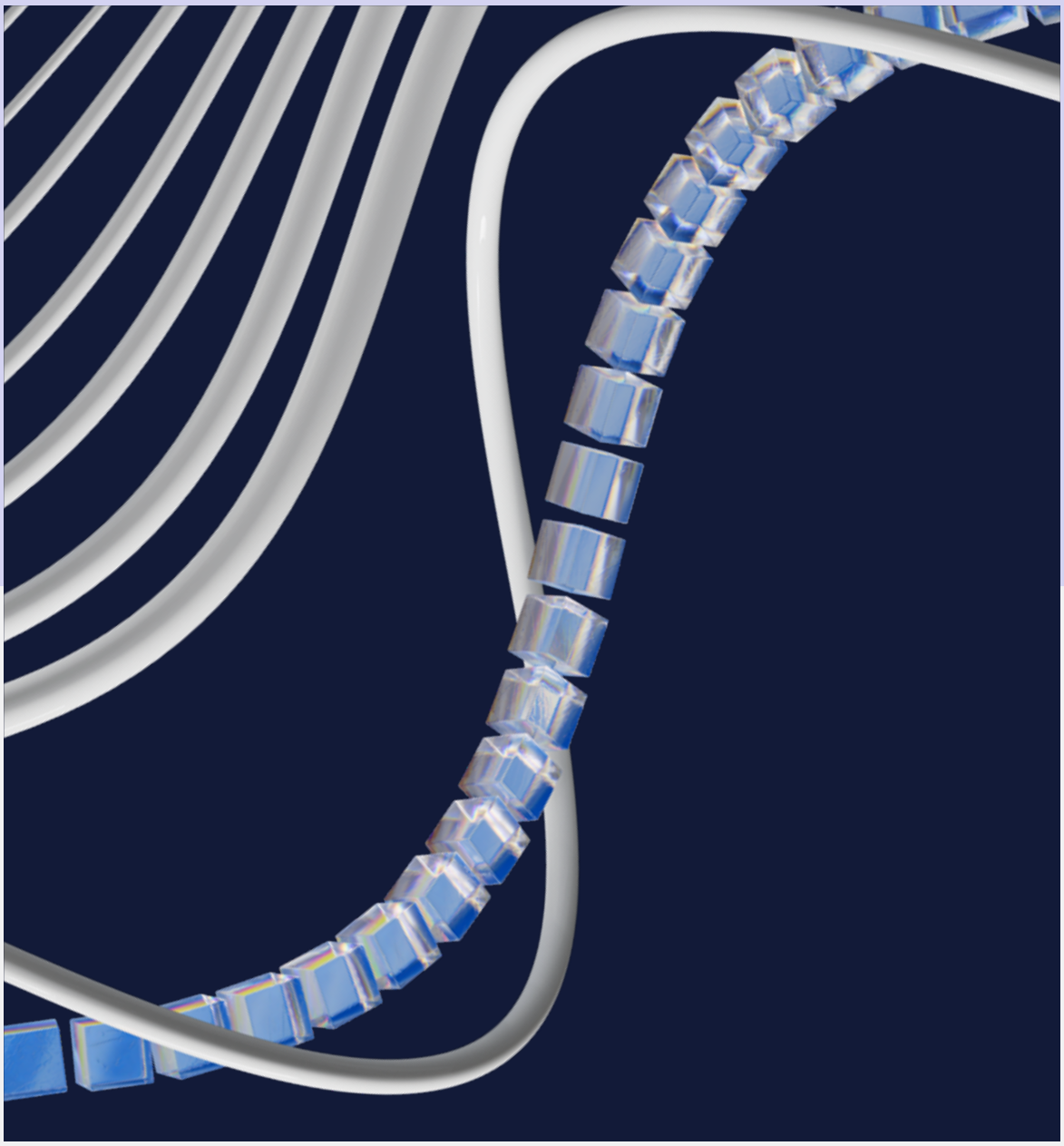
TechnoVision 2026: Financial Services contextualizes the global framework specifically for banking, insurance, payments, and capital markets. It highlights the critical shifts shaping the sector – from agentic AI and intelligent automation to modernized platforms, secure data ecosystems, and connected environments. TechnoVision remains a proven approach for shaping enterprise technology strategies, guiding transformation programs, and providing executives with a structured way to explore the fast-moving world of innovation.

This year's industry edition examines the nine containers through a FS lens, beginning with their relevance to the sector and the broader market signals influencing adoption. Each container is supported by practical examples drawn from real-world scenarios in banking and insurance, illustrating how leading organizations are experimenting, scaling, and realizing value. In our playbook, you'll find ecosystem opportunities you can act on, and how Capgemini can help.

With its balanced structure and sector-specific insights, TechnoVision 2026: Financial Services equips leaders to make informed choices, synchronize technology with business ambition, and drive transformation across portfolios and programs. By applying this framework, you can navigate complexity with confidence and position your organization for sustainable growth in an increasingly interconnected digital world.

01.

You experience



Technology-driven experiences have evolved from the personal to the perceptive. The understanding between human and machine is reshaping how systems behave – moving from simple responses to subtle recognition. Interfaces no longer just react: they listen, interpret, adapt, and occasionally get ahead. Whether screenless, conversational, or embodied in virtual humans or humanoid robot forms, today's interfaces feel more like real humans. From meticulously generated faces to invisible copilots, AI is stepping into our lives with surprising ease. Some whisper advice in your ears, while others walk beside you. The result? Smarter 'You' experiences that anticipate and adjust to who you are and what you need, not just tell you what to do.

Key trends to monitor[1]

- **Hyper-personalized experiences:** banks are placing greater emphasis on highly tailored customer engagement, using advanced data analytics and AI to customize offers, communications, and interactions. This shift towards hyper-personalization is becoming a major competitive differentiator, helping them improve customer satisfaction and drive revenue through better product alignment. AI is fundamentally reshaping personal banking, with financial institutions deploying sophisticated AI systems that analyze spending patterns, predict cashflow problems, and provide tailored financial guidance. Industry pioneers are transitioning from static products to dynamic, personalized coverage models, supported by the growing willingness of customers to share data for tailored offerings. Seamless omnichannel interactions and advisory-led engagement are the foundation to building long-term trust and delivering more relevant experiences.
- **Digital-first and lifestyle-linked experiences for younger customers:** banks and insurers are creating digital-first, lifestyle-aligned experiences for younger customers who expect convenience, transparency, and mobile-led engagement. For example, banks are expanding their gamified, social-media-driven touchpoints, while insurers offer flexible, modular products with targeted wellness and life-event benefits. These shifts are a direct response to customer demand for personalized, always-on, lifestyle-integrated financial experiences.
- **Emerging wearables-first experiences:** as wearables evolve into intelligent assistants, their role expands into at-a-glance balance checks, in-store credit prompts, contextual financial nudges, and even advisor co-planning overlays delivered through augmented interfaces. Tomorrow's wearables will be micro-moments of financial guidance, surfacing insights, support, or offers at precisely the right moment, directly within the customer's line of sight. For insurers, wearables will unlock proactive risk management and highly personalized coverages and services, drawing on continuous biometric and behavioral insights to adjust health and wellness plans in real time, surface early risk alerts, and reward healthy actions.[1]
- **Omnichannel experiences powered by human-AI augmentation:** financial institutions are redesigning customer journeys around frictionless, omnichannel experiences, where interactions move seamlessly across mobile, web, chat, branch, call centres, and even voice interfaces. Generative and agentic AI now handle routine queries, transactions, and guidance instantaneously across these channels, improving speed and consistency. At the same time, institutions ensure human-in-the-loop augmentation for complex decisions, emotional moments, or high-trust interactions, blending AI efficiency with human judgment. Future-fit FS firms will operate using always-on, channel-agnostic service models that anticipate customer intent and deliver continuity, no matter where the journey starts.

Face to interface

When AI agents look, sound, and act like us, interactions feel as natural as human-to-human.

Banking

DBS positions its approach as an "AI-enabled bank with a heart," combining human empathy for judgment with machine intelligence for action. As part of this strategy, the bank rolled out an improved GenAI virtual agent ('DBS Joy') to all corporate clients, designed as an always-on agentic front door for iDEAL digital banking. Built in-house, Joy fuses Large Language Models (LLMs) with DBS's proprietary knowledge base and escalation logic that plans, routes, and executes multi-step requests – like documentation retrieval, status resolution, or servicing workflows – handing off only the complex remainder to a human specialist who is simultaneously assisted by a GenAI copilot. Joy has handled more than 120,000 unique chats, with around 4,000 SMEs using it every month, and increased Customer Satisfaction Scores (CSATs) by 23% – demonstrating autonomous, contextual problem-solving at scale while keeping humans in the loop for special cases.

Insurance

Generali Switzerland launched 'Chatty', an AI-powered chatbot developed with Enterprise Bot using GenAI technologies like ChatGPT and DocBrain. Chatty connects multiple data sources, integrates process automation, and uses Natural Language Processing (NLP) to deliver human-like interactions for policy selection, coverage inquiries, and initial claim support. Chatty is available in four languages and sharpens customer communication with seamless, empathetic engagement. Future upgrades include direct damage claim recording and a voice bot for omnichannel service, positioning Generali as a pioneer in AI-driven insurance experiences.

You're something spatial

Spatial computing and real-time 3D are syncing up to transform industries with immersive, sustainable, and intelligent experiences.

Banking

Abu Dhabi Islamic Bank (ADIB) is pioneering spatial banking by launching an immersive, mixed-reality banking experience on Apple Vision Pro. Using eye tracking, gesture control, and voice commands, customers can navigate accounts, rewards, and financial insights in an interactive, 360° environment, eliminating the need for traditional screens. By merging physical and digital worlds, ADIB delivers intuitive, secure, and real-time financial management. This spatial computing approach transforms engagement, enhances decision making, and sets a new benchmark for futuristic, customer-first banking services.

Insurance

Allstate filed a patent application for 'accident re-creation using augmented reality (AR)'. The system can visualize a real-world crash scene in AR. An AR device then connects to a display interface to render a Graphical User Interface (GUI) of the scene at its actual location, pulling from data stores that hold detailed scene objects – like vehicles, trees, and road elements – as well as participant information – like other drivers, witnesses, and the police. The intent is to let users re-create, view, and interact with a faithful digital reconstruction of the incident for analysis and claims purposes.

Internet of twins

Digital twins – virtual representations of real-world entities and processes – deliver better mastery of real-world challenges, with less strain on resources and energy.

Banking

Lloyds Banking Group is undergoing one of the UK's largest technology transformations to modernize legacy systems and elevate customer experience. As part of this journey, they needed to test process changes and predict operational impact without disrupting live services. The bank used digital twin technology, creating real-time virtual models of processes and systems to simulate scenarios, identify bottlenecks, and evaluate customer-journey impacts with real-time data. This has evolved into an ongoing practice that lets Lloyds accelerate innovation with reduced operational risk and improved service performance, while enabling more informed decision making and supporting its broader engineering and modernization agenda.

Insurance

MAPFRE is using digital twins powered by real-time data, AI, and 3D modeling to transform its risk assessment and insurance operations. By creating virtual replicas of vehicles, buildings, and urban environments, MAPFRE can simulate extreme events, analyze complex scenarios like natural disasters or traffic accidents, and generate highly precise, dynamic risk profiles. Digital twins help the insurer personalize policies, optimize underwriting decisions, and streamline claims by enabling virtual reconstruction of loss events. The approach blends physical and digital environments – an emerging form of spatial computing – giving MAPFRE immersive, real-time insight into evolving risk and enabling smarter, more proactive insurance services.

Knowing me, knowing U(X):

Interfaces that listen, anticipate, and adapt, turning every interaction into one that truly understands you.

Banking

Groupe BPCE is accelerating its transformation through large-scale adoption of AI across both employee and customer interactions. Under its dual pillars of "AI for All" and "Transformative AI," the bank has already deployed a secure internal AI assistant used daily by over 50,000 employees, reaching its 2026 adoption target two years early. BPCE has also embedded AI deeply into frontline operations: 75% of account advisors now rely on dedicated AI agents to support their work, and the bank's mobile app integrates an AI assistant that has already managed 1 million customer conversations in six months. In its contact centers, 1 million of the 12 million annual calls are now handled end-to-end by an AI voice agent, improving responsiveness and scalability. BPCE is simultaneously applying predictive AI to safeguard 11 billion transactions annually and enhancing IT support, with one-third of IT employees using AI for coding and testing. Looking ahead, the group will explore agentic AI to fully automate some of its end-to-end processes.

Insurance

Capgemini, in collaboration with Google, is developing a connected home insurance solution that uses in-home sensors to help insurers and homeowners proactively manage risk. The system detects issues – such as leaks – early, preventing major property damage and reducing insurer payouts. Since not all incidents are covered by insurance, early alerts also help homeowners avoid unnecessary expenses. At scale, sensor data lets insurers deepen their understanding of home-level risks and set more accurate pricing. The connected model further supports new product innovation – such as automated repair-service connections – when problems arise.

Ecosystem chronicles

FS interfaces have become proactive and personal. Banks and insurers are weaving AI deeply into customer touchpoints to make interactions feel human, intuitive, and even anticipatory. Kore.ai provides AI-powered virtual assistants that understand context and converse naturally, handling customer inquiries or banking tasks as smoothly as a human would. Hi Marley brings intelligent messaging to insurance, letting policyholders text with an AI that bridges them to services or claims instantly.

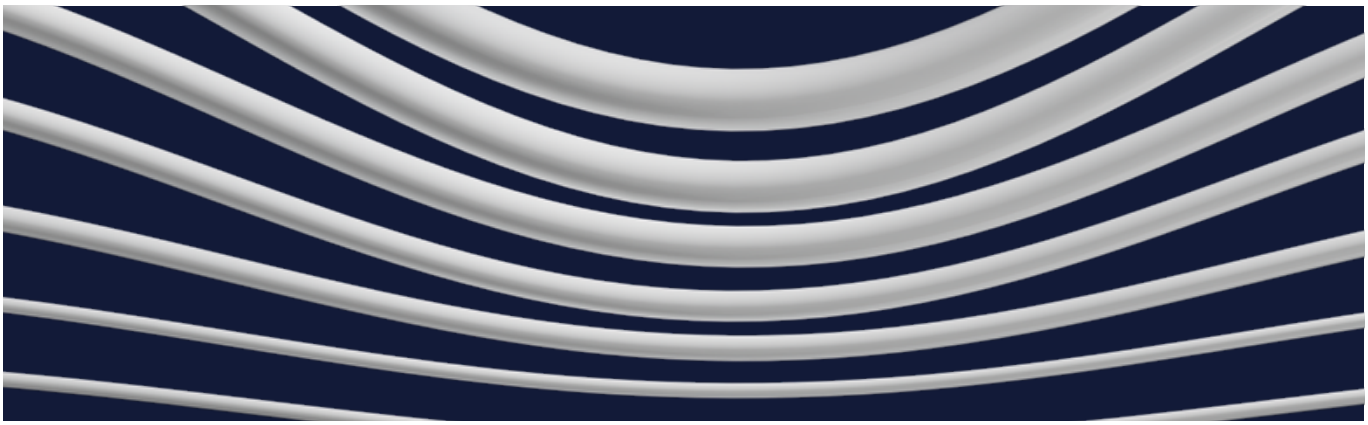
Naehas helps banks use AI for personalized offer management, while managing marketing disclosures, automation and compliance, orchestrating hyper-targeted messages and offers across email, mobile, and web. Personetics delivers predictive, tailored insights to banking customers (like nudging you about unusual spending or advising how to save) before you even ask, while Hightouch ensures all your apps have the same updated customer data to make these insights possible.

The experience and services feel present everywhere. Take the case of firmly, which exemplifies embedded finance by turning any moment (and any app) into a shopping or payment opportunity, blending banking seamlessly into daily life. As interfaces vanish into the background, the tech behind them works harder. Unique provides a "client intelligence" AI assistant (dubbed 'FinanceGPT') for financial advisors, automatically capturing call notes, updating Customer Relationship Management (CRM) entries, and even coaching relationship managers with Next Best Actions (NBAs). Curiosity and Glean give employees unified search across all their tools and knowledge bases, so answers are instant – whether they're in emails, documents, or databases.

AI and agentic is rapidly reshaping omnichannel customer service, elevating the entire contact center experience and reinforcing how crucial it is to empower human agents with smarter, more adaptive tools. Solutions like Zenarate are already transforming agent preparedness, offering "flight-simulator-style" conversation, screen, and chat simulations that help customer service teams build confidence, master complex scenarios, and deliver more empathetic, high-quality responses before ever engaging a live customer. At the same time, workforce orchestration platforms like Intradiem are helping enterprises unlock hidden capacity by using real-time data to reallocate tasks, protect agent wellbeing, and keep large service teams aligned with fluctuating demand – ultimately improving both productivity and customer experience.

In insurance, Zelros acts like a digital colleague at an agent's side, using AI-driven decisioning to recommend NBAs and highly personalized product suggestions across channels, boosting conversion and enhancing customer engagement. Zelros has now combined forces with Earnix, which uses AI and analytics to help banks and insurers set optimal prices – for things like interest rates and premiums – by crunching through customer behavior and risk data with predictive algorithms.

In wealth management, Qi4M uses AI to generate investment strategies or portfolio recommendations, analyzing market data and individual client goals to suggest tailored portfolios or financial plans. Platforms like Cognigy are pushing the frontier forward on fully autonomous, omnichannel, AI-run contact centers.



From aspiration to execution with Capgemini

Capgemini helps you envision and move to the next level in UX, delighting both your customers and employees.

Integrated wealth and asset management

Capgemini's digital customer experience and frog's design capabilities (as part of Capgemini Invent) build enablers for next-generation, multichannel wealth portals, digital account experiences, and a large variety of communication tools – uniting the digital wealth experience for bankers and their clients.

Customer-first Center of Excellence (CoE)

The customer-first CoE drives growth, loyalty, and brand value by leveraging AI, technology, and data through four key areas:

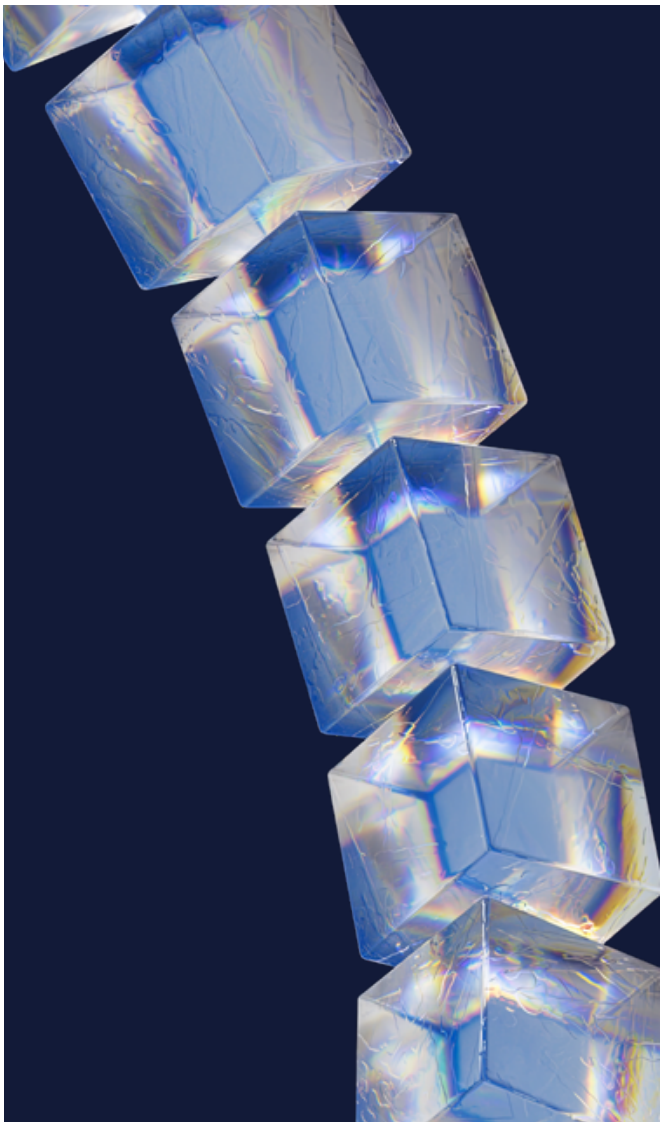
1. **Marketing**
   We help Chief Marketing Officers (CMOs) reimagine customer acquisition, using GenAI to enhance engagement and efficiency.
2. **Sales and distribution**
   We support Chief Sales Officers (CSOs) to optimize sales efficiency and effectiveness through AI-driven ecosystems.
3. **Customer servicing**
   We assist Chief Operation Officers (COOs) in improving their NPS and reducing costs with AI-powered automation.
4. **Immersive experience**
   We guide Chief Experience Officers (CXOs) in creating cohesive experience strategies and design systems that help customers connect across all channels and products.

Omnichannel insurance engagement with GenAI

Current insurance policy servicing mechanisms are limited to contact centers and manual processes, which results in fractured and inconsistent customer experiences. Our offer provides a GenAI-embedded holistic hub for this high-touch part of insurance customer engagement. Agents are empowered with flexible workflows, enriched information and exemplary self-ervice options to drive higher NPS.

AI-powered customer engagement center for insurance

Capgemini offers an AI-powered customer engagement center for insurance, enabling insurers to deliver an empathetic, seamless, and scalable service through an AI-first, omnichannel model. With deep insurance expertise, 26,000+ professionals, and 900+ contact center specialists across 160+ countries, Capgemini accelerates transformation using proven frameworks and agentic AI. The offering includes omnichannel service design, unified engagement hubs, intelligent triaging, sentiment analysis, and contextual assistance. Strong partnerships with Kore.ai, Google Gemini, AWS Connect, and Genesys help insurers reduce costs, improve containment, and enhance customer satisfaction.



02.

