

2026

# Guide to Next.



Fight for  
what's  
~~possible~~

publicis  
sapient

# Editor's Note

Every year, "Guide to Next" is our chance to take a clear-eyed look at what's coming. But this year, the stakes feel higher—the decisions heavier, the bets bigger. Leaders told us they're walking into 2026 with equal parts optimism and unease. The phrase that stuck with us was this: optimistic uncertainty.

That tension is real. Across Publicis Sapient's own industry surveys, the majority of executives say their AI technology and programs are scaled or enterprise ready. Yet our data, and the experts we spoke with, reveal a different story: most organizations are still in pilot mode.

Confidence is outpacing capability, and that gap has become the new fault line in enterprise AI. It's what our research calls decision debt: when optimism moves faster than evidence, and assumptions scale before systems do.

Here's where the cracks are starting to show, and the fights in front of every organization in 2026:

- **Originality vs. sameness.** If you let off-the-shelf AI dictate your choices, you'll look and sound like everyone else. Efficiency without distinctiveness is a race to the bottom.
- **Breakthrough vs. bottleneck.** Put agents to work to shorten delivery cycles, run tests and reimagine design. Then scale with intent, powered by data that's clean, connected and governed like the asset it is.
- **Decisions vs. deferrals.** Years of tech debt have piled up: old systems, deferred decisions, fragile fixes. Agentic AI won't cover those cracks; it will make them impossible to ignore.
- **Routine vs. reinvention.** Redefine roles. Put humans in the loop for judgment, ethics and context. Build systems that reflect who you are, not just what's cheapest or easiest.

"Guide to Next 2026" is both a map and a mirror: a look at where markets are headed and a reflection of how ready leaders truly are. Across every sector we studied, ambition is high, but alignment still lags.

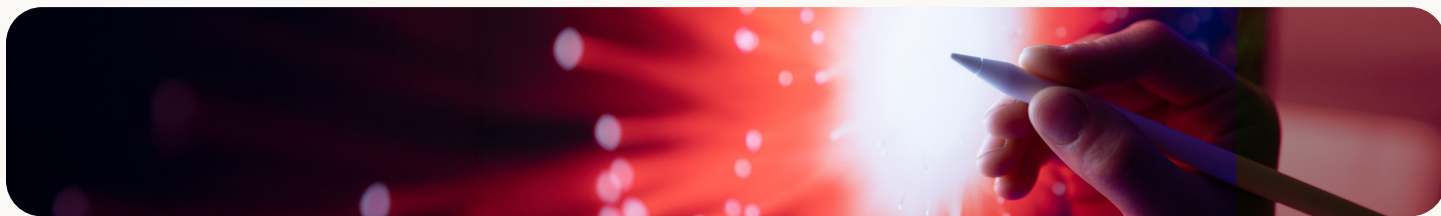
Winning now means closing that distance. It means turning confidence into capability, not just in what you build, but in how you govern, measure and lead. The bold moves ahead won't just be technological; they'll be structural, cultural and human.

Don't play it safe. Dare to prove your optimism right.

Your systems are already shaping your future. The only question is: are they fighting for you or against you?

*-The Publicis Sapient Editorial Team*





# Guide to Next 2026:

## *Quick takes*

### **Financial Services**

A \$124 trillion wealth transfer is underway, and firms must shift from products to life-centered journeys.

### **Retail**

AI will soon power every corner of retail, and success depends on encoding your brand identity.

### **Consumer Products**

Buying decisions are moving to machines, and brands that fail to make their data readable will disappear.

### **Transportation & Mobility**

Cars are becoming connected commerce platforms. The winners will design for real driver needs.

### **Healthcare**

AI's biggest impact will come from fixing access, not diagnosis — starting with the invisible systems that delay care.

### **Energy & Commodities**

The companies that win won't be those with the most assets, but those that decide fastest and best.

### **Telecom, Tech & Media**

Audiences are fragmenting. Growth now depends on personalization, trust and smarter use of data.

### **Travel & Hospitality**

Distribution is being rewritten by AI, influencers and digital identity. Attention is the new currency.

# Industry *Provocations*

Bold takes on every major sector



# Financial Services' Client Experience Gap is Blocking a \$124 Trillion Wealth Transfer

The future of financial services will be written by life moments, not transactions.

## QUICK TAKE

A \$124 trillion wealth transfer is underway, but many institutions are failing to serve younger investors.

Millennials and Gen Z expect proactive, personalized