We collaborate

Collaboration isn't linear: it's a dynamic dance of synchronized identities, agents, systems, and workplaces. Business and technology ecosystems offer new ways for employees, partners, and customers to collaborate in sync, each keeping their unique tempo while moving in step with the whole.

At the heart of this beat is digital identity – the cornerstone of trust and privacy for every participant, human or machine, catalyzing innovation and enabling seamless, secure collaboration across boundaries. AI agents take the lead, assisting, adapting, and orchestrating workflows with precision. Connected technologies form instruments that are context-aware, resilient, and tuned to redefine value creation and exchange. New ways of working keep the groove alive with perfect choreography, as fluid workforces and minimum viable organizations reimagine the future of work.

In this new era, collaboration isn't about control: it's about coherence. Enterprises that sync, adapt, and harmonize will thrive in a world where alignment and shared purpose drive collective success.

Key trends to monitor[2]

- **Strengthening advisor and workforce collaboration:** insurers are modernizing advisor workflows by equipping agents with unified customer data, real-time analytics, and instant quoting capabilities. This improved access to information lets advisors collaborate more effectively with customers, delivering faster, more tailored recommendations while deepening trust. Banks are similarly enhancing employee productivity through AI-enabled tools aimed at improving compliance, monitoring, and decision making. This strengthens internal coordination and reduces operational bottlenecks, enabling smoother collaboration across functions.
- **Partner and ecosystem collaboration for personalized outcomes:** insurers are partnering with healthcare providers to deliver personalized care, improving coordination across the ecosystem and ensuring customers receive consistent guidance and tailored services. This collaboration reduces costs, improves outcomes, and strengthens trust. Banks, for their part, are expanding their ecosystem by integrating frictionless payments and checkout solutions across merchants and digital platforms, enabling collaborative value creation that benefits customers and partners alike.
- **Autonomous software delivery becomes a reality:** leading organizations are experimenting with autonomous development workflows that can translate specifications – from documentation to requirements and test cases – directly into workable code. The ambition is clear: financial institutions are working toward connected teams of AI agents across the software development lifecycle, capable of coordinating full development cycles while keeping strategic control points firmly in human hands. Over time, this approach lays the groundwork for continuously-adapting software that evolves in step with shifting business needs, combining high levels of autonomy with the governance, traceability, and oversight expected in mission- critical environments.
- **Reimagining the FS landscape with distributed ledger technology (DLT):** DLT is reshaping FS through tokenization and programmable assets that deliver real-time settlement, improved liquidity, efficiency, and transparency. Financial institutions and market makers are accelerating adoption through tokenization of funds, decentralized platforms, and interoperable networks – such as Swift Shared Ledger. The convergence of regulatory approaches like MiCA in Europe, the US Genius Act, and multiple Central Bank Digital Currency (CBDC) pilots is providing strategic clarity and further reinforcing this momentum. As these frameworks mature, scalable, compliant DLT foundations will grow more prominent in a range of use cases, from supporting cross-border payments and asset issuance, to multi-party workflows.

My identity, my business

A shift towards dynamic, context-aware authentication, where people and systems reclaim control over identity amidst rising cyber threats.

Banking

Deutsche Bank has published a comprehensive work with Polygon ID to build a sovereign, private, Web3-native digital identity infrastructure using blockchain, decentralized identifiers (DIDs), and zero-knowledge proofs. The initiative lets people and companies control what identifying attributes are used, while giving banks the information they need to verify compliance through Know Your Customer (KYC) and Anti-Money Laundering (AML) – without accessing raw personal data. This reduces exposure to AI-driven impersonation and credential attacks, making identity verification phishing-resistant and privacy-preserving. The system supports selective disclosure, smart-contract-based trust frameworks, and interoperability across corporate banking channels – aligning strongly with the future of self-sovereign, context-aware authentication.

Insurance

Generali France is piloting a sovereign digital identity wallet to bring user-controlled, privacy-preserving identity into everyday insurance journeys. In partnership with BeYs, Generali has adopted KIPMI – a "wallet-ready" platform designed to comply with the EU's European Digital Identity Wallet eIDAS 2 and build a decentralized, interoperable identity layer for customers and employees. The KIPMI wallet pilot has shown it can aggregate strong authentication, qualify e-signatures, automate KYC, consent-driven data sharing, and GDPR controls, and provide end-to-end security. This empowers policyholders to prove attributes and sign documents without repeatedly exposing sensitive data.

Autonomous agent alliance

The rise of AI agents that collaborate, adapt, and coordinate in real time, to form intelligent agentic systems that operate with seamless autonomy and collective intelligence.

Banking

National Australia Bank (NAB) is one of the first major banks to advance agentic AI in production, leveraging Amazon Bedrock AgentCore to orchestrate autonomous AI agents across mission-critical workloads. At AWS re:Invent 2025, NAB was featured alongside Visa and Nasdaq as a leading early adopter of autonomous, collaborative AI agents capable of reasoning, acting, and coordinating across complex banking operations. These agents support tasks ranging from operational workflows to analytical decision making, operating in real time with built-in guardrails for regulated environments.

Insurance

Chubb has introduced an AI-driven optimization engine within its global embedded-insurance platform, Chubb Studio. Using proprietary models, it analyzes partner and customer data in real time to personalize insurance offers at the point of sale – one of the first such capabilities for digital distribution partners. The system integrates persona identification, recommendation models, real-time performance feedback, and click-to-engage advisory tools that connect customers with agents instantly. This lets partners boost conversions, enhance loyalty, and tailor products like travel, phone damage, hospital cash, and life coverage through flexible integration models.

Synergy²

The new workplace has extended beyond just human-to-technology interaction: today, it's a dynamic synergy between humans, intelligent systems, and inter-agent communication.

Banking

Wells Fargo blends human expertise with AI copilots for financial advice. In 2025, the bank expanded its AI-powered virtual assistant, Fargo™, into a collaborative ecosystem for advisors and customers. The assistant now integrates with human advisors during complex financial planning sessions, providing real-time insights, spending forecasts, and personalized recommendations while humans validate high-stakes decisions. This synergy makes advisory workflows faster and instills customer confidence. The Customer Engagement Engine gives bankers insights into the goals or conversations that would be the most useful for customers. The bank is setting the foundation for future impact with the AI-based Open Source Data Science Platform, which will speed up the build and delivery of innovation tools and improvements. With robust AI and machine-learning building blocks in place, Wells Fargo data scientists develop solutions at pace and design better, data-driven customer experiences.

Insurance

Capgemini implemented a GenAI-powered intelligent assistant for a global insurer that enhances customer service by integrating Power Virtual Agents with Retrieval-Augmented Generation using OpenAI services. The solution uses OpenAI embedding models to understand natural-language queries and retrieves information from a vector database containing 25,000 policy and procedure documents. A LLM then synthesizes the top results to deliver clear, accurate answers in plain English. The assistant was designed to integrate easily with the client's existing bot framework, ensuring it could scale easily in future. The human-AI synergy has reduced resolution time and training costs, and is expected to boost the insurer's NPS by 15–20 points.

Economy of things

When every 'thing' – from physical robots to software agents – becomes an assisted or autonomous business actor, they seamlessly transact to unlock brand-new economic models.

Banking

Euroclear has pioneered a blockchain-based collateral mobility solution through the Canton Network, enabling real-time, cross-border intraday repo transactions using tokenized UK gilts. For the first time, smart contracts embedded interest and risk terms directly into the trade, allowing autonomous, 24/7 settlement across currencies. This marks a breakthrough in digital post-trade infrastructure, transforming how high-quality liquid assets are mobilized. By synchronizing digital assets and cash in real time, Euroclear empowers financial institutions to unlock liquidity, optimize balance sheets, and scale towards a decentralized, always-on capital market.

Insurance

Progressive turns connected vehicles and Internet of Things (IoT) crash-detection into real-time economic actors. The insurer recently expanded its telematics ecosystem by launching Accident Response – an IoT-powered crash-detection system embedded in the Progressive mobile app. Using data from smartphone sensors and in-vehicle telematics, the system autonomously detects likely collisions, reconstructs crash conditions within minutes, and initiates downstream economic actions – from dispatching towing services to automatically beginning the claims process. With over 1.5 million policyholders already connected to the platform, vehicles now function as autonomous business actors, transmitting real-time risk events, triggering service payments, and accelerating claims cycles without human initiation.

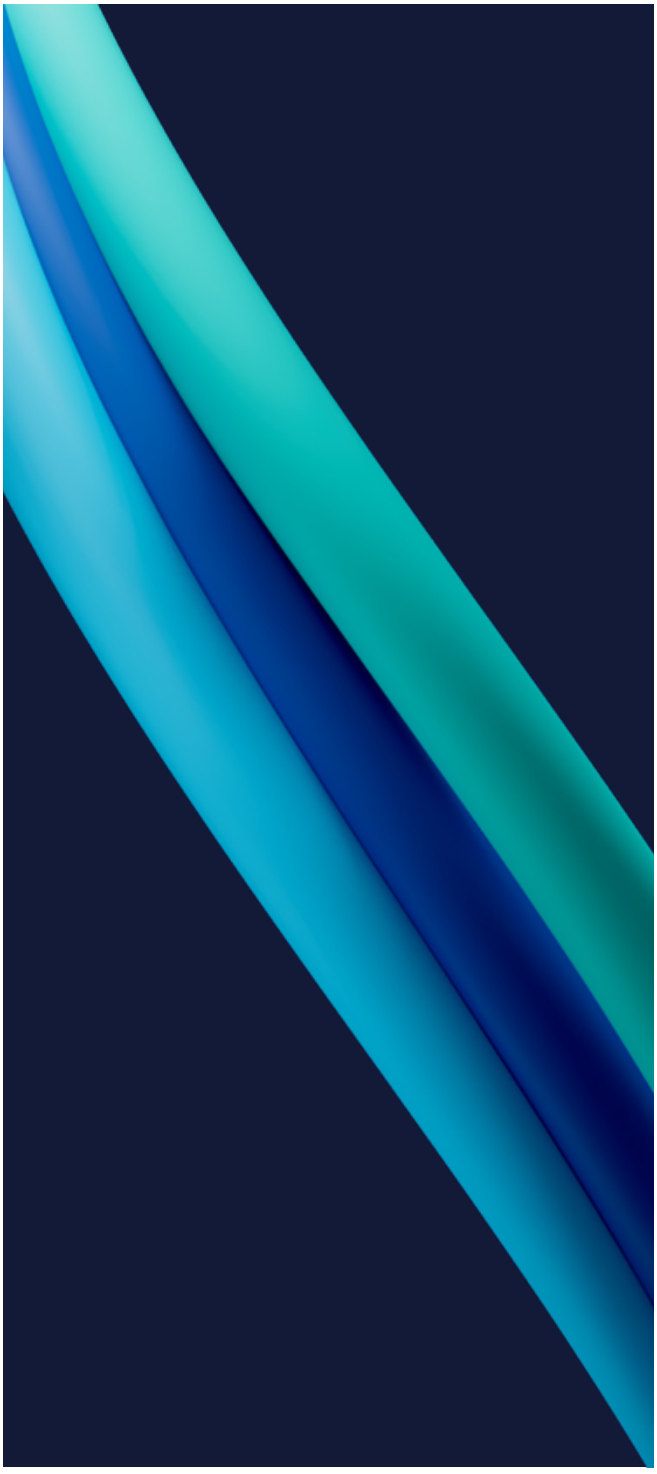
Ecosystem chronicles

Collaboration in FS now extends far beyond humans working together – it's about humans, AI agents, and even devices forming a synchronized network. The ecosystem is coalescing through shared identity and trust, intelligent automation, and new work paradigms. On the trust front, startups like Encompass streamline identity verification and perpetual KYC (pKYC), ensuring that when multiple parties (from consumers to fintech partners) interact, everyone can be confidently verified in real time. Similarly, Notarify and Vistory use blockchain and cryptography to create secure, tamper-proof records and communications, boosting trust between banks, insurers, and their customers through infallible document authentication and cyber protections. And as digital interactions grow, safeguarding them is paramount. Platforms like Unit21 collaborate with compliance teams by using AI to detect fraud patterns across institutions, flagging suspicious activities that humans might miss.

Meanwhile, an "autonomous agent alliance" is forming within organizations. Startups Wand, CrewAI, and Relevance AI enable networks of AI agents that work together (and with humans) on complex processes. Imagine a team of specialized bots handling a loan application: one reads documents, another checks fraud, and a third computes risk – coordinating automatically and only involving a human for exceptions, amplifying what teams can do. For example, Scotty AI creates multi-agent systems that can negotiate and converse to automate routine back-and-forth tasks – like coordinating between departments or with other services. These agents operate in the background, so employees can focus on creativity and judgment.

The new workplace is therefore a blend of human creativity and AI orchestration. Fintech startups are even applying neuroscience to teamwork – worxogo drives employee productivity by using neuroeconomics and AI nudges, essentially "coaching" sales and support teams with personalized prompts to improve performance each day. And when it comes to developing solutions or solving problems, crowdsourced and community-driven approaches are rising – weloop provides a live feedback platform where employees and customers collaboratively improve software in real time, and cybersecurity training platforms like Hack The Box and Cyberbit gamify skills development, creating a global community of practitioners who learn and solve challenges together.

Even the way businesses partner with each other is evolving. In insurance, Supercede offers a digital ecosystem for reinsurers, brokers, and carriers to come together on one platform, sharing data and offers to place complex reinsurance deals, saving weeks of emails and spreadsheets.



From aspiration to execution with Capgemini

At Capgemini, we help you establish cross-organization and cross-sector partnerships to enable value delivery anytime, anywhere.

Financial crime and compliance Center of Excellence

Capgemini has created an end-to-end, advisory-led, technology-powered Financial Crime Compliance (FCC) transformation ecosystem with globally scalable managed services expertise. We help financial institutions mitigate financial crime risk and achieve operational efficiencies by evaluating core components of their FCC programs including KYC, transaction monitoring, sanctions screening, risk assessment, anti fraud processes, and model risk assessment/validation. Our advisory board of ex-regulators helps clients navigate the complex regulatory landscape, enhance compliance operations, and attain significant cost savings in avoided sanctions, fines, enforcement actions, and remediation costs. By partnering with leading RegTechs and hyperscalers, we pioneer innovation including the industry's first pKYC sandbox, digital worker-led hybrid workforce, and KYC 2.0.

Connected banking

We offer a hosted or utility-based ecosystem of banking products and services that enables banks to give their customers the best experiences, regardless of channel. The fully integrated, digital ecosystem includes best-in-class banking apps, with a highly flexible Application Processing Interface (API) and a fintech-ready ecosystem to collaborate across the value chain.

Digital asset custody

This gives FS firms the opportunity to incrementally improve existing custody solutions to support digital assets or to co-develop a greenfield setup, in partnership with niche platform providers – helping FS institutions unlock the power of digital assets in a collaborative fashion.

Empowering AI-first transformation with Microsoft Power Platform and Copilot agents

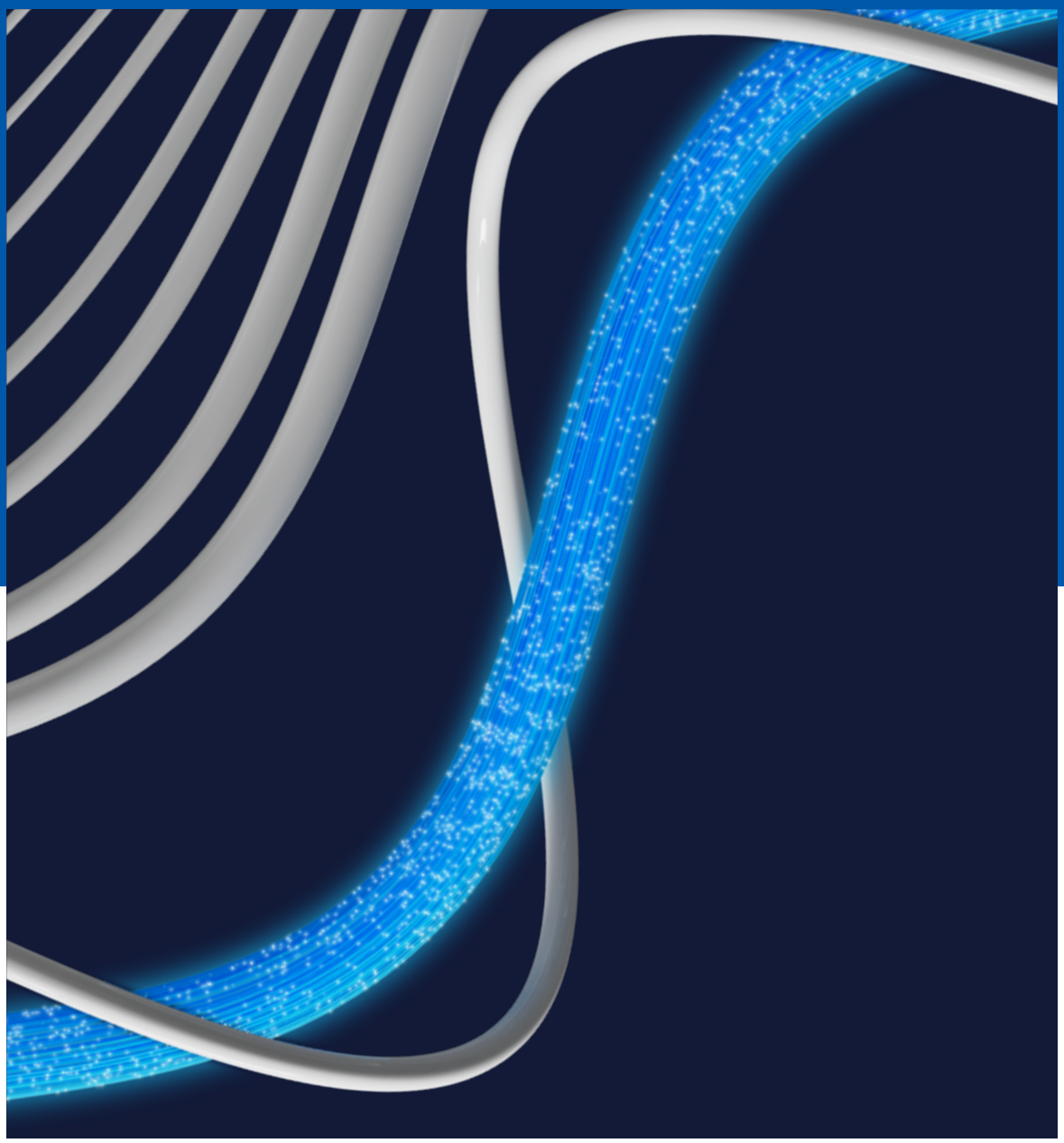
Capgemini offers a comprehensive Microsoft Power Platform portfolio enabling rapid digital transformation for FS clients. Our offerings span Intelligent Automation at Scale, PCoE setup and citizen development enablement, legacy modernization using low-code and GenAI, AI-driven customer experience solutions, and Microsoft Copilot adoption. We support clients with assessment and strategy services, hyper-automation, Robotic Process Automation (RPA) and migration, process mining, End-User Computing (EUC) remediation, and platform administration. As a long-standing Microsoft Solutions Partner with advanced specializations and access to Microsoft-funded pilots, Capgemini comes from a position of deep banking and insurance expertise, with 50+ active engagements and rich demos to accelerate client adoption and value.

Digital agency experience

Capgemini offers a differentiated digital agency experience designed to elevate Ease of Doing Business (EoDB) for insurers and independent agents. Our approach brings together API-led integration, 360° data strategies, intelligent operations, and intuitive front-end design to deliver a unified digital wrapper that modernizes engagement. By making the most of customer-centric processes, enabling AI-powered decisioning, and strengthening communication flows, we accelerate quoting, enhance underwriting, and empower operations. Capgemini helps insurers increase agent preference, improve productivity, and drive consistent, measurable business outcomes through an EoDB-centered, scalable, and transformation-ready framework tailored to diverse distribution ecosystems.

03.

Thriving on data



Data is no longer the raw material of innovation, but the flow that keeps organizations alive and adaptive. When data and AI move freely, they turn strategy into feedback and operations into insight. This is only possible when data and models are treated as first-class products that are easy to find, share, use, and trust. Robust data helps every part of the enterprise act on truth in real time. Most organizations have promising data foundations in place yet still struggle to activate them. The challenge lies in the connection – linking data to people, products, and performance through trust and adoption. As AI scales, data quality and accessibility become its greatest accelerator. And as intelligence extends into the physical world and even into life itself, data becomes the bridge – the shared language where insight, intelligence, and impact flow as one.

Key trends to monitor[3]

- **Autonomous agents in the forefront:** advances in natural language AI have transformed virtual agents from scripted chatbots into context-aware assistants and autonomous agents capable of handling ever-more complex tasks. Financial institutions are increasingly leveraging data to power GenAI, agentic AI, and autonomous systems, while maintaining privacy and security. These autonomous agents are also becoming key enablers of financial literacy, product discovery, and guided service journeys, reshaping how institutions deliver humanlike interactions at scale.
- **Unified data for empowered human advisors:** insurers are strengthening the quality and speed of advisory interactions by equipping agents with unified customer data and real-time analytics. This helps agents give customers more informed recommendations, reinforcing trust and improving conversion rates. Banks also benefit from better decision making through AI-enabled monitoring and compliance tools that depend on accurate, timely data.
- **Data as the backbone of seamless omnichannel experiences:** financial institutions are using data to create consistent, connected customer journeys across channels. Banks invest in frictionless payment and service experiences that require synchronized, accurate data across digital and physical touchpoints. Integrated data flows play a central role in insurance, supporting advisory across channels and informing personalized coverage. Customers receive coherent experiences across every interaction. Integrated data pipelines also inform hyper-personalization, allowing banks and insurers to use real-time behavioral, transactional, and contextual signals to tailor offers, coverage options, nudges, and service journeys uniquely to each customer across every channel.
- **Digital sovereignty:** financial institutions prioritize digital sovereignty to maintain control over their data, technology architectures, and AI models amid evolving regulatory expectations. With cross-border data flows tightening and jurisdictions enforcing stronger data residency, localization, and governance mandates, banks and insurers are redesigning operating models to keep sensitive customer and transactional data compliant and protected. This shift includes adopting sovereign cloud environments, region-specific AI deployments, and transparent data-handling practices that give institutions granular control over where data is stored, processed, and accessed. Beyond compliance, digital sovereignty is essential to maintaining trust and resilience across global operations.
- **AI-ready data as the foundation for scaling enterprise AI:** as financial institutions scale AI applications across the enterprise, they face renewed pressure to build AI-ready data foundations capable of supporting real-time insights, automation, and decisioning. Institutions must integrate fragmented data ecosystems across products, channels, and legacy platforms while meeting customer expectations for personalized, transparent experiences. At the same time, regulatory scrutiny around data quality, explainability, privacy, retention, lineage, and consent add layers of complexity that require robust governance and controls. To support agentic and GenAI at scale, banks and insurers are investing in unified data models, event-stream architectures, secure data-sharing frameworks, and intelligent metadata systems. The result is data that is accurate, traceable, and safe to use.

Data sharing is caring (but take care!)

When shared with trust, care, and commitment, data becomes a collaborative asset that accelerates innovation and AI-powered value creation, inside and outside the organization.

Banking

HSBC entered a strategic partnership with Mistral AI to develop and deploy next-generation GenAI models across the bank's global operations. The initiative creates a controlled, privacy-preserving data-sharing environment where HSBC and Mistral's engineering teams co-develop models using self-hosted infrastructure. This keeps sensitive financial and customer data within HSBC's internal systems. The collaboration also lets HSBC share domain-specific data patterns and process structures securely, enabling AI models to draft customer communications, improve financial analysis, and accelerate complex lending workflows – all while maintaining strict internal data governance and regulatory compliance. This is data sharing as an engine of collaborative intelligence.

Insurance

Capgemini developed an integrated Customer 360 data model for a global insurance brokerage firm serving more than 4 million members across diverse sectors, including small businesses, financial institutions, and transportation. The model brings together trusted internal and external data sources to create a single customer reference across all business lines, giving a holistic and reliable view of each customer. Built on a Microsoft Azure and supported by a strong data governance framework, the data platform meets current analytical and operational needs with future-ready tools and services ready to scale when the time comes.

AI meshed up

A diverse mesh of different AI components, all with their own unique capabilities, provide better solution options while boosting confidence levels.

Banking

BNP Paribas launched an in-house "LLM-as-a-Service" platform – a unified "AI mesh" that provides every business line with secure access to multiple AI components at once: open-source LLMs, Mistral AI's commercial models, and (soon) BNP-trained internal models. Each model plays a different role – like retrieval, summarization, coding assistance, document intelligence, and conversational interfaces – all interacting through a standardized internal interface hosted entirely in the bank's own data centers. The architecture lets units plug AI components directly into workflows such as internal assistants, automated document generation, search across complex files, and audit support creating a true AI mesh where components work in harmony rather than in silos.

Insurance

Aviva rewired the entire claims system with dozens of specialized AI models embedded at different decision points, First Notice of Loss (FNOL) triage, liability assessment, damage recognition, routing and repair selection, fraud signals, and case handling, so that decisions pass from one model to the next with human-in-the-loop for complex scenarios. The insurer reported 23-day faster liability assessment in complex cases, 30% routing accuracy improvement, 65% reduction in complaints, and a 7-fold NPS uplift – achieved by treating claims as a system of coordinated AI components rather than a one-off tool.

Net Ø data

Data and AI are key to delivering net-zero ambitions. But in themselves, they need to be sustainable too. The battle against data waste is on.

Banking

A Multinational-Global-Systemically-Important-Bank (G-SIB) partnered with Capgemini to strengthen its Environmental, Social, and Governance (ESG) leadership through a data-driven ESG risk management solution. The bank was struggling to accurately assess client-level sustainability practices, meet rising regulatory expectations, and manage complex, fragmented ESG reporting. Capgemini delivered a centralized ESG data platform that automated and standardized assessments, integrated internal and external data sources such as CDP and IEA, and streamlined EU taxonomy reporting and regulatory audits. The solution expanded ESG data coverage, accelerated physical risk scoring, reduced manual processes, and improved onboarding efficiency. Overall, the bank experienced improved insight-driven decisions and was able to evaluate clients' ESG performance and net-zero commitments more effectively.

Insurance

AXA is undertaking a major initiative to achieve net-zero greenhouse gas emissions across its underwriting and investment portfolios by 2050, aligned with the 1.5°C Paris pathway. A central pillar of AXA's strategy is improving emissions measurement and data quality for its most material underwriting portfolios, particularly commercial and motor lines, where Scope 3–type "insurance-associated emissions" drive the bulk of climate impact. To support this, AXA has published concrete interim targets for its property and casualty (P&C) underwriting business and explicitly acknowledges that data availability, measurement accuracy, and modelling methodologies remain key constraints to credible net-zero progress. AXA highlights that progress toward net zero requires access to better emissions data from clients, stronger industry methodologies, and further refinement of measurement and disclosure frameworks.

The thing with data

With so much data being produced and exchanged at the edge of the Internet of Things, everyday objects are becoming hyper-intelligent and deeply connected.

Banking

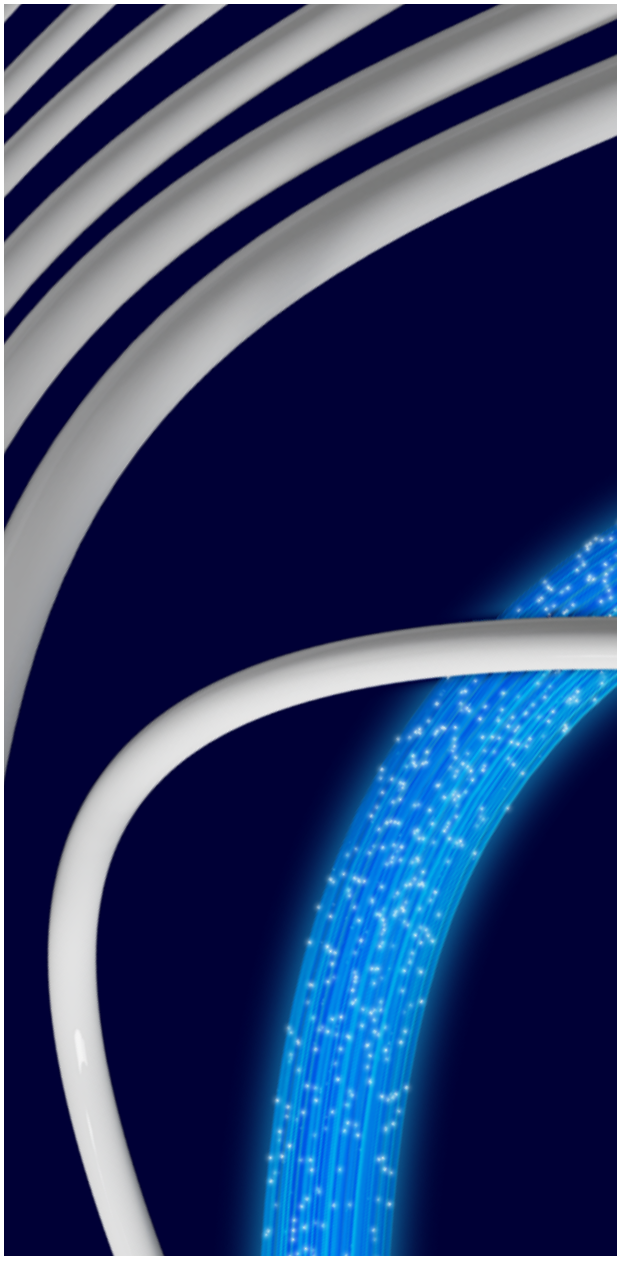
BBVA unveiled a major overhaul of its mobile banking app, introducing faster response times and a deeply personalized experience driven by AI. The redesign places AI at the center of the user journey, so each customer can organize the app based on their own financial preferences. The update refines BBVA's virtual assistant, Blue, which can now answer customer questions using natural language. It also introduces an AI-powered financial coach that can analyze a customer's income, expenses, savings, and loans to identify opportunities for improvement, offering suggestions like setting savings goals or reducing spending by category. The revamped app adds practical features including direct access to cards and Bizum for instant payments, alerts for upcoming bills, a range of investment fund options, and a digital piggy bank for goal-based savings.

Insurance

As a partner for a global reinsurance client, Capgemini defined a long-term IoT strategy for the industrial insurance sector and identified the most valuable opportunities in the market. Capgemini formulated a strategy based on deliberate choices across the IoT stack – sensors, infrastructure, applications, and services – aligning it with the company's unique strengths in science-based and engineering-led client services. The resulting solution framework supports five offerings: IoT implementation strategy, system setup and configuration, asset optimization, asset protection, and asset data distribution. Together, these integrated solutions enable efficiency, speed, and cost-effectiveness while opening new growth pathways and safeguarding the company's core business for the future.

Ecosystem chronicles

Financial institutions are now determined to share and leverage data responsibly to gain a competitive edge. In practice, this starts with each firm getting its own data house in order. Startups like Alation are central to this mission, providing "data catalogs" that serve as an organized library where a banker or insurer can discover the exact dataset or report they need in seconds.



The next step is making data instantly accessible. New data infrastructure is rising to the challenge, with technologies like Opensee allowing semantic interactive exploration of massive risk datasets.

Sharing data between organizations is equally important. Secure data collaboration platforms are emerging. For instance, Quantifind and Ripjar let banks combine their internal data with public and third-party data to detect financial crimes or risks. These tools use AI to scour combined datasets and highlight risk signals (like a shell company network or a fraud pattern), accelerating industry-wide intelligence. On the consumer side, connecting data sources powers personalization and open finance – take, for example, Tealium's customer data platform, which helps banks unify customer data across interactions in real time.

The quality and timeliness of data have also improved thanks to newcomers like ClickHouse – a high-speed analytical database that crunches massive transaction volumes in real time, which means a financial app can give users up-to-the-second insights or fraud checks without lag. Neo4j's graph database, on the other hand, excels at connecting dots – banks use it to map relationships between customers, accounts, and transactions to spot complex fraud rings or just to understand client relationships better. Quantexa focuses on context, using graph analytics and automation to compile a full picture of entities and their linkages across many data sources for robust KYC and risk assessments.

Firms have realized bigger data isn't always better – better data is better. Startups like EasyVirt and Cycloid champion "Green IT" by optimizing how data centers and cloud resources are used, trimming excess storage and computation that isn't adding value while measuring the carbon footprint of data operations. Meanwhile, Sopht helps organizations track and manage their environmental impact data end-to-end, and Sustaira provides apps for carbon tracking and ESG reporting.

Finally, external data and IoT are enriching decision making like never before – the trend we call "The thing with data." Insurance and banking are tapping into data from the physical world to manage risk and create new services. ZaiNar, for instance, offers technology to pinpoint the real-time location of phones, cars, or even assets without GPS. Prewave analyzes news and social data in more than 50 languages to flag supply chain disruptions, which a trade finance provider might use to proactively protect itself if a factory in its portfolio showed risk of closure.

From aspiration to execution with Capgemini

At Capgemini, we help FS firms unlock the value of data, making it a strategic asset and key differentiator.

GenAI Center of Excellence (CoE)

Capgemini's FS SBU GenAI CoE delivers an end-to-end GenAI portfolio that drives tangible business value for FS clients. Our offerings span various domain and technology practices, emphasizing use cases like personalized customer experiences, enhanced fraud detection, streamlined regulatory reporting, and improved operational efficiency. With a team of experienced data scientists, AI engineers, and domain experts, we provide specialized knowledge in GenAI technologies, model development, and validation and implementation. The CoE emphasizes responsible AI practices, helping clients navigate the evolving landscape of GenAI regulations while ensuring their solutions adhere to industry standards.

Connected marketing

To compete with fintechs, FS firms will have to step up their data management. These challenges include overcoming data inaccuracies, siloed outreach, and outdated legal technology. Connected marketing leverages advancements in data and technologies like cloud and Artificial Intelligence/Machine Learning (AI/ML) to ensure banks can switch from product-centric to customer-centric marketing. A key pain point that the solution addresses is siloed data, which results in visible improvements across efficiency, NPS, customer lifetime value, and target state capabilities.

Sustainability Data Hub

This robust data foundation supports end-to-end measurement, traceability, and reporting of data by mitigating data challenges like fragmentation, data silos, and accelerating ESG reporting and performance. It enables data-driven decision making at the crossroads of all enterprise functions, becoming a foundation for ESG-driven business performance.

Perform AI

Capgemini's comprehensive portfolio of AI and analytics services, Perform AI helps firms access the full transformative power of data and AI at scale. By activating data and insights at the heart of the business and in teams' everyday decisions and actions, Perform AI augments an organization's intelligence and amplifies the business outcomes leaders would expect from data and AI.

Customer 890

As an activator of data analytics, 890 by Capgemini informs clients to help them engage in speedy decision making, risk-free growth at scale, increased efficiency, automated processes, and products and services that truly connect with customers. As a plug-and-play solution available on any cloud, it's ready to go and helps assure data-powered organizations make collaborative business decisions faster and more intuitively – all via a single trusted interface.

Location risk intelligence

This solution helps insurers assess and manage climate risks with precision. With over 300 data variables per property, we provide insights on floods, heat stress, droughts, and more – forecasting risk for 2020, 2030, 2040, and 2050. Key benefits include accurate risk evaluation, proactive risk management, and faster underwriting.

04.

Process on the fly

In a world that demands speed, adaptability and intelligence, business processes are evolving into living systems. They fuse physical and digital capabilities, powered by digital twins – robotics and agentic AI – to sense, decide, and adapt with precision. Micro-sized, modular components bring agility and clarity, rewiring operations in real time. Human intuition and ethical design remain essential, as hybrid workforces blend people and AI to amplify creativity and impact. Autonomous agents orchestrate workflows remotely, optimizing performance and resilience across distributed environments. These processes anticipate change, learn from experience, and act with confidence.

Key trends to monitor[4]

- **Agentic AI takes the wheel (with humans setting guardrails):** 2026 is the year when AI agents move from pilots to running multi-step processes in onboarding, servicing, underwriting, and claims – autonomously planning tasks, calling tools, and collaborating across teams, driving significant gains in throughput and cycle time. However, their effectiveness depends heavily on redesigned workflows and Key Performance Indicators (KPIs) that treat agents as an active workforce rather than experimental add-ons. Leading organizations redesign workflows and KPIs so agents deliver measurable throughput while maintaining human oversight and explainability.
- **Intelligent fraud detection and FCC:** banks and insurers scale AI across KYC, AML, and sanctions to cut false positives and accelerate investigations, moving from tactical fixes to enterprise platforms. Regulators will expect robust governance, auditability, and bias testing embedded in the flow. Institutions that operationalize proactive, AI-augmented controls will reduce risk and free up capacity previously tied up in manual reviews and escalation loops.
- **From functional silos to reusable micro-processes:** institutions are decomposing large, monolithic processes into reusable, policy-aware microprocess "bricks" – such as identity verification or affordability assessment. These modular components can be orchestrated across multiple business lines and partner ecosystems, dramatically increasing flexibility and consistency. This approach reduces dependency on legacy monoliths and accelerates innovation by letting teams reconfigure workflows without heavy rewrites. Over time, a library of standardized microprocesses becomes a strategic asset that powers faster change and more scalable growth.
- **Always-on operations meet faster market infrastructures:** the move toward T+1 settlement, instant payments, and increasing real-time customer expectations is forcing a shift to continuous, always-on operations. Firms must invest in proactive monitoring, automated remediation, and exception automation to maintain reliability as transaction volumes grow. Real-time controls and intelligent alerting are crucial in preventing bottlenecks and ensuring compliance in a high-velocity environment. Organizations that industrialize resilience at this layer will protect margins and customer experiences – even as market infrastructures accelerate around them.
- **Strengthening operational resilience:** financial institutions are strengthening operational resilience by embedding real-time monitoring, automated reporting, observability, and tech-driven risk controls across core processes. This includes incorporating AI governance and guardrails, including audit trails, bias mitigation, and transparency mechanisms, to ensure responsible, fair decision making. Organizations are also enhancing response readiness and improving continuity planning amid geopolitical, regulatory, and cyber-risk pressures.

Whole lotta fusion

A mesh of digital twins, robotics, and agentic AI fuses physical and digital intelligence into neural-inspired process flows. It adapts, evolves, and performs like a living system, driving innovation and resilience.

Banking

BNY Mellon has built a multi-agent architecture inside its "Eliza" system, empowering internal AI agents to negotiate with one another to generate highly tailored product and service recommendations for front-office teams. Eliza already provides a blueprint for the way BNY progresses with AI agents and offers users a more advanced, intelligent service. Agents hold knowledge about customers, product catalogues, liquidity, collateral, payments, and more, collaborating autonomously to solve complex advisory needs that once required coordination across more than 10 human teams. This multi-agent fabric behaves like a fused cognitive network built into the bank's sales and advisory processes.

Insurance

Generali China deployed autonomous drones equipped with electroluminescence (EL) sensors that detect micro-cracks invisible to the human eye, capturing high-fidelity physical diagnostics of solar farms. This sensor data is fused into digital models of the plant assets, enabling AI-driven risk scoring, automated anomaly detection, and faster claims triage. The system creates a self-updating digital risk profile, blending physical inspection robotics with digital intelligence – an exemplar of fusion in renewable-energy underwriting.

Micro process magic

Micro-sized, modular processes fuse AI, events, and post-agile orchestration into real-time flows that deliver value on a constant pulse.

Banking

Working with Capgemini, Security Bank re-engineered payments into modular, event-driven micro-flows by implementing a centralized Payment Hub Gateway that converges six domestic and international rails on a single platform, simplifying processes and enabling real-time orchestration at scale. Capgemini designed, developed, and implemented the hub as the bank's strategic SI partner, bringing a payments CoE, Project Management Office, and testing capabilities to industrialize the change. The result is a resilient, always-on micro-process fabric that lifted InstaPay 2.0 volumes by around 90% (to roughly 3M/month), drove 20–25% annual transaction growth, and improved service availability to 99.9% – turning bite-sized flows into sustained, real-time performance gains.

Insurance

Allianz has scaled process mining from isolated, case-centric analysis to a fully object-centric discipline, enabling more than 1,000 employees to explore customer journeys and operational flows in detail. With board-level visibility, leaders can now track how claims move through the system and pinpoint where leakage or delays occur. This level of transparency has delivered dramatic results: claims that once took years in complex lines now settle in days. The shift is powered by AI-driven insights that surface handoffs needing redesign, giving teams a blueprint for immediate process improvement. Allianz treats mining as an enterprise-wide capability, not just a tool, ensuring lasting operational uplift.

Ctrl-Alt-human

Blending human intuition with AI to create hybrid workforces where automation amplifies creativity, ethics guide intelligence, and the human touch drives meaningful outcomes.

Banking

Morgan Stanley's AI @Morgan Stanley stack has become the firm's default operating layer for wealth, with 98% of advisor teams using it daily. Agents retrieve knowledge, summarize interactions, auto-draft follow-ups, and feed telemetry back into workflows so the system continuously improves while humans supervise high-judgment moments. Meetings debrief themselves, notes sync to CRM, and next steps are proposed before advisors ask. Automation is an enterprise function, with repetitive cognition delegated to always-on agents, and operating performance rising as the network learns.

Insurance

Across 10 of its US call centers, MetLife deployed real-time AI coaching, Cogito – a platform that analyzes emotional cues and conversation patterns as they happen. The system guides agents with subtle prompts to adjust pacing, demonstrate empathy, and stay focused during stressful customer interactions. This augmentation helps staff become more confident and emotionally attuned, resulting in a 3.5% uplift in first-call resolution and a 13% increase in customer satisfaction. Agents describe it as a supportive co-pilot that helps them improve without judgment. At scale, the solution has strengthened customer trust and reshaped how frontline service is delivered.

Autonomous enterprise

Intelligent agents in adaptive processes continuously optimize operations, blending seamlessly into their environment to deliver performance, harmony, and innovation without human intervention.

Banking

A major lending institution transformed its operations using an AI-augmented Appian hyper automation platform that digitized end-to-end loan workflows and unified borrower and officer journeys. WNS, now part of Capgemini, enabled this transformation. By automating document handling, integrating Small Business Administration (SBA) submissions, and orchestrating real-time decision flows, the bank eliminated manual bottlenecks and boosted speed, accuracy, and auditability across the lending lifecycle. The result: 25% faster processing, 40% leaner operations, and an 88% reduction in loan-closure time – demonstrating how intelligent, self-optimizing processes move the enterprise toward true autonomy.

Insurance

United Services Automobile Association (USAA) is rolling out GenAI copilots for its service representatives, starting inside the organization before exposing the technology to members. These copilots summarize interactions, suggest next steps, and automate after-call work, speeding service while improving accuracy across thousands of complex cases. Meanwhile, hundreds of USAA's legacy AI models continue to combat fraud, optimize claims handling, and protect members' assets. The insurer's stance is deliberate: scale responsibly, validate impact with employees first, and strengthen governance before opening AI experiences to the broader member base. This thoughtful approach positions USAA as a leader in safe, human-centered AI adoption.

Ecosystem chronicles

Business processes in FS have transformed into agile, living systems that can adapt on the fly. A key enabler is the concept of the digital process twin. Companies like Skan AI let organizations create a digital replica of, say, their loan origination or claims handling process – observing every step via AI.

The Instabase platform lets financial institutions quickly build agentic systems that can automatically ingest and understand documents, and then trigger appropriate downstream actions. The Sixfold AI powered underwriting workbench acts as the "brain" that ingests submission documents, evaluates them against underwriting guidelines, surfaces cited risk insights, and even drafts referrals or updates documentation autonomously.

Otera (previously DeepOpinion) provides an agentic AI platform to automate complex, knowledge-heavy tasks, such as insurance claims processing – handling claims automatically by interpreting unstructured documents, emails, and forms, and continuously improving through human feedback. Roots' pre-trained, insurance-specific AI agents manage tasks like claims handling, document indexing, and policy servicing with high accuracy, escalating only true exceptions to human teams. These aren't simple scripts: both platforms combine domain-tuned models with continuous learning – bringing judgment, adaptability, and autonomy to workflows that were once entirely manual.

Another aspect of 'Process on the fly' is micro-services and modularity – breaking big, rigid processes into flexible pieces that can recombine. In software engineering this was common: now operations are doing it. For instance, RapidViews helps dismantle monolithic Business Intelligence (BI) and reporting procedures into modular components with its pre-built templates and data connectors. AutoRek targets financial reconciliation and controls – it provides a modular platform where data validation, reconciliation, and case management are separate components, so they can be updated or scaled independently. The result is continuous processes that adapt to new data feeds or rules on the fly without breaking the entire system.

Processes are also evolving to be self-driving and self-correcting. ML models embedded at decision points can adjust parameters in real time. Cytora, for example, gives commercial insurers an AI-driven pipeline that automatically triages and routes insurance submissions: as it ingests each new case, it learns which ones are high priority or out-of-appetite and directs them accordingly (or straight-through processes them). Likewise, in banking operations, Control Now offers continuous monitoring of data quality in regulatory reporting processes, with tools for data transformation to routinely monitor the completeness and accuracy of the report data. Encompass (for pKYC) and Chainalysis (for crypto AML) automatically scour data and compile risk dossiers that it would've taken an analyst days to assemble – now the analyst verifies the AI's output and spends saved time on deeper investigative work.

From aspiration to execution with Capgemini

At Capgemini, we pioneer real-time process optimization, agility, and automation, setting us apart as a key differentiator in delivering unparalleled operational excellence.

Enterprise Services Center of Excellence (CoE)

FS Enterprise Services CoE is a team of experts that helps financial institutions become the 'Digital Enterprise of the Future'. We modernize and simplify IT estates through AI-enabled, automation-first, asset-led delivery – unlocking process efficiency, cost optimization, data-driven decisions, improved user experience, and timely compliance reporting. Leveraging partnerships with SAP, Oracle, and Workday, and collaborating with Capgemini's business lines, we work with CXOs to deliver end-to-end transformation programs and NextGen Managed Services in Finance and HR.

Instant (real-time) payments

Capgemini offers an end-to-end payment-hub-based transformation framework, including advisory services, implementation, and support for product solutions from vendor partners. This solution enables a highly flexible, adaptive, and swift payments system that can interface easily with a multitude of businesses.

T+1 accelerated settlement

Capgemini combines capital markets domain expertise and large-scale global business and technology transformation capabilities to support firms in their journey toward T+1. Our expertise includes assessment of client gaps for T+1 compliance, large-scale transformation support, optimization of data management, comprehensive T+1 testing capabilities, and the ability to provide operational managed services.

AI-driven A³

Capgemini offers an Augmented Advisory Agent solution that transforms wealth management through assisted, augmented, and autonomous advisory capabilities. The offer simplifies advisor workflows via a unified, intent-based dynamic navigator, boosts productivity with agentic AI that automates meeting preparation, summarization, CRM updates, and real-time insights, and enables operational excellence through autonomous agents for KYC, onboarding, surveillance, fraud detection, research summarization, and trade support. Capgemini's approach helps wealth firms scale efficiently, reduce manual effort, and deliver hyper-personalized advisory experiences – empowering advisors, optimizing operations, and positioning organizations for future growth.

Underwriting workbench

Capgemini helps insurers adopt an AI-powered underwriting workbench that reduces administrative load and lets underwriters focus on higher-value tasks like evaluating risk, setting prices, and engaging with brokers. Key capabilities of the underwriting workbench include:

- A single, coherent UX encompassing the full scope of the underwriter role.
- Risk evaluation through authority-controlled pricing, manuscription, and acceptance actions.
- Embedding AI and automation to reduce mundane tasks and maximize time on core activities and sales.
- Integrated AI-led risk scoring for partners and hyperscalers, including appetite matching, risk signals, and narratives.
- Enhanced location risk intelligence by integrating traditional and non-traditional data.
- Useful insights surfaced at the right point in the workflow.

Insurance payments transformation

Capgemini offers a comprehensive payments transformation framework tailored for P&C insurers, addressing complex, aging payment landscapes that impact cost, visibility, customer experience, and agent satisfaction. With more than 30 years of payments leadership, deep domain expertise, and strong partnerships – including One Inc, Paymentus, Fiserv, FIS, VISA, AWS, and Azure – Capgemini helps insurers modernize with unified payment architectures, instant payment capabilities, and omnichannel experiences. Our approach enhances operational efficiency, accelerates settlements, reduces fraud and transaction costs, and improves cash management – driving superior customer experience, agent loyalty, and end-to-end value across premium collections and claims disbursements.

AI-powered claims for insurers

AI-powered claims deliver real-time intelligence and automation to streamline end-to-end claims workflows, support adjusters with smarter decisioning, and enhance transparency and empathy throughout the customer journey. With a modern reference architecture and pre-built accelerators, insurers can achieve faster settlements, lower leakage, and scalable modernization.

Touchless claims for insurers

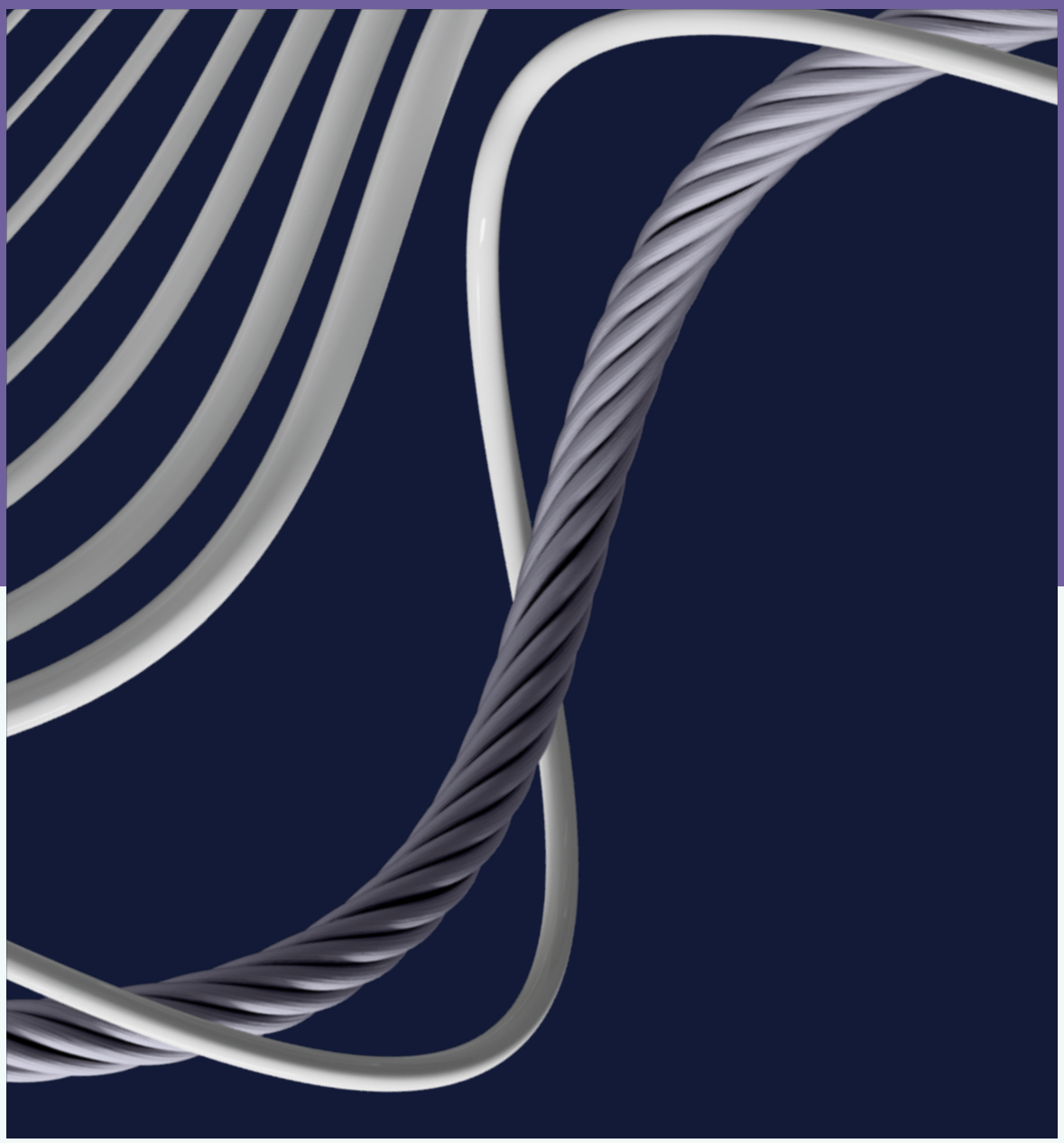
Touchless claims transform the end-to-end claims value chain by creating the foundation for frictionless claims through process engineering. Benefits include streamlining, automating, and applying innovation on top of claims processes, leveraging AI/ML, RPA, and Intelligent Process Automation (IPA), enhancing operational efficiency, and improving claims accuracy.

Intelligent Process Automation

IPA empowers clients to plan and start their automation journey, scale operations, use sustainable automation, leverage process advantages, and drive innovation. The solution is infused with RPA, AI, and process analytics to deliver unprecedented levels of process intelligence and automation.

05.

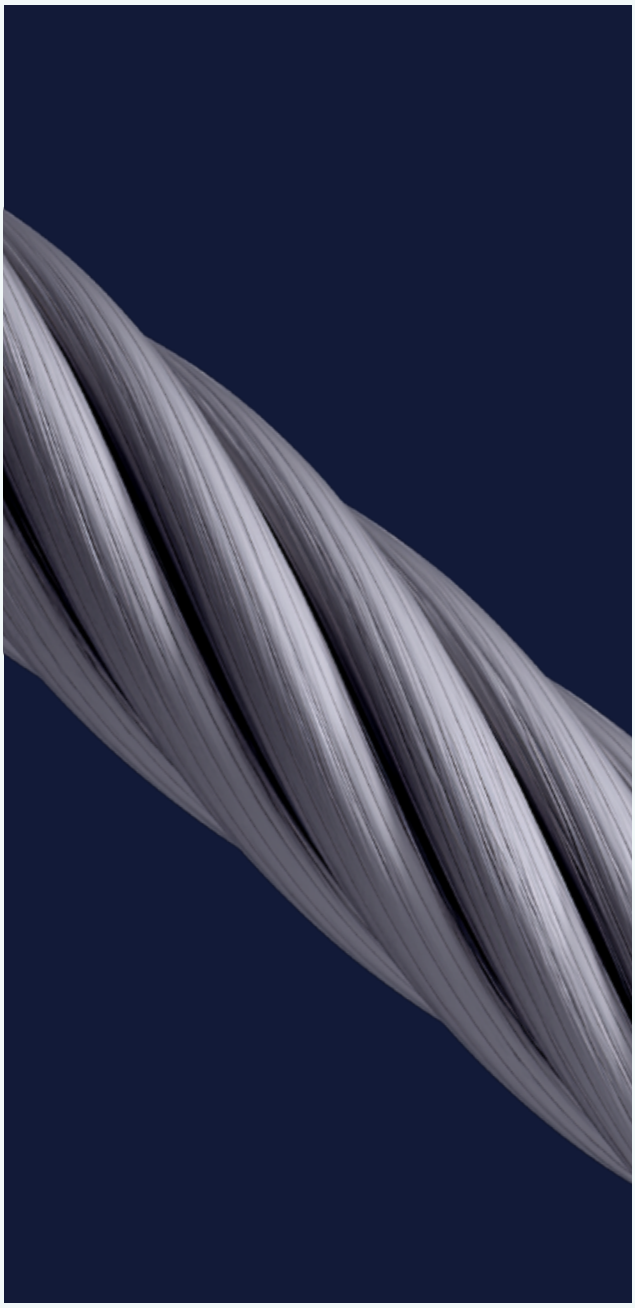
Physical matters



When technology turns tangible, innovation gains weight. It no longer lives only in code or cloud, but in materials that conduct, store, and adapt – lighter, stronger, and cleaner by design. Machines become responsive, products evolve under pressure, and intelligence embeds itself into the fabric of the real world. The tangible is learning digital habits: modular, updatable, and resilient. Energy systems, vehicles, factories, and devices all pulse with sensors and intent, constantly reconfiguring to meet the moment. As autonomy accelerates, so must our trust, safety, and ethics to keep progress steady. It's a new era where bits meet atoms, engineering meets cognition, and matter itself becomes dynamic. Innovation has never been more concrete, or more alive. Because in the end, what truly matters is what can take shape.

Key trends to monitor[5]

FS firms now operate where digital innovation meets physical reality. This means balancing always-on technology and AI-driven automation with reinforced climate resilience, decarbonization efforts, and built-in governance to keep autonomous operations in check. At the same time, the industry is rethinking its physical footprint by investing in energy-efficient data centers and financing renewable energy projects – all while implementing modular, cloud-native platforms and on-demand services, like usage-based insurance, that recalibrate in real time as customer behavior or risk conditions change. Resilience is being engineered into these systems from the start: digital twins and AI-driven risk models let institutions simulate scenarios, adjust on the fly, and effectively bend without breaking under pressure. As transactions and decisions accelerate to near-instantaneous speeds, firms are harnessing advanced analytics, virtual sandboxes, and AI modelling to innovate beyond human limits – all while maintaining uncompromising transparency, security, and oversight.



Material world

Breakthroughs in energy and materials are reshaping industries, transforming how we build, power, and sustain the physical world.

Banking

Standard Chartered launched a Sustainable Escrow and Account Bank solution, enabling corporate clients to embed ESG goals in cash management. The offering holds client deposits in accounts linked to a portfolio of green loans and projects, and rewards firms meeting sustainability targets through better rates or fees. It channels idle cash into renewable energy and sustainable development, aligning treasury operations with climate commitments.

Insurance

In 2025, Munich Re's Green Tech Solutions unit launched HySure, a performance insurance product tailored for green hydrogen projects. It guarantees the long-term output and reliability of electrolyzers, covering underperformance or failure beyond manufacturer warranties. This de-risks first-of-a-kind hydrogen plants, enabling startups to attract investors and lender confidence for large-scale deployment. As breakthroughs in clean energy and advanced materials reshape infrastructure, insurers are stepping in to underwrite emerging technologies. HySure exemplifies how insurance can accelerate the energy transition by providing certainty in uncharted territory – bridging the gap between innovation, finance, and sustainable industrial needs.

Mission adaptable

Physical products evolve under pressure – gaining resilience, agility, and adaptability through incremental design, modular systems, and model-driven development.

Banking

National Australia Bank (NAB) achieved a cloud-powered transformation, making it the first major Southern Hemisphere bank to run on all three top clouds (AWS, Azure, and Google). Moving 90% of its applications off old on-site systems to a multi-cloud architecture has made its infrastructure "built to run anywhere." The payoff? An 89% drop in critical outages and dramatically faster deployment of new features, giving NAB unparalleled resilience and the ability to adapt services in real time during demand surges or disruptions

Insurance

Facing costly water-damage claims (which make up around 24% of homeowner claims), Liberty Mutual partnered with Moen to offer policyholders the Flo smart water monitor and shutoff device at a discount. This IoT device detects leaks and can automatically stop the water supply to prevent damage. Early results show it dramatically reduces leak-related losses – cutting water damage claims by up to 96% and slashing wasted water by 90%. Homeowners can also monitor their water usage by individual fixtures and set goals for water conservation within the app.

Terminal velocity

Technology is advancing in both capability and the degree of physical autonomy we give it – impacting our responsibilities around safety, security, and ethics.

Banking

Australia and New Zealand Banking Group (ANZ) deployed Salesforce 'Agentforce 360' AI in a new CRM platform to automate routine tasks and help bankers make decisions. The system consolidates data from more than 20 legacy systems into one dashboard and uses AI with autonomy to perform value-adding tasks, increasing bankers' productivity (saving each an estimated one month of work per year through automation) while ensuring strict controls and human oversight.

Insurance

In an industry-first, Generali China Insurance teamed up with Quantified Energy to integrate autonomous drone inspections into solar power plant insurance. Quantified Energy's drones use EL imaging to detect invisible micro-cracks and panel degradation across large solar farms. By incorporating this drone-based data into underwriting and claims, Generali can proactively identify risks like hail or weather damage and speed up post-disaster assessments. This "insurance + inspection" approach enables more accurate pricing and faster claims resolutions, enhancing resilience of renewable energy assets.

To intelligence… and beyond!

Technology lets us conceive and deliver products that are beyond human imagination – we might not even know what we'll create next.

Banking

Morgan Stanley armed its wealth management advisors with a powerful AI knowledge assistant and saw near-universal uptake by 2025. The bank's proprietary chatbot, built on OpenAI's GPT models, gives more than 16,000 advisors lightning-fast access to the firm's vast research library and past reports. It can retrieve answers in seconds and even auto-summarize client meeting notes into follow-up emails, via a tool called 'Debrief'. Now 98% of Morgan Stanley's advisors tap into the AI daily, freeing them up to spend more time on personalized client guidance while routine analysis and paperwork run on autopilot.

Insurance

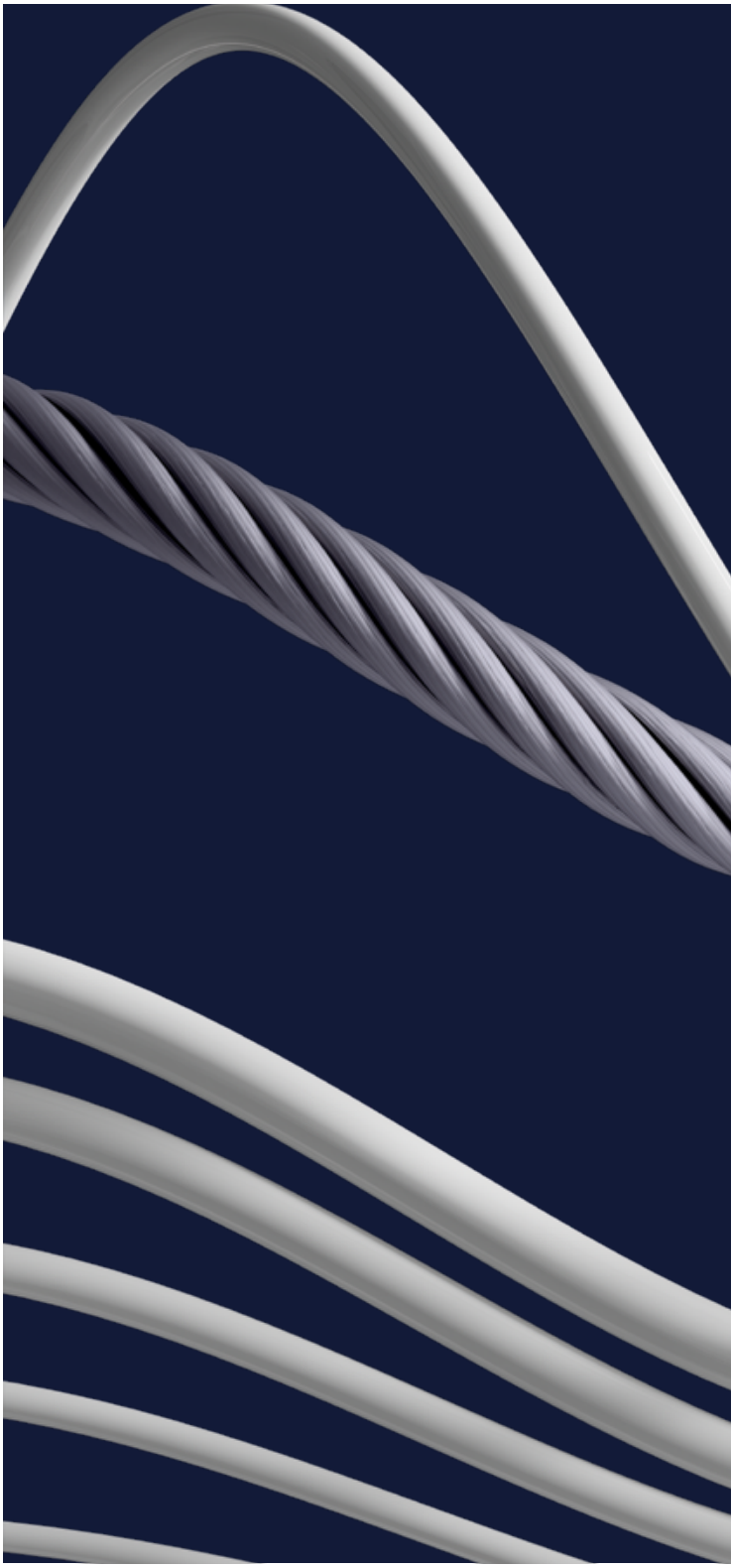
Travelers rolled out a natural-language AI voice bot to take auto policyholders' loss reports by phone and enhance service quality. The GenAI-powered virtual claims agent handles FNOL calls end-to-end, enabling two-thirds of eligible claims to be processed straight-through by AI. Early results show quicker claim settlements and roughly a 30% drop in call-center workload – as routine accident calls now receive instant, 24/7 automated assistance while human teams focus on complex claims.

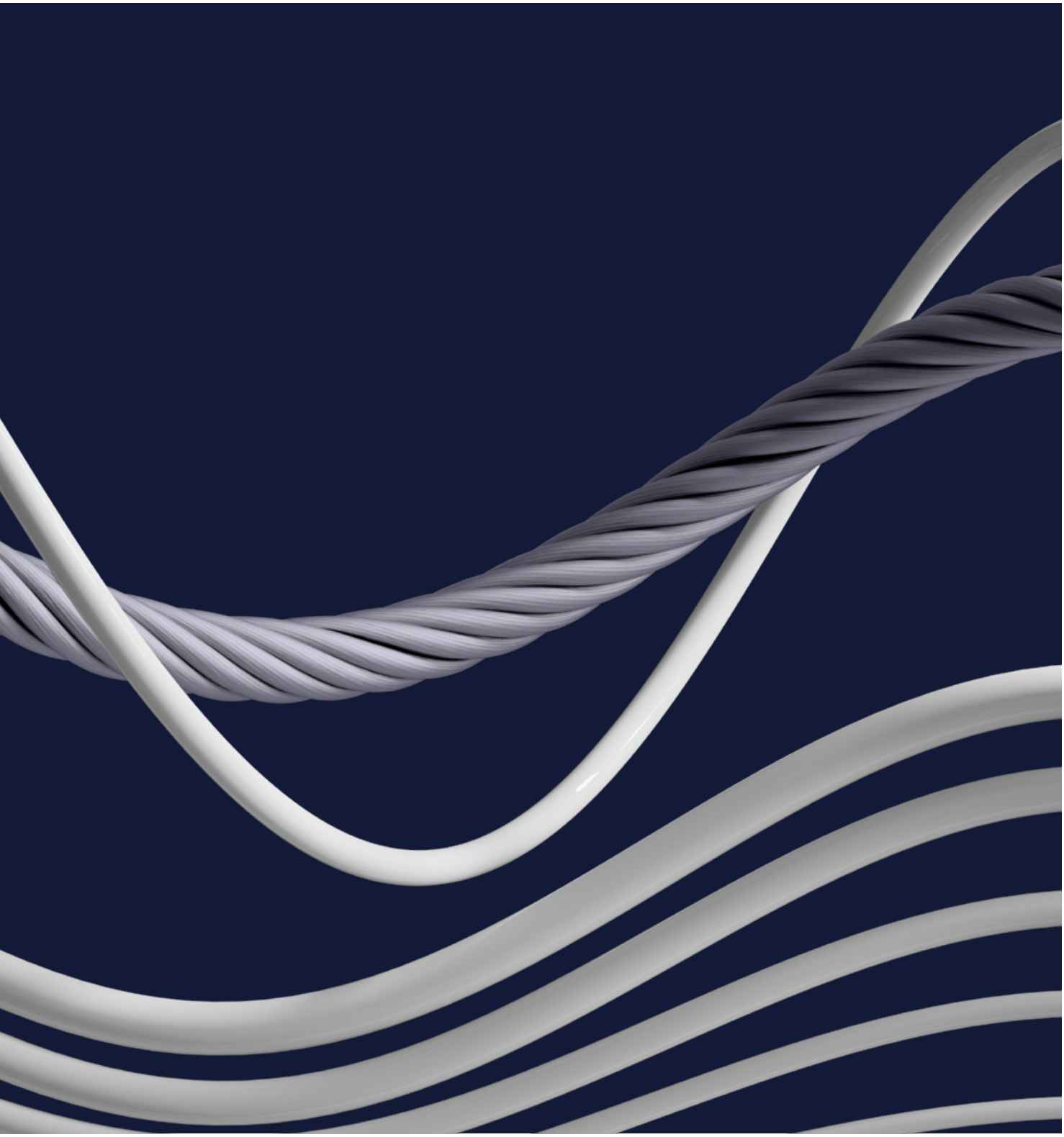
Ecosystem chronicles

In FS, the digital and physical worlds have converged, as firms make use of emerging tech to tackle tangible, real-world challenges and opportunities. In 2026, there's a concerted push to blend finance with physical-world data and sustainable tech. A vivid example is how insurers and banks are addressing climate risk with new partners: Climate X provides granular climate risk analytics – like flood, wildfire, and extreme weather projections – for any location, and financial institutions are eagerly integrating it. A bank can drop a pin on a map using Climate X's platform to see long-term climate risk for a property backing a mortgage, or an insurer can price a policy knowing the precise flood risk on that street. Similarly, VIDA offers map-based screening for infrastructure investments – infrastructure investors (and their banks) use it to instantly gauge environmental and other risks for a given physical asset or building location. The Earthian AI platform aggregates climate data with company-specific information to assess how physical climate risks translate into financial losses across portfolios, effectively bridging environmental science and actuarial finance.

Banks are also bringing physical and financial networks together in pursuit of sustainability, and to reduce the environmental footprint of operations. Aguaro helps companies reduce the carbon footprint of their digital services by extending and optimizing existing apps with eco-friendly features. A bank using Aguaro might tweak its online banking app to be more energy-efficient on device and data usage, and even nudge users toward behaviors that save energy – like defaulting to e-statements unless paper is absolutely needed. Across millions of users, these small optimizations add up to significant carbon savings, aligning with banks' public commitments to sustainability.

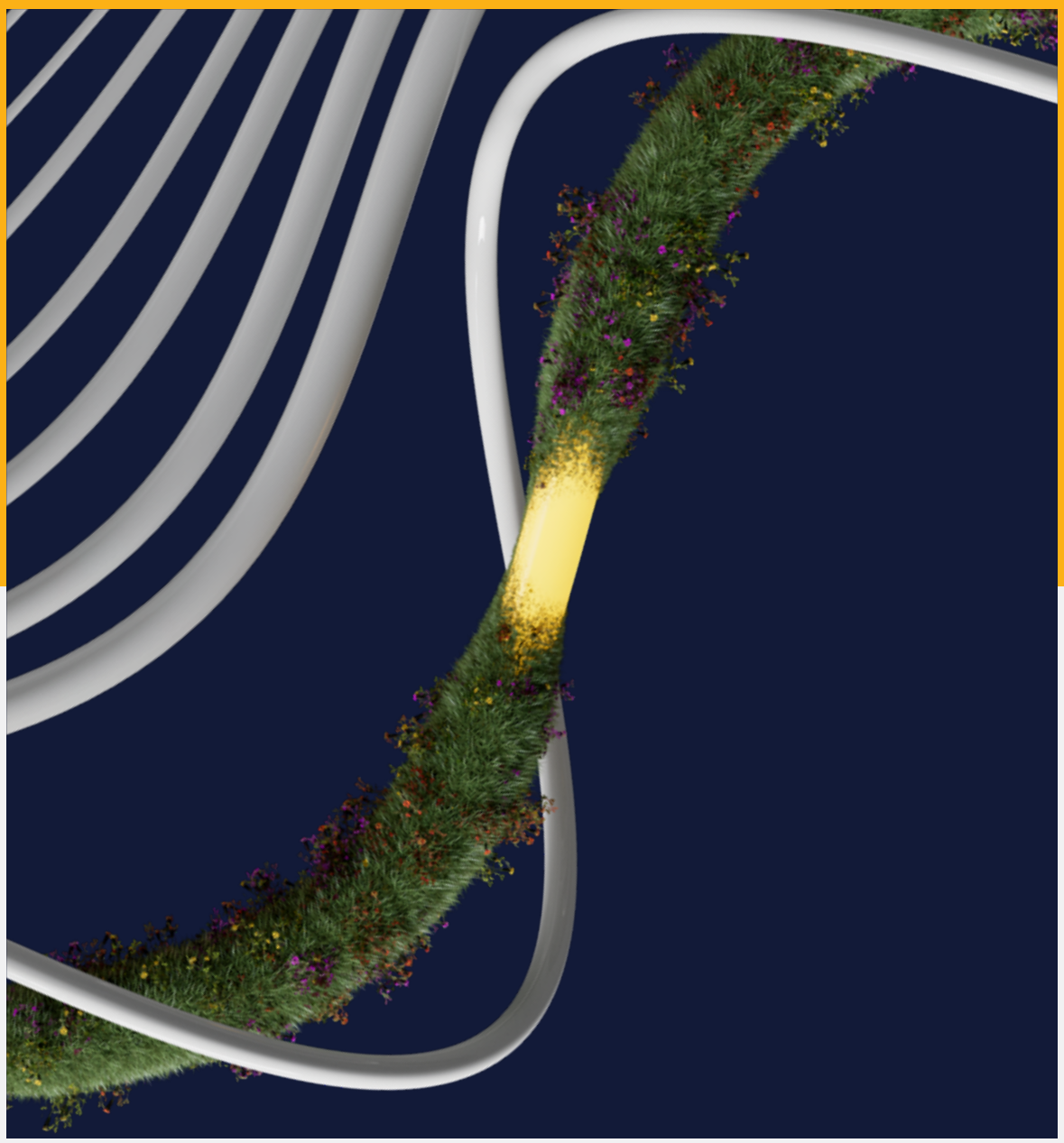
'Physical matters' is about acknowledging that tech's frontier in FS isn't just code – it's also energy, hardware, and environment. WindCORES' placing servers in wind turbines exemplifies that beautifully: computing infrastructure physically inside renewable energy sources, eliminating transmission losses, and using excess generation at the source.





06.

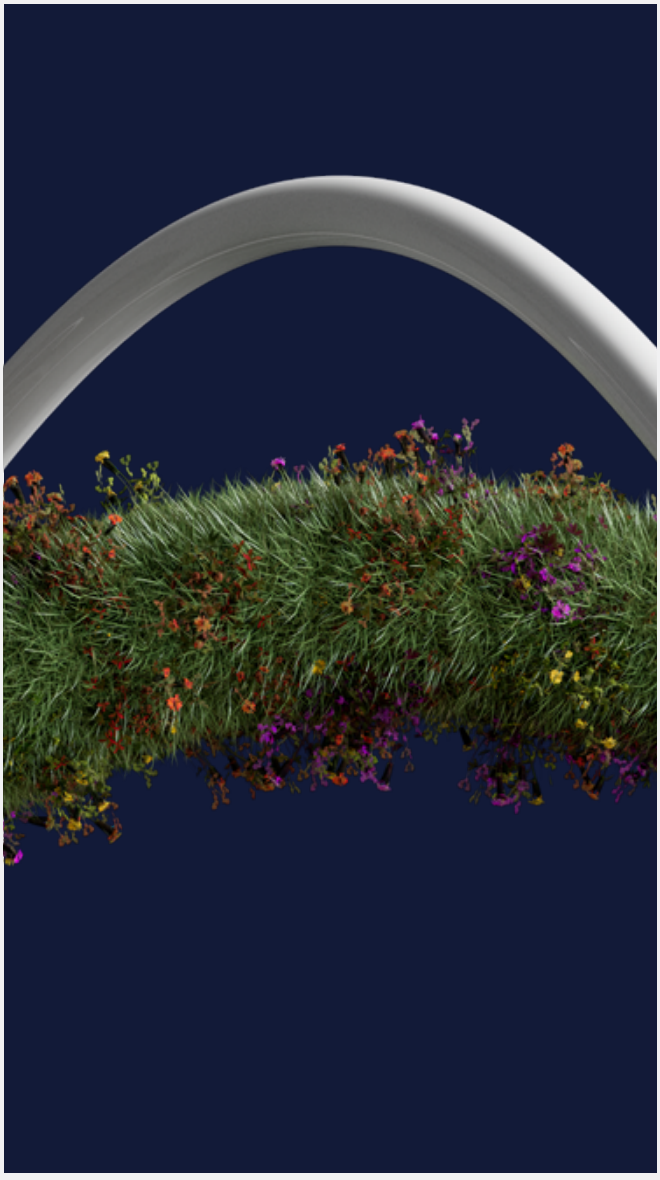
Nature’s code



Billions of years of research and development (R&D) have already been done. By nature, every leaf, cell, and ecosystem is the outcome of relentless iteration. 'Nature's code' dares us to peek at that source code: patterns of resilience, regeneration, and balance, and to start copy-pasting wisely. This container blends biology, computer science, biotechnology, and engineering to explore what happens when technology runs nature's algorithms (and sometimes helps debug them). From biomimicry to bioengineering, from regenerative design to AI that behaves more like an ecosystem than a machine, the lessons are there for anyone willing to learn. The result is innovation that doesn't just imitate nature but codes along with it: alive to context, adaptive by design, and sustainable by default. After all, nature is still the ultimate open-source platform.

Key trends to monitor[6]

FS is being reshaped by a fusion of advanced technologies that make it smarter, greener, more personalized, and lightning fast. Autonomous, context-aware AI agents are revolutionizing finance by providing relevant insights, streamlining workflows, and integrating FS across different sectors using sustainable, cloud-native platforms. Meanwhile, breakthroughs in materials science – from solid-state batteries to green hydrogen – are delivering ultra-efficient, greener computing infrastructure to support the sector's climate commitments. AI's growing ability to interpret biometric and behavioral data is unlocking hyper-personalized health and longevity insurance offerings, while also raising new questions about transparency, fairness, and the responsible use of AI. Finally, photonic and quantum-inspired computing technologies promise near-zero-latency processing for trading, real-time risk management, and seamless "invisible" payments – while new multimodal interfaces (using voice, gesture, and even neural signals) are making financial interactions more intuitive, inclusive, and human.



My chemical advance

Developments in solid-state chemistry are redefining batteries, delivering safer, denser, and more sustainable energy storage across mobility, healthcare, and personal tech.

Banking

ING Group is sharply accelerating its clean energy financing strategy, aiming to provide €7.5 billion in new renewable and battery project finance by 2025, tripling its 2022 target. This commitment explicitly encompasses solid-state battery initiatives, underscoring the bank's confidence in next-generation energy storage as a critical enabler of safer, denser, and more sustainable power solutions. Despite fluctuating energy costs, ING maintains that the global transition to cleaner electricity remains structurally strong. Its expanded financing signals a long-term conviction that innovations – like solid-state chemistry – will shape the future of mobility, healthcare, and distributed energy systems.

Insurance

Allianz launched Europe's first dedicated EV battery insurance product, using AI to monitor real-time battery health and dynamically adjust premiums. Offering up to €50,000 in coverage for battery fires, failures, or rapid degradation, it reduces consumer risk and boosts confidence in longer-range EVs. As EV adoption accelerates, batteries represent a significant share of vehicle value and risk. For insurers, this segment offers a strategic opportunity to lead in next-gen mobility protection, develop data-driven pricing models, and build relevance in the evolving energy ecosystem – where chemistry, sustainability, and digital intelligence converge to reshape risk and resilience.

Language of life

AI is accelerating biotechnology innovation – reshaping how discoveries are made, protected, and commercialized.

Banking

Barclays supports AI-driven biotech innovation through its HealthTech Eagle Labs, offering startups access to funding, mentorship, and industry networks. Backed by a £22bn Business Prosperity Fund, the bank empowers companies using GenAI for drug discovery and diagnostics, accelerating their path from research to market while aligning with the evolving biotech Intellectual Property (IP) and commercialization landscape.

Insurance

Swiss Re, in collaboration with the AXA Research Fund, launched a Longevity & Metabolic Health research program to fund projects leveraging genomics, digital twins, and AI to combat lifestyle-driven diseases. The initiative aims to extend healthy lifespans and redefine how insurers assess and manage life and health risks. As biotechnology advances, insurers are positioning themselves at the forefront of preventative health, enabling more personalized underwriting and proactive risk mitigation. In support of this priority, Swiss Re and Milliman published a paper that documents the industry-wide shift where life insurers must incorporate AI-driven health and biotech advances into valuation and pricing models.

Paint it light

Programmable light is reshaping communication, computing, and sensing, positioning photonics as a foundation for the next technology revolution.

Banking

Italy's largest bank, Intesa Sanpaolo, implemented a hybrid quantum-classical AI model to supercharge its fraud detection systems. In 2025, Intesa's data scientists used IBM's quantum computing platform and a Variational Quantum Circuit (VQC) classifier to analyze hundreds of thousands of transactions for anomalous patterns. The quantum model achieved a higher fraud catch-rate (92% vs 83% with legacy ML) and slashed false positives by over 50%. This improved accuracy and speed – with risk scoring in milliseconds – means faster response to fraud and fewer false alarms, saving millions in review costs and protecting customers without sacrificing trust.

Insurance

AXA Climate leverages Copernicus satellite imagery and remote sensing to automate wildfire damage assessment for forestry insurance. Using the Normalized Burn Ratio (NBR) spectral index, the system detects the severity of fire damage and triggers fast, transparent parametric payouts. This innovation reduces claims processing from months to days, enhancing affordability and resilience for forest managers. As photonics and earth observation technologies mature, insurers can harness light-based sensing to transform risk assessment, enable real-time monitoring, and support climate adaptation. This marks a shift towards programmable, data-rich insurance models that respond dynamically to environmental change.

Mind over machine

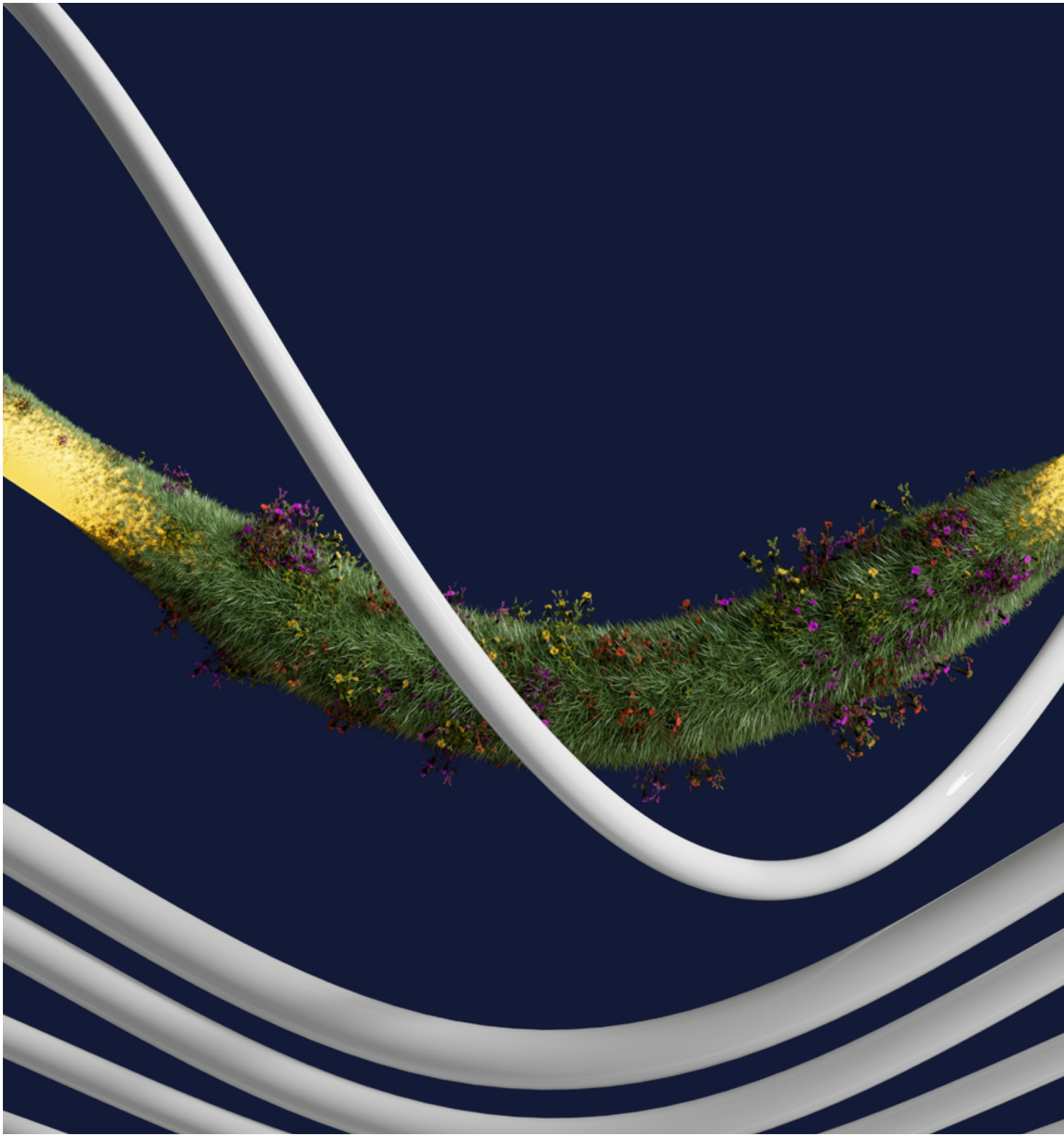
By reading signals and context, neural interfaces let technology work the moment you think of it.

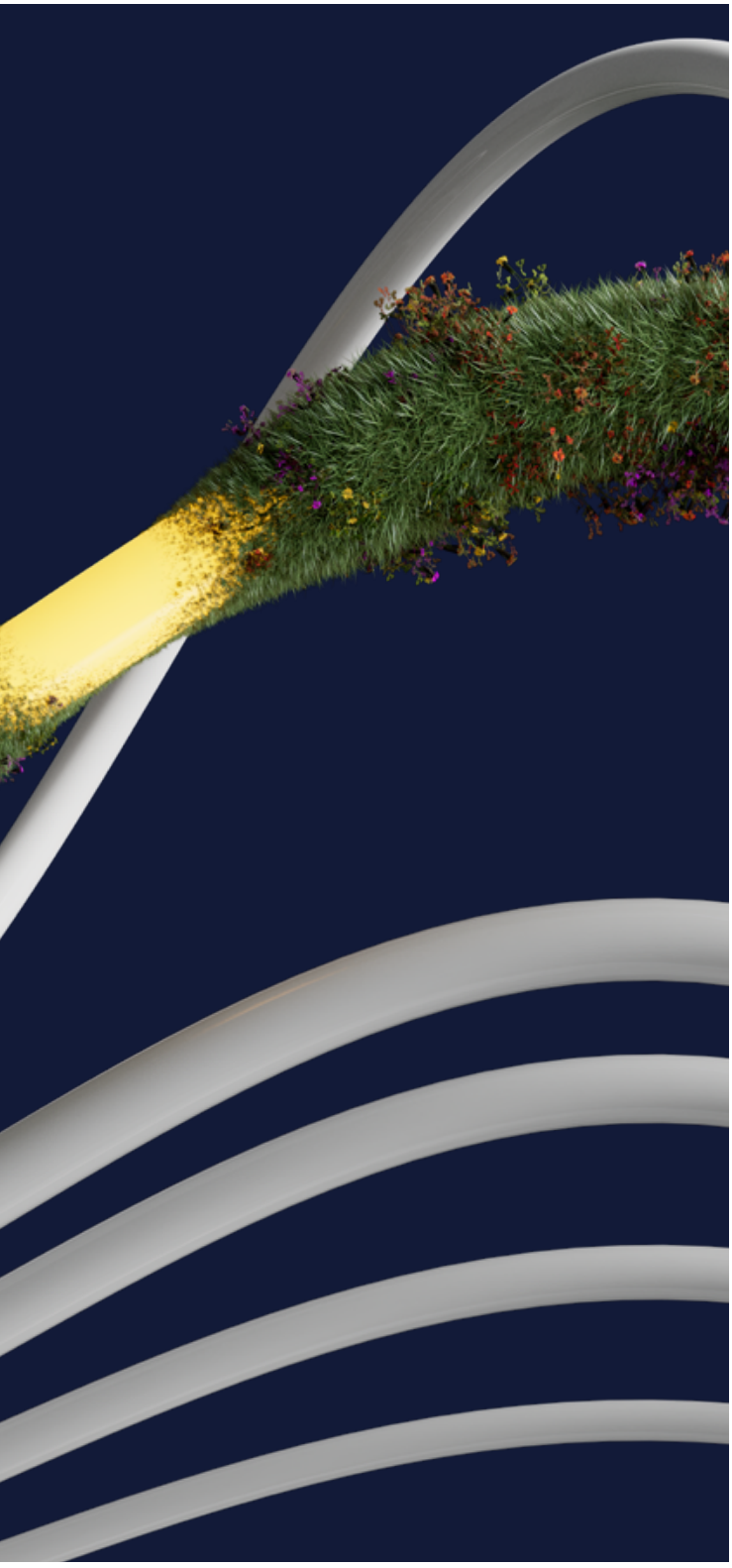
Banking

The digital arm of Aktif Bank (N Kolay) conducted an electroencephalogram (EEG)-based UX study in 2025. During pilot usability tests for a new mobile app interface, test users wore EEG headsets that captured their brainwaves and emotional responses in real time. An AI then analyzed these signals in sync with on-screen actions to identify confusion or stress points. This neuro UX research let N Kolay pinpoint interface pain-points with higher accuracy, leading to design adjustments for a smoother, more intuitive customer experience.

Insurance

Nationwide partnered with Kinetic to embed smart wearable devices into workers' compensation policies. These wearables detect high-risk movements – such as improper lifting – and deliver real-time haptic alerts to help workers correct their posture and avoid injury. The program has already demonstrated up to 60% injury reduction in pilot deployments and aims to prevent one million workplace injuries by 2030. As neural interfaces and contextual sensing evolve, insurers will embrace forward-thinking safety technologies that proactively respond to human intent and behavior.





Ecosystem chronicles

The marriage of AI and biotechnology is producing breakthroughs that could reshape insurance and finance from healthcare to climate risk. Insilico Medicine, for instance, made headlines by using GenAI to design a novel drug molecule in just 18 months. This rapid "in silico" experimentation signals to insurers that new therapies (and the risks and coverages around them) will emerge faster than ever, demanding agile underwriting and new healthcare partnership models.

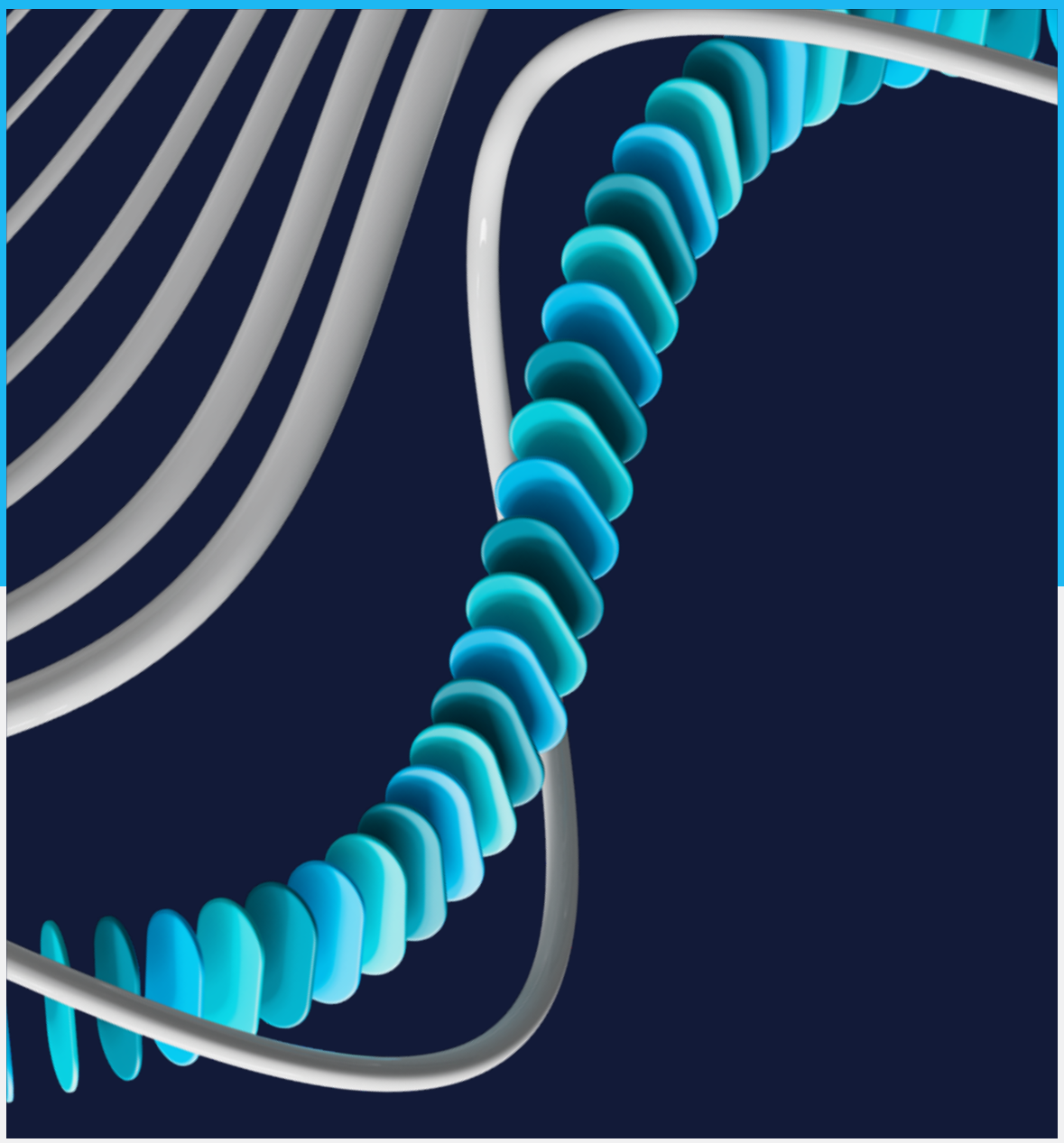
Meanwhile, WhiteLab Genomics is using AI to accelerate genomic medicine. ML is used to design gene therapies and predict the best DNA or RNA tweaks to cure diseases. For life insurers and health-focused banks, this sort of technology is a game changer. It means a future where policies and financial products can be tailored to an individual's genetic risk profile (handled ethically), and where investments into biotech yield returns in years, not decades. In a similar vein, startups are applying AI to the natural science of materials. Then take Citrine Informatics, which uses AI trained on chemical and materials data to discover new materials and chemicals that are lighter, stronger, or more sustainable.

Elsewhere, Worxogo applies neuroeconomics and behavioral science to workforce productivity. Worxogo's AI "coach" learns from behavioral data and uses neuroscience-based nudges to spur employees toward higher engagement. Andrew Ng's Landing AI champions "data-centric AI" for computer vision at large scale – a methodology focusing on the quality of data rather than sheer quantity.

Pasqal, a pioneer in quantum technology, uses arrays of controlled atoms to process information in ways classical computers can't. Financial institutions have started experimenting with quantum platforms to tackle problems like portfolio optimization and risk simulation, which involve colossal combinations and variables. Cognite has built an industrial DataOps platform that gives industries a kind of digital nervous system. By fusing data from sensors on machines, production lines, power grids, and even oil rigs, Cognite helps large enterprises (think energy companies, smart grid operators, and manufacturers) monitor and optimize their physical operations in real time.

07.

Applications unleashed



After riding the GenAI hype train, it's time to put the spotlight back on applications – the workhorses of enterprise innovation. Agile, lightweight apps are taking center stage alongside the next wave of modernized enterprise software – both custom-built and packaged. But the canvas is changing. Today's applications might not just live in the cloud: they could reside on edge devices, or even within robots. Of course, GenAI hasn't left the stage – it's now a must-have in every software engineer's toolkit. Autonomous agents are boosting productivity and adding that 'AI cherry on top.' The challenge? Building smarter, resource-savvy applications ready to thrive in a tech landscape that's anything but static. Time to unleash the apps and break the mold.

Key trends to monitor[7]

- **AI-native software delivery:** developer copilots expand into multi-agent toolchains that propose designs, generate code or tests, and flag security or licensing issues. This turns productivity into throughput when paired with re-engineered Software Development Life Cycle (SDLC) and value metrics. These agents improve developer productivity, translating it into measurable throughput when paired with autonomous SDLC agents, requiring minimal human intervention. As AI is embedded across build, test, and run cycles, organizations gain faster release velocity and more consistent quality across teams. That said, scale still depends on platform guardrails and data quality.
- **Platform engineering and Internal Developer Platforms (IDPs) standardize speed:** platform engineering teams are building IDPs that provide golden paths, reusable APIs, and standardized data products – dramatically reducing friction in the development lifecycle. By embedding policy-as-code, compliance requirements, and security controls directly into the platform, firms empower developers to ship secure, compliant features faster. This shift is especially crucial as AI becomes embedded in every application, increasing variability and risk if not tightly governed. IDPs ultimately help institutions turn AI ambition into sustained release velocity at enterprise scale.
- **Composable/Microservices, API-first, Cloud-native, Headless (MACH) modernization to reduce lock-in and raise agility:** financial institutions are adopting MACH architectures to break free from rigid legacy platforms that slow innovation. This modular approach lets banks and insurers swap components, integrate fintechs, and deploy new features without full-scale rewrites. As a result, the organization gains better resilience, improved business continuity, and a cleaner runway for AI workloads that require elastic, composable environments. Over time, MACH modernization becomes a foundational enabler for adaptability, speed, and partner-driven growth.
- **Secure-by-design software and AI observability:** security, resilience, and explainability are becoming built-in product features, not afterthought checklists, within modern application delivery. As regulatory fragmentation rises, firms are converging on shared AI and software control planes to manage model governance and observability, prompt security, data-loss prevention, and supply-chain integrity. These capabilities are being embedded into release criteria to make sure every deployment meets evolving compliance expectations automatically. By integrating governance into the development experience itself, organizations reduce operational risk while accelerating safe, repeatable innovation.

Honey, I shrunk the applications

Next-generation agile applications, built on the concept of MACH, make up an applications portfolio that's supported by AI and delivered via developer platforms.

Banking

ABN AMRO has transformed its application development landscape by building a tightly governed low-code ecosystem on Mendix, eliminating shadow IT and accelerating delivery. What started with 60 apps has grown into a high-velocity factory where standardized Continuous Integration/Continuous Deployment (CI/CD) pipelines, reusable components, and consistent design patterns drive rapid iteration. Business teams can now co-create digital solutions with IT, reducing backlog pressure and shortening release cycles from months to days. This disciplined approach ensures that innovation doesn't compromise security or compliance, giving the bank a stable yet flexible foundation for modernization. Low-code has become a strategic accelerator, not just a development shortcut.

Insurance

Liberty Mutual built an 83-application ecosystem using OutSystems, creating its 'Liberty Connect' suite to modernize distribution and customer servicing. The platform helped the insurer achieve 274% policy growth and quadruple its customer base in a crowded, mature market. By launching broker and customer journeys at startup speed, Liberty turned low-code into the default engine for systems of engagement. Reusable components, unified governance, and rapid deployment cycles significantly reduced development bottlenecks. As a result, teams shipped new features faster while deflecting call-center volume and strengthening its customer experience.

When code goes know

Pairing programming with an AI assistant doesn't just boost productivity and code quality: it accelerates the learning curve – as long as you know what you're doing.

Banking

J.P. Morgan embedded AI across the developer workflow with Copilot-style code assistants in Integrated Developer Environments (IDEs), plus an internal AI PR-reviewer ('PRBuddy'), to speed up design, coding, test generation, and reviews. Tens of thousands of engineers now "pair-program" with AI, while PRBuddy flags defects and policy issues before humans review. Reported gains are encouraging: 10–20% higher developer efficiency and the ability to reassign capacity to higher-value AI and data work. The bank positions this as disciplined SDLC industrialization: AI at every stage, humans in charge of quality.

Insurance

As part of a large-scale cloud migration (including Bamboo, one of Aviva's largest systems), Aviva rolled out GitHub Copilot to help engineers refactor, harden, and extend services on Microsoft Azure. Reported outcomes include 4X operational efficiency, around 80% of quote responses returning in less than 5 seconds, and an app-performance uplift of roughly 30% – with Copilot accelerating everyday coding tasks and documentation so teams could focus on architecture and reliability work tied to the migration. The Copilot rollout is positioned as a workforce-enablement lever alongside platform modernization – not a tool in isolation.

App = a robot

Robots are no longer just machines. They're programmable, intelligent agents, adding new dimensions and opportunities to the craft of software engineering.

Banking

Royal Bank of Canada's (RBC's) mobile app features NOMI Find & Save, a predictive-analytics-powered tool that behaves like a financial co-pilot – scanning cashflow patterns, moving small amounts into savings automatically, and even shifting money back to cheque accounts to prevent missed payments or overdrafts. Alongside it, NOMI Insights and NOMI Forecast offer personalized tips, behavioral nudges, and seven-day spending projections, helping customers make decisions before issues arise. These features work quietly in the background, providing contextual financial support without requiring customer effort. By combining intelligent automation with transparent explanations, the app builds trust and confidence while improving financial wellness. NOMI has become a practical example of how apps can "think ahead" and act on a customer's behalf.

Insurance

Zurich uses drones equipped with high-resolution imaging and 3D modeling to accelerate claims assessments, particularly after large-scale incidents. These drones capture detailed site data without requiring adjusters to travel, significantly reducing both cost and on-site risk. Partners can produce full 3D models within days, enabling Zurich to issue interim payments far faster than traditional inspection methods allow. The improved speed benefits customers at moments of high stress, while the reduced travel footprint contributes to sustainability goals. It's a powerful example of how edge sensing is reshaping modern insurance operations.

Chat is the new super app

AI-augmented chatting and talking in plain, natural language becomes the new app to rule them all.

Banking

ABN AMRO is building a chat-first customer experience by transitioning to Microsoft Copilot and launching a GenAI-powered service model that makes every digital interaction feel personal and conversational. Working with Capgemini, the bank introduced a future-ready AI "factory" that powers assistants like its GenAI chatbot and supports a three-layer support journey designed around natural language engagement. The result is a foundation for seamless, secure, always-on conversational services – turning chat into the primary interface for advice, support, and everyday banking. As part of the new three-layer service model, the bank introduced 'Rikkie', a GenAI-infused chatbot that provides a more natural one-on-one digital interaction.

Insurance

Lemonade's entire operating model demonstrates the Super-App-via-Chat pattern: customers buy policies, adjust coverage, ask questions, and even file FNOL through a single conversational agent. Its flagship assistant on the app, 'Maya', handles the full policy journey – quote, KYC, underwriting questions, payment setup, claims, and proactive updates – using natural-language conversation rather than screens and forms. Industry analyses highlight major reductions in response times, seamless handoffs, and large-scale automation of routine steps. Lemonade showcases the trend's thesis – chat isn't just an interface: it's a definer of the insurance experience.

Ecosystem chronicles

This year, with the AI spotlight turning back to the applications themselves, there's a surge in modern, lightweight applications and tools, alongside a cadre of promising solutions – all helping financial institutions unleash a new wave of app innovation. One big trend is the proliferation of low-code/no-code platforms that let both IT and business teams rapidly create apps without heavy coding. Take Betty Blocks and Simplicité – their no-code development environments empower a bank's product manager or an insurance operations lead to design and deploy a custom workflow app or customer portal through visual interfaces.

A great example of unleashed apps is how core processes are being componentized. Swimm and Nomain, for instance, tackle the often-intimidating legacy mainframe systems by automatically analyzing and breaking down their complexity into clear knowledge and services. By doing so, they let banks expose old core functions (like account ledgers or policy admin) as modern APIs, which developers can then wrap in fresh, user-friendly applications.

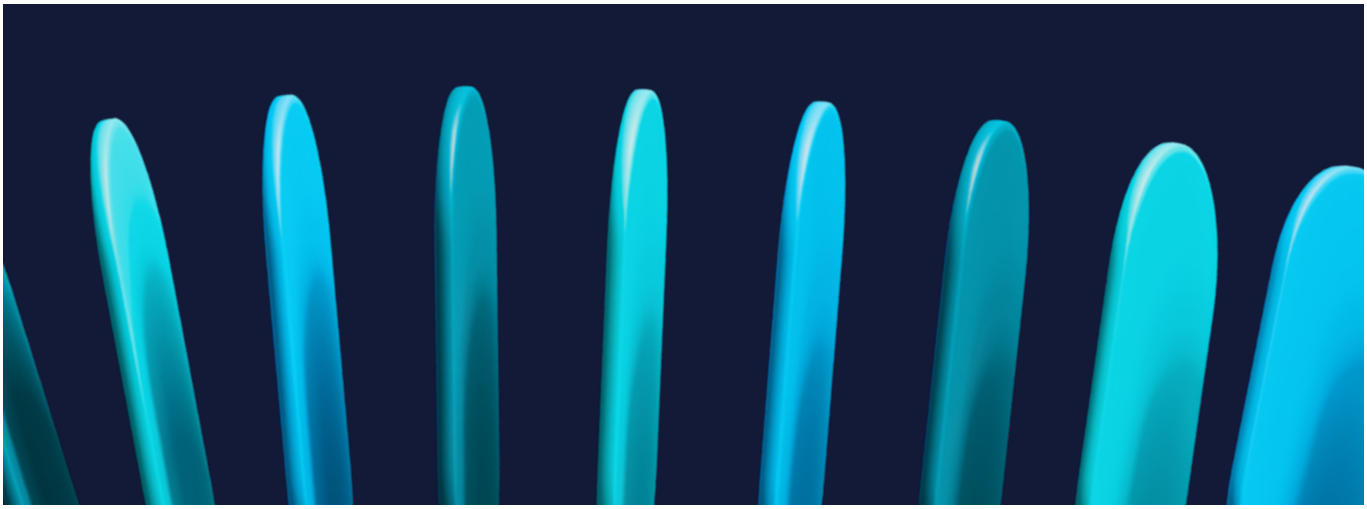
Speaking of developers, those in 2026 have an AI copilot always by their side. Coding-focused AI like Windsurf and Poolside provide on-demand code suggestions, generate boilerplates, and even build entire modules based on natural language prompts. This 'When code goes know' dynamic – where AI not only writes code but educates developers – has dramatically accelerated app development.

The architecture of enterprise software itself is evolving. Temporal provides a platform for building resilient, cloud-native microservices that never miss a beat – exactly what banks need for 24/7, fault-tolerant systems. Developers use it to write workflow-centric applications – like an online payment processing flow – that can automatically pause, retry, or pick up state after errors or downtime. Icon Solutions offers specialized payment processing components that banks can plug in as part of modernizing their applications: instead of coding from scratch, banks adopt these proven modules (like instant payments or request-to-pay APIs) and focus on integrating and differentiating at the experience level.

Application ecosystems are also expanding via integration and openness. Platforms like ioBuilders and zerohash provide open APIs so any bank or fintech app can embed digital asset transactions and blockchain workflows. This means new applications don't live in isolation – even a niche mobile app can have outsized features by calling on these platforms. For instance, a personal finance app could use zerohash's API to let users buy crypto within the interface, or a trading app might use ioBuilders to handle asset tokenization and custody behind the scenes.

Crucially, the unleashed application landscape demands governance and monitoring. Meterian works in the background, scanning all the open-source components in these apps for vulnerabilities, so the faster development pace doesn't introduce unseen security holes.

Empowered by an ecosystem of low-code builders, AI copilots, and plug-and-play services, financial institutions are rolling out innovative applications at a pace never seen before, all while keeping risk in check – radically reshaping how they engage customers and optimize operations.



From aspiration to execution with Capgemini

Capgemini can help you unleash the power of your application portfolio with speed and quality.

Open Banking platform and APIs

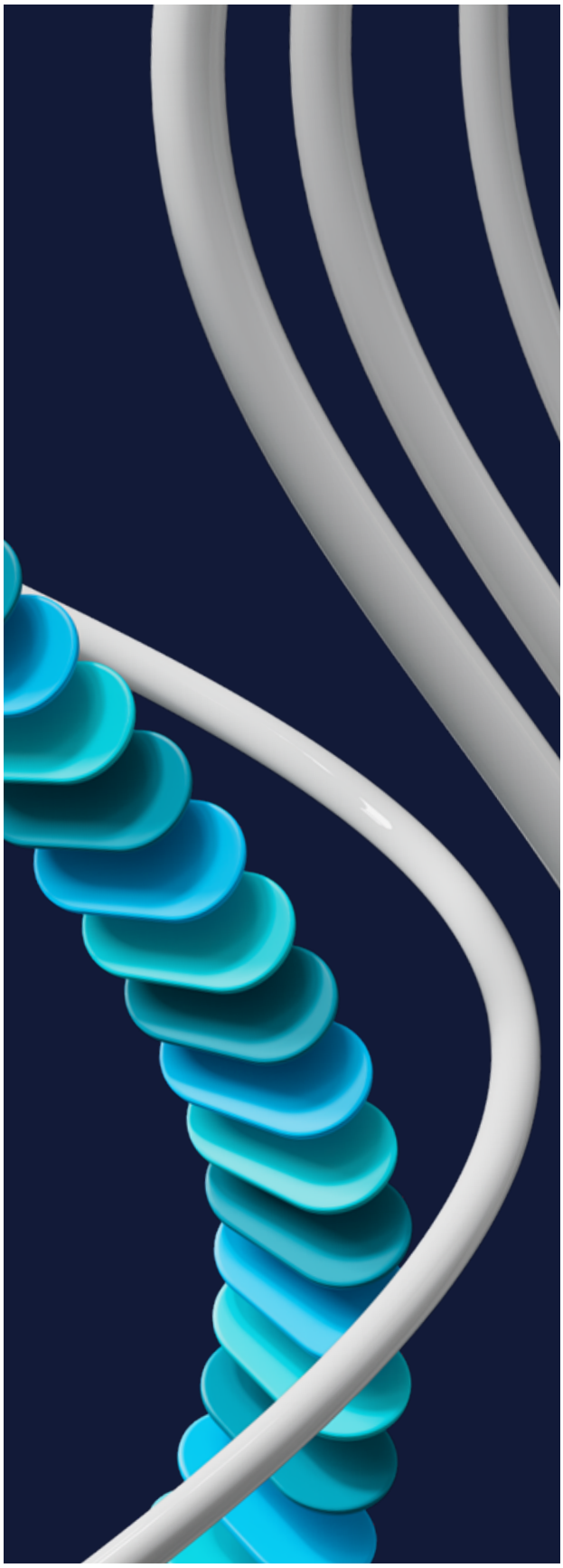
These let banks open their ecosystems and data to third parties and bring a multitude of benefits – including new revenue channels, differentiation through unique partnerships and customer experiences, seamless compliance with local regulations, and continued relevance in an increasingly digital economy. These benefits come in the form of a mesh of microservices that enable flexibility and continuous adaptability to evolving business needs.

Connected payments

An umbrella payments transformation that improves efficiency by modernizing the technology landscape while streamlining operations. It lets clients maximize their ROI, improve payments positioning, and shift to a 'service' view of payments capability.

ADMnext for insurance

Capgemini's ADMnext for insurance accelerates speed to market for P&C insurers by transforming the new business value chain across products, sales, marketing, and underwriting. Leveraging more than 60 Guidewire engagements, deep domain expertise, proven accelerators, GenAI-enabled operations, and the Business Command Center (BCC), Capgemini delivers committed IT benchmarks, improved platform reliability, and reduced incident frequency. Our approach enhances product launch velocity, strengthens sales enablement, and optimizes underwriting precision – helping carriers be more competitive, lower Total Cost of Ownership (TCO), and speed up premium growth through streamlined, future-ready platform operations.



08.

Invisible infostructure

The era of invisible infostructure is becoming real – a digital foundation that's both virtual and indispensable. Autonomous, self-learning, self-healing and powered by AI, it quietly empowers the modern enterprise and connects everything – including 'things' and edge devices. But don't let its subtlety fool you. With quantum and neuromorphic computing, and next-gen connectivity stretching to non-terrestrial networks, it's reshaping what infrastructure can do. As specialized high-performance computing evolves to meet AI's relentless demands – delivering leaps in capability – it's a backbone that must scale effortlessly while staying energy conscious. This isn't just IT infrastructure – it's a force that's keeping businesses adaptive, innovative, and ready for whatever comes next. Quiet, yes. Invisible, maybe. Essential? Absolutely.

Key trends to monitor[8]

- **Hybrid/multi-cloud as the AI backbone, balanced for sovereignty and resilience:** financial institutions are standardizing hybrid and multi-cloud patterns to support AI workloads across private, public, and sovereign environments. These architectures help firms balance data residency, auditability, compliance, and concentration risk without slowing the pace of innovation. Multi-cloud competence becomes a differentiating capability as organizations learn to orchestrate workloads intelligently based on regulatory, performance, and cost constraints. This distributed backbone ensures that AI can scale safely and flexibly, even as model complexity and regional governance requirements intensify.
- **Specialized compute and efficient AI-native stacks:** financial institutions are rapidly redesigning their infrastructure to support AI workloads – LLMs, real-time inference, fraud analytics, and agentic automation. These specialized compute layers play a vital role as models grow larger and inference demands become continuous and distributed. Firms that master workload placement – deciding which models run where, at what precision, and on which hardware – will unlock durable performance and cost advantages. Over time, these optimized model-serving architectures become a strategic foundation for delivering AI at scale.
- **AIOps/NoOps for autonomous reliability:** as operational volumes rise and service-level expectations tighten, organizations are turning to telemetry-driven, policy-aware AIOps and NoOps capabilities. These intelligent agents autonomously remediate incidents, tune capacity, enforce guardrails, and maintain system health with minimal human intervention. The shift transforms operations from reactive firefighting to proactive reliability engineering, improving uptime and reducing operational noise for teams. Human oversight is still important, but the heavy lifting shifts to autonomous systems designed to anticipate and resolve issues before they impact customers.
- **FinOps + GreenOps: cost and carbon as design constraints:** real-time observability of cloud spend and emissions is pushing firms to treat cost-efficiency and carbon impact as first-class architectural requirements. Decisions around storage tiers, network paths, data movement, and even model size and quantization are increasingly guided by joint FinOps and GreenOps principles. Boards now expect unified KPIs that link business value to operational cost and sustainability metrics, making efficiency a strategic mandate. This integrated discipline helps institutions design systems that aren't just scalable and cost-effective – but also aligned with global environmental commitments.
- **Quantum-safe roadmaps move from planning to execution:** with the National Institute of Standards and Technology (NIST) finalizing post-quantum cryptography standards, FS firms are transitioning from theoretical preparation to practical implementation. Firms are inventorying their cryptographic assets, prioritizing long-lived data that is vulnerable to "harvest now, decrypt later" threats, and beginning phased migrations to quantum-safe algorithms. Regulators and customers expect credible, time-bound transition plans that demonstrate crypto-agility and future-proof resilience. This marks a pivotal shift where quantum-safe readiness becomes a core pillar of digital-trust strategy across the sector.

Cloud encounters of the third kind

As the cloud evolves and matures, it's time to create a new, secure, smart mix of sovereignty, sustainability, agility, and deployment options – along with specialized capabilities where AI is everywhere.

Banking

BNP Paribas renewed a 10-year agreement with IBM Cloud that's the opposite of a lift-and-shift: IBM Cloud is hosted inside BNP's data centers, with a new dedicated area planned for 2028 to strengthen resilience and redundancy for critical services, like payments, under EU DORA. The design blends cloud-native (OpenShift) with GPU-as-a-service integrated into BNP's environment – giving business lines controlled access to GenAI compute while keeping customer data under the bank's control. The partnership aims to further bolster their resilience, accelerate cloud-native strategy, and support the development of GenAI. It's a blueprint for sovereign cloud by construction: public-cloud capabilities, bank-operated locations, and auditable continuity.

Insurance

Markel moves core claims to Guidewire Cloud, modernizing specialty operations at scale. Across US specialty lines, Markel migrated Guidewire Claim Center from on-prem to Guidewire Cloud, offloading maintenance to SaaS, speeding updates, and improving claims cycle time and data access. This move hasn't just improved their operational agility: it's set them up to seamlessly integrate cutting-edge solutions, providing their clients with real-time capabilities and facilitating the rapid implementation of new technologies. The program also set up the next phase to move Billing Center to cloud and extend Claim Center internationally, giving teams faster access to analytics and marketplace integrations while simplifying IT operations.

Everything, everywhere, all-at-once connected

Integration has become the foundation of a hyper-connected world, seamlessly linking devices, industries, and ecosystems to drive groundbreaking innovation.

Banking

Citibank executed one of the most widely recognized global omnichannel transformations, integrating mobile banking, ATMs, branches, and online banking into a single connected ecosystem serving millions across multiple countries. The unified architecture eliminates fragmented interactions and ensures customers can start a journey in one channel and seamlessly continue in another – the essence of "everywhere, all-at-once connectivity." The future of banking points to a real, global-scale connected industry: integrated data flows, real-time updates, and multi-platform continuity.

Insurance

Progressive's Snapshot® telematics program continues to serve as one of the insurer's strongest growth and pricing engines, fueled by billions of miles of anonymized driving data. The program identifies risk more precisely by analyzing real-world behaviors like braking patterns, night-time driving, and distraction levels. Analysts attribute improved combined ratios and sustained policy-growth momentum to the accuracy of these data-driven insights. Drivers benefit from more personalized pricing and behavioral feedback that encourages safer habits. With telematics embedded deeply into underwriting and engagement workflows, Progressive maintains a meaningful competitive edge.

Simply the edge

Core edge technologies like 5G – and soon-to-come 6G, system-on-a-chip, and embedded AI – have moved the boundaries, bringing the power of IT infrastructure close to real-world operations and people while decreasing energy consumption.

Banking

Caixa Bank launched AI-powered ATMs that use local (edge) facial-recognition processing to authenticate customers, eliminating the need for cards or PINs. AI models for face verification run on the ATM's internal hardware, providing real-time (<1 second) responses, improved fraud prevention, and reduced reliance on cloud communication. The edge compute architecture also powers on-device surveillance analytics, identifying tampering or suspicious behavior instantly. By placing AI processing hardware locally within or near the ATM (the "edge"), banks eliminate the network latency needed for cloud communication, ensuring security checks and personalized services are delivered in real time.

Insurance

The State Farm app, 'Drive Safe & Save', transforms into a continuous vehicle-behavior sensor when it's paired with a Bluetooth beacon. The system captures acceleration, braking, cornering, speeding, and distracted driving to calculate discounts of up to 30%, while giving drivers instant in-app feedback on their habits. In potential collision scenarios, the app's 'Accident Assistance' feature proactively checks in, helps connect to emergency services, and guides members through the claims process. The experience feels less like an insurance app and more like an intelligent co-driver that observes, decides, and acts. For customers, it offers peace of mind. For State Farm, it's a scalable way to incentivize safer roads.

OK qompute

New computing architectures – like Quantum, AI, and neuromorphic chips – are emerging, rewriting the rules and possibilities of innovation.

Banking

HSBC and IBM collaborated on a groundbreaking hybrid quantum-classical pilot using real European bond-market data, achieving up to a 34% improvement in Request for Quotation (RFQ)-fill prediction accuracy compared to traditional methods. This marks one of the first real-world demonstrations of value from current-generation quantum systems in live trading environments. At the same time, HSBC is exploring quantum-safe cryptography for its tokenized-asset platforms, preparing for a future in which quantum threats could compromise today's encryption. The bank is also working with regulators such as the Monetary Authority of Singapore (MAS) on quantum key distribution pilots to safeguard next-generation financial infrastructure. Together, these initiatives show HSBC is positioning itself early for the quantum-accelerated era of finance.

Insurance

To move from experiments to tangible advantage, Allstate became a corporate partner of the Chicago Quantum Exchange in May 2025, positioning itself among the first major insurers building sector-specific quantum applications. Focus areas include accelerated risk analytics, fraud pattern detection in high-dimensional data, and decision support that couples AI with quantum workflows, leveraging a Midwest ecosystem spanning research labs, startups, and cloud access to emerging quantum hardware. The company frames this as preparing quantum-ready solutions that improve precision, speed, and scalability across operations as the hardware matures.

Ecosystem chronicles

Hybrid and multi-cloud are the norm, and tools like CloudHedge help firms automatically containerize and migrate even their legacy applications onto modern cloud platforms.

The developers' experience of infrastructure has improved too. Vercel provides a platform where developers at a fintech can deploy a new web application or API with one command, and Vercel handles the rest – provisioning servers across global regions, auto-scaling for traffic, and even caching content on a CDN.

Edge computing and IoT infrastructure have also entered finance. With so much data at the source – like branches, ATMs, customer devices, and retail stores – platforms like Nearby Computing let firms orchestrate computing, not just in central clouds but at the network edge. Nearby Computing's orchestration ensures that whether the code runs in a data center, or on a micro-server in a car or a wind turbine, it's managed under one policy and can be updated or scaled uniformly.

With clients expecting real-time everything, network and connectivity must be extremely fast and reliable. But connectivity isn't just about speed: it's also about integration. Quant Network provides a blockchain-inspired overlay that can connect different financial networks securely and seamlessly – almost like an internet of trust for payments and transactions.

Security and resilience are deeply embedded at the infrastructure level now, often courtesy of specialized startups. Edgeless Systems, for example, uses confidential computing technology to keep data encrypted even during processing. A bank leveraging Edgeless Systems's tech can run sensitive computations in the cloud (like analyzing client data or running ML models on private info) with full confidence that not even the cloud provider can see the data. Xiid is making identity and access for hybrid cloud zero-trust by design, introducing sealed channels and a credential-less authentication framework.

Transitional Data Services (TDS) and Retarus address the "plumbing" of infra so IT teams can focus on higher value tasks. TDS helps large financial institutions manage complex migrations and hybrid environments – it's like having a smart dispatcher that knows how to reroute data flows and workloads during a core banking system upgrade or a cloud migration, minimizing downtime and risk. Retarus makes sure critical communications (think transaction alerts, one-time passcodes, and bulk client emails) are delivered reliably and securely through its cloud messaging platform, irrespective of the volume.

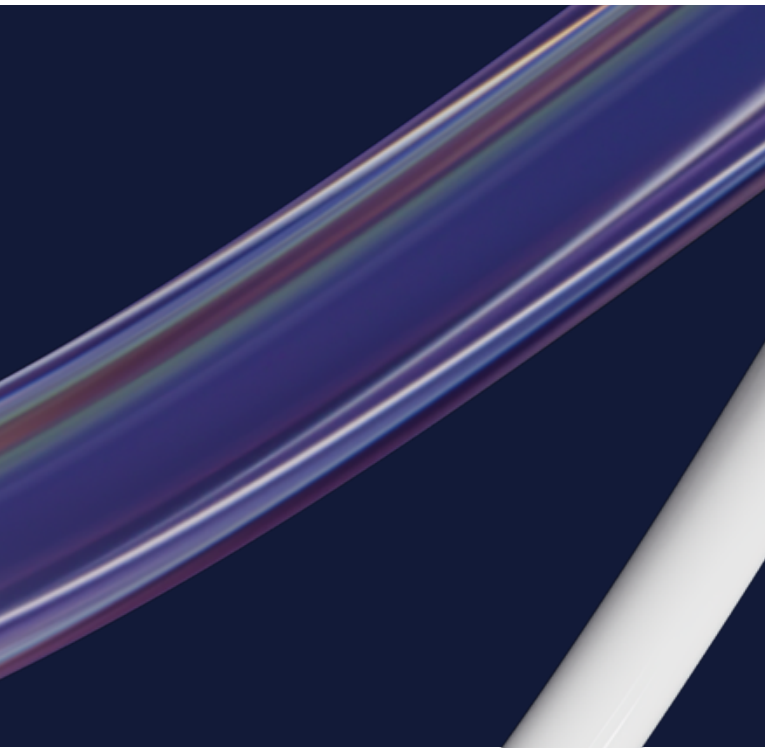
We're seeing early adoption of next-gen computing paradigms. True quantum computing in finance is still mostly experimental: the infrastructure is getting ready. PQShield is preparing banks for a post-quantum world by upgrading cryptographic libraries to quantum-resistant standards before quantum computers break current encryption.

From aspiration to execution with Capgemini

Capgemini can help you realize an omnipresent, yet truly invisible, IT infrastructure.

Connected banking

This end-to-end solution brings together all elements of connected banking for clients, fast-tracking their implementation journeys. It offers a compliant, modern architecture with built-in integrations, so clients can move to a componentized banking structure to meet ever-changing digital needs.



Resilience by design

Our solution helps FS organizations mitigate enterprise IT risks that have arisen from the current crisis, ensuring future readiness. We use a four-phased approach: re-assess, re-imagine, remediate, and revitalize, to balance near-term responses with long-term preparedness. This approach solves key issues related to infrastructure and connectivity, data privacy and security, communication and collaboration, ways of working and process excellence, and people management – all while making the enterprise IT infrastructure invisible but effective.

Enterprise cloud transformation

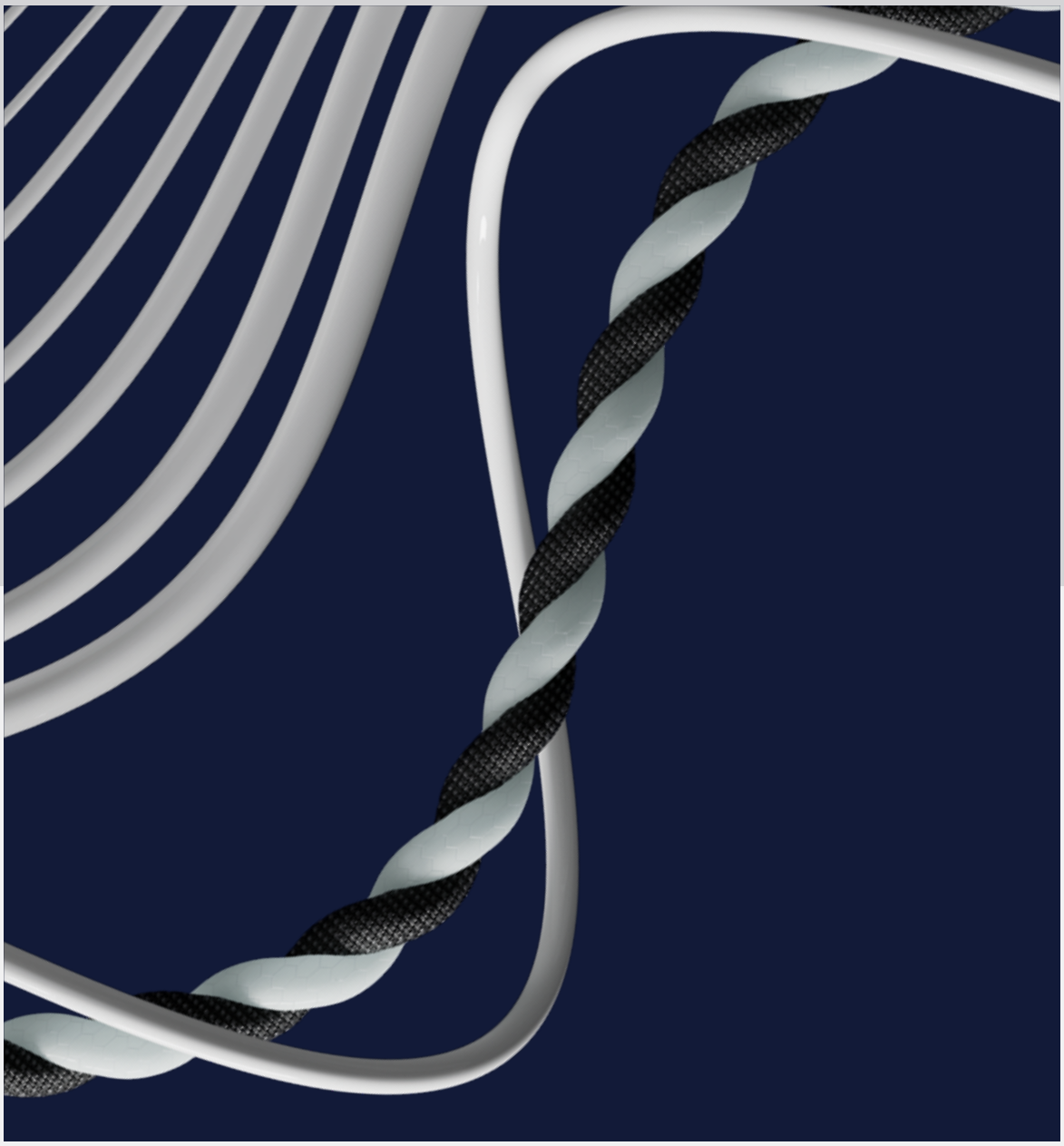
Through our enterprise cloud transformation offering, we help FS firms develop a cloud vision and strategy, a cloud journey roadmap with a target operating model, and full implementation – including moving their IT, data, and the whole business to cloud. As a cloud-based enterprise, a firm can attain desired speed and flexibility – without worrying about managing the underlying infrastructure.

Mainframe modernization

We offer an AI-assisted mainframe application modernization solution that helps enterprises transition from legacy mainframes to modern, cloud-native, AI-enabled platforms with minimal disruption. The offering integrates automated code analysis, business rule extraction, data conversion, and intelligent refactoring to reduce technical debt, lower costs, and improve agility. Supported by tools like CAP360, BREAD, Smart X, GenYoda, and modernization labs, our solution accelerates migration, enhances scalability, and democratizes data for real-time insights. With strong partnerships across IBM, Red Hat, and hyperscalers, it delivers 30–40% infrastructure savings, 75% automation in testing, and improved developer productivity.

09.

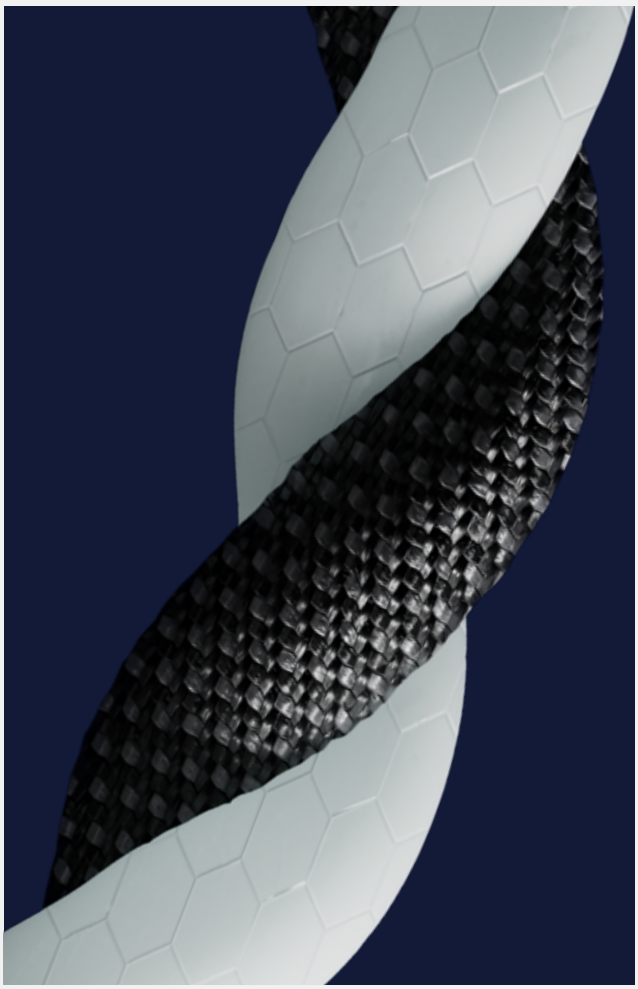
Balance by design



Breakthrough technologies are rewriting the playbook, turning once-impossible goals into today's ambitions. AI, edge computing, and ambient automation are no longer future concepts – they're living infrastructure of enterprise reinvention. Yet this abundance of capability brings its own paradox: more power means more responsibility, and more autonomy demands more judgment. Navigating this new landscape isn't a straight path: it's more like walking a tightrope – balancing competing forces at every step.

Key trends to monitor[9]

- **AI autonomy with human accountability:** AI is embedded in decision making across underwriting, compliance, and customer services. However, as AI systems gain autonomy, institutions must ensure human oversight remains integral. The shift towards agentic AI requires clear accountability frameworks, where humans supervise, validate, and intervene in high-impact decisions to uphold ethical standards and customer outcomes.
- **Responsible AI at scale:** responsible AI goes beyond compliance: it sets the foundation for long-term trust and sustainable innovation, making scaling AI responsibly a top priority. Firms must move beyond pilot projects to enterprise-wide deployment, embedding fairness, transparency, and explainability into every model. This includes establishing AI governance boards, implementing bias-detection protocols, and ensuring regulatory alignment.
- **Engineered for agility, resilient by design:** the convergence of business and technology functions is enabling faster, more adaptive operations. Product-centric teams, modular architectures, and cloud-native platforms are becoming standard. Simultaneously, resilience is being redefined from reactive recovery to proactive readiness. Institutions are embedding cybersecurity, operational continuity, and regulatory adaptability into their core systems to withstand economic, environmental, and geopolitical shocks.
- **Digital sovereignty and compliance:** with data privacy regulations intensifying globally, digital sovereignty is emerging as a strategic imperative. Financial firms are rethinking their cloud strategies, prioritizing sovereign cloud solutions and local data residency. Compliance is shifting from reactive reporting to proactive design – embedding regulatory logic into systems, automating audit trails, and ensuring transparent, traceable data flows.
- **Balancing hyper-personalization with privacy and trust:** customers expect tailored experiences, but not at the expense of their privacy. Institutions are leveraging AI and real-time data to deliver personalized insights and services, while adopting privacy-preserving technologies, like federated learning and differential privacy. Trust is built through transparency, consent-driven data usage, and clear communication. Firms that strike this balance will not only meet compliance standards, but also deepen customer loyalty and unlock new value.



Technology ∈∋ business

Move from business and IT alignment to true unity, for a seamless, strategic, and operationally sound technology company that delivers continuous value.

Banking

DBS restructured around 33 business platforms, each co-led by a business and IT leader in a "two-in-a-box" model. These leaders shared KPIs and accountability, fostering seamless collaboration. Meanwhile, more than 60 customer journey squads addressed pain points, like account opening. The unified approach accelerated innovation, improved customer experience, and reduced costs, while DBS's agile operating model enabled rapid AI integration and positioned the bank as a digital-first leader in Asia.

Insurance

Allianz Direct built a pan-European digital insurer with a fully agile, engineering-led culture. Business and IT co-created a scalable platform enabling rapid product launches across markets. A standout innovation, the "60-second claim" service used AI for instant loss assessment. One-third of staff are in tech or data roles, and agile squads own product outcomes. The model delivers speed, consistency, and customer-centricity, redefining digital insurance delivery in Europe.

We augment!

Design every process with the ambition of full, hands-free automation, but never lose sight of the ultimate goal: to amplify human intelligence. Let AI handle the routine, repetitive, and resource-hungry tasks, so people can focus on creativity, judgment, and purpose.

Banking

Goldman Sachs began piloting 'Devin', an AI software engineer, alongside its 12,000 developers. Devin autonomously writes and updates code (like converting legacy code to modern languages) while human developers supervise quality. Early results suggest this AI "coder" can speed up programming work by 3–4 times, freeing up Goldman's engineers from tedious maintenance tasks so they can focus on design and innovation.

Insurance

In 2025, Aviva (UK) introduced an AI-driven summarization tool to accelerate life insurance underwriting by condensing applicants' medical reports (which are often more than 90 pages long) into a few key highlights. The GenAI filters out extraneous detail and surfaces critical health info, dramatically reducing the time it takes to assess medical histories. To maintain accuracy, underwriters still review every AI-generated summary and have the final say on approvals. In a 1,000-case pilot, the tool significantly shrank processing times without compromising careful risk assessment or customer care.

Do good, do less, do well

Help your organization thrive by embracing initiatives that create positive social and environmental value alongside economic value, while rejecting activities that damage the biosphere, destabilize society, or compromise humanity.

Banking

The Dutch food-and-agri lender Rabobank partnered with agritech startup TRACT to make farm financing more sustainable. Rabobank uses TRACT's cloud platform to securely gather and analyze environmental data (like soil health and farm emissions) from clients' supply chains. By linking this data to loan terms, the bank can offer financing that's tied to measurable sustainability improvements – for instance, better rates if a farmer adopts regenerative practices. This tech-driven approach reduces credit risk and streamlines lending, while incentivizing greener agriculture. It shows that promoting sustainable farming can go hand-in-hand with profitable, resilient
loan growth.

Insurance

Zurich Insurance accelerated its net-zero operations target to 2030, cutting emissions by 28% in 2024, embedding ESG into underwriting, and launching a $500M Climate Resilience Bond with the Red Cross. Zurich's flood resilience work reduced claims by 39% in supported communities and introduced inclusive products like Smart Housing Insurance. These initiatives have consistently lowered risk, improved customer trust, and demonstrated how insurers can drive resilience and equity while enhancing profitability.

Be like water

Embody the built-in 'water-like' capabilities of agility, flexibility, responsiveness, resilience, and openness.

Banking

Citigroup (Citi) addressed legacy complexity by retiring more than 2,130 applications, centralizing data into unified platforms, and expanding microservices and APIs across the enterprise. AI-enabled developer tools performed 220,000 code checks, boosting productivity. Data quality improved substantially, supporting regulatory compliance and enterprise AI deployment. API-led architecture enabled faster digital product launches and seamless integration with fintech partners, positioning Citi for scalable, modern service delivery.

Insurance

AXA created a unified AWS landing zone that empowered more than 80 entities to innovate autonomously within common cloud guardrails. With more than 70% of workloads on cloud and serverless-first architectures, AXA scaled products globally and launched shared platforms like msg.Life Factory. The result: local teams deploy faster, downtime dropped, and integration with insurtech partners accelerated via standardized APIs, transforming AXA into a truly composable insurance enterprise.

Trust thrust

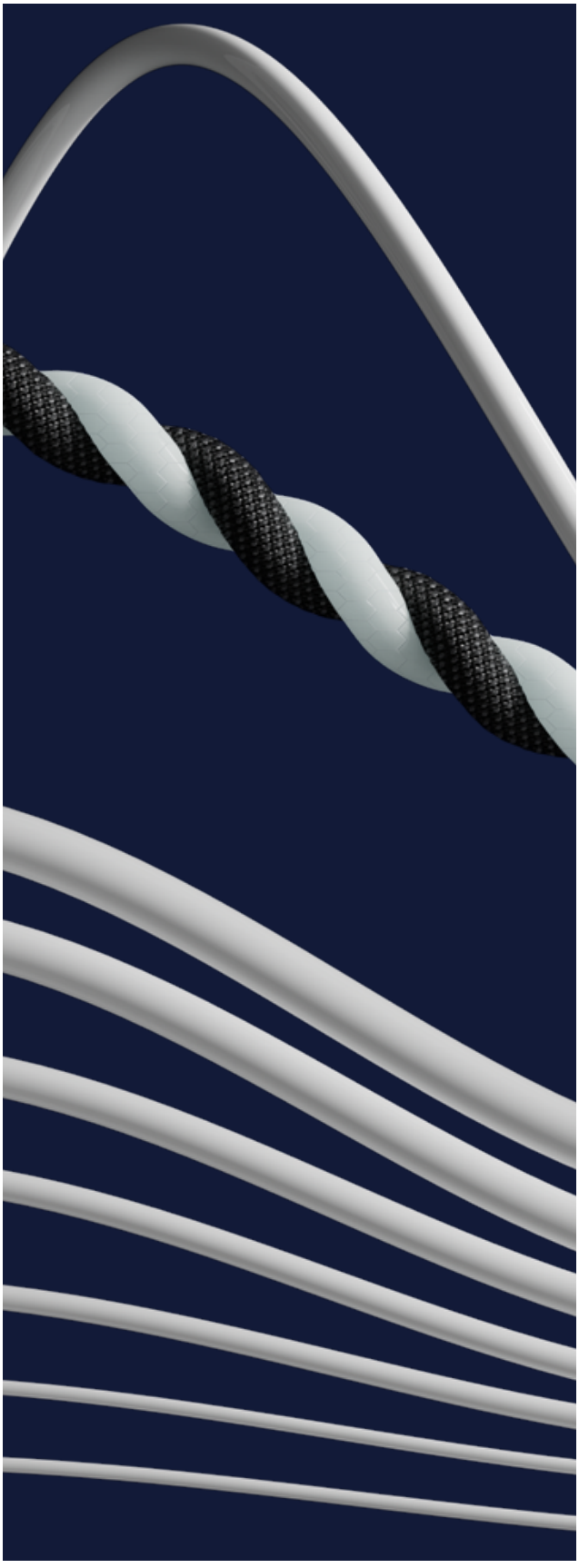
Power up the entire trust ecosystem – from people to platforms, from the edge to the core.

Banking

HSBC has implemented a trusted AI governance framework for its global payments, ensuring that every AI model in cross-border transactions is transparent, explainable, and under human oversight. This approach lets HSBC speed up complex payments with AI "force multipliers" (including real-time anomaly detection and fraud screening) without trading off security or compliance. By logging data inputs, model decisions, and outcomes, HSBC meets regulators' standards and bolsters confidence that AI-driven processes are safe and reliable.

Insurance

Swiss Re teamed with Reinsurance Intelligence Quotient (RIQ) to develop an AI-native reinsurance platform that transforms how big risks are underwritten and shared. The collaboration (based in Abu Dhabi's innovation hub) will apply advanced analytics and ML to improve underwriting accuracy and dynamic pricing of coverage capacity. By leveraging Swiss Re's vast risk data and early AI adoption, the platform aims to anticipate "peak" risk events and allocate capital more intelligently. The result will be more transparent, responsive risk transfer solutions that help insurers and businesses trust that even extreme risks are being quantified and mitigated with cutting-edge precision.



Ecosystem chronicles

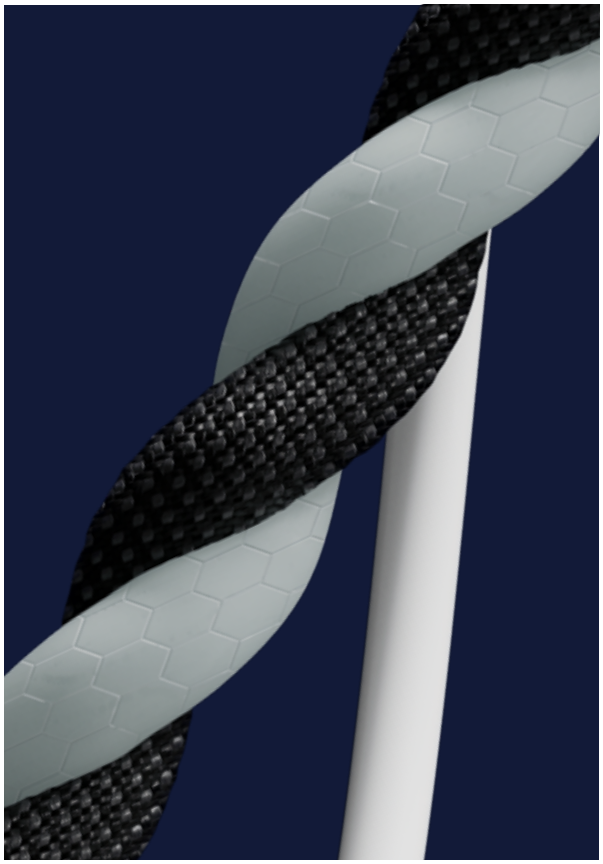
Amid all the rapid advances, today's financial institutions are more conscious than ever that technology must serve a higher purpose of trust, ethics, and sustainability. ThreatMark brings a holistic fraud prevention "immune system" to banks – continuously authenticating users by their behavior and spotting fraud attempts in real time, essentially balancing seamless UX with stringent security. Feedzai's AI platform similarly safeguards commerce, monitoring transactions across banking and merchant channels to detect anomalies and stop fraud or money laundering.

Lucinity blends AI with human-in-the-loop to help banks detect fraud, while reducing false alarms. By providing investigators with clear, AI-generated narratives of suspicious behavior, Lucinity builds trust that AI isn't a black box – it's a helpful colleague that aligns responsibly with AI principles. Sardine tackles the new world of crypto and fintech payments, combined with device-biometrics and offering an all-in-one fraud and compliance platform. Alloy extends this foundation of trust by focusing on identity decisioning during customer onboarding. Their platform helps banks and fintechs verify customer identities in real time by pulling together data from hundreds of sources, ensuring that users are carefully approved without adding friction.

Tools like Konfer have emerged to ensure that agentic AI are designed to help FS firms meet DORA regulatory standards and ethical guidelines. Fiddler provides continuous oversight, helping to monitor and explain model decisions (by detecting bias or drift) across the compound AI mesh of home-grown and third-party applications.

Sustainability and social good are now woven into enterprise strategies as well. There's a growing realization that balancing profit with purpose – whether environmental or operational – is vital for long-term resilience and brand trust. Consider Finout, whose cloud cost-management platform helps enterprises visualize, control, and reduce unnecessary cloud spending. It effectively gamifies financial sustainability by showing teams exactly where waste sits and rewarding cost-efficient behavior through dashboards and benchmarks. By turning financial stewardship into a measurable, team-level performance metric, Finout encourages organizations to cut waste, operate leaner, and reinvest savings into higher-impact initiatives.

Ethical AI usage and the security of the AI systems themselves are equally important. NeuralTrust specifically addresses the security of AI systems by providing "red teaming" and defense against malicious uses of GenAI. By identifying and patching vulnerabilities in AI (like prompt injection attacks or deepfake fraud attempts), they ensure firms can confidently deploy AI without it becoming a new attack vector.



From aspiration to execution with Capgemini

Capgemini can help you balance your strategy, technology, and operations to get ready for tomorrow.

Custom Generative AI for Enterprise

Our solution helps clients move from a standard risk-averse use of publicly available large models – which are too generic, uncontrollable, and risky for data and privacy – to a trusted solution with reliable outputs creating tangible business outcomes. By combining the client's own knowledge and data with open, pre-trained models, we help organizations build GenAI capabilities across their business and make them available for the entire enterprise at scale. Using Capgemini's proven framework to build secure, privacy-protecting, reliable, high-scale, and trusted AI – alongside our deep business and technology expertise – we help clients kickstart their business DNA transformation through a company-approved GenAI toolkit and highly relevant use cases.

Sustainable IT

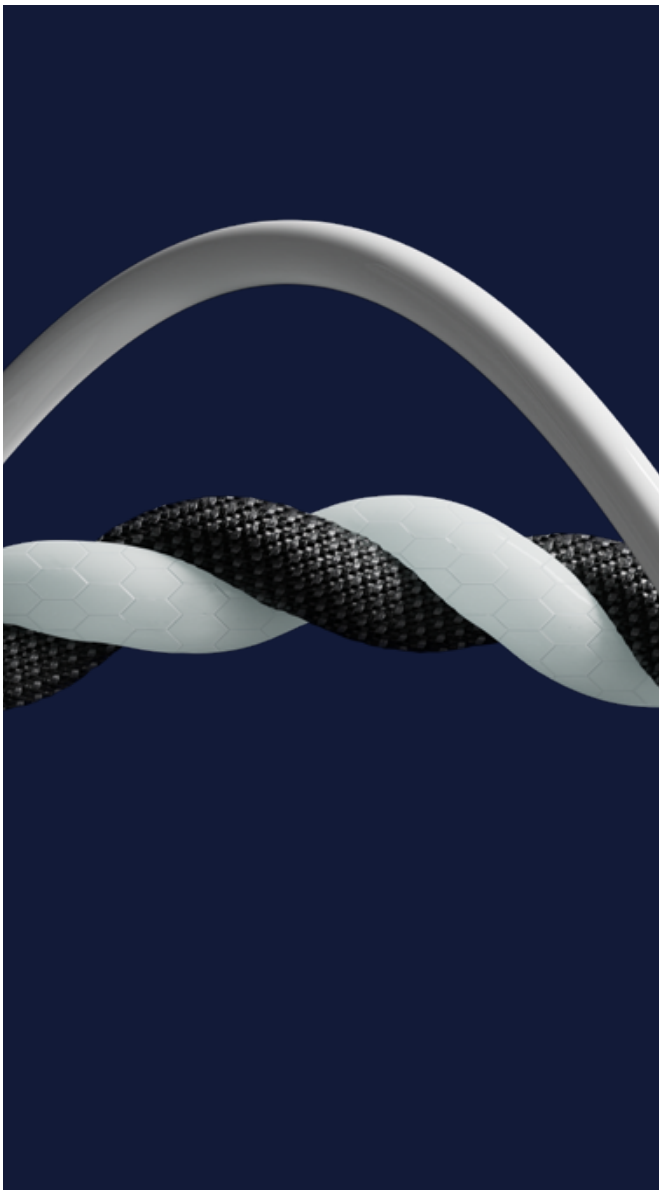
We help organizations seize the opportunity of sustainable IT by infusing a lifecycle-oriented approach while reducing risks associated with operationalizing impactful actions. This initiative is based on four pillars: sustainable strategy, sustainable IT transformation, sustainable employees, and IT for sustainable business. We help FS firms reduce the carbon footprint of their digital technologies and support sustainable business models of tomorrow, while balancing technology changes with business priorities.

Inventive IT

This is the simultaneous transformation of technology and the operating model that enables business results through agile transformation, innovation and competencies, and transformation catalysts. We help FS organizations frame their transformation, solve business issues, scale progressively, and build technology and operating models from the ground up.

Digital Core for Insurance

Capgemini enables P&C insurers to respond to unprecedented market pressures by transforming slow, siloed legacy environments into a modern, cloud-based digital core. Our composable ecosystem approach enhances agility, operational efficiency, and customer-centricity by integrating best-of-breed technologies and interoperable capabilities. Through our 4-week 'Navigate' assessment, we pinpoint capability gaps, architectural priorities, and modernization pathways. This equips insurers to launch products faster, streamline underwriting and claims, embed real-time insights, and deliver unified omnichannel experiences – driving sustainable competitiveness, lower cost to serve, and accelerated speed to market.



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TechnoVision 2026: Financial Services experts

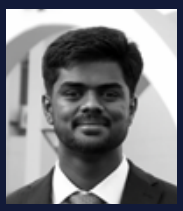
Gareth Wilson
Global Banking Industry Head

Kiran Boosam
Global Insurance Industry Head

Mubarak Jalaludheen
Ecosystem Expert for FS – Capgemini Ventures

Muhammed Ahmed
Technology Lead for FS

Ranjan Pradhan
Innovation Lead for FS



Mugilavan S
Manager

Akshat Srivastava
Manager

Kritiika Anand
Manager

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Sudhir Pai

Deputy CTO
Capgemini

Nilesh Vaidya

Executive Vice President
Financial Services SBU
Capgemini

Abhaya Gupta

Executive Vice President
Financial Services SBU
Capgemini

Cyril Francois

Executive Vice President
Financial Services SBU
Capgemini

Alex Bulat

Group Technology VP,
Capgemini

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About Capgemini

Capgemini is an AI-powered global business and technology transformation partner, delivering tangible business value. We imagine the future of organizations and make it real with AI, technology and people. With our strong heritage of nearly 60 years, we are a responsible and diverse group of over 420,000 team members in more than 50 countries. We deliver end-to-end services and solutions with our deep industry expertise and strong partner ecosystem, leveraging our capabilities across strategy, technology, design, engineering and business operations. The Group reported 2025 global revenues of €22.5 billion.

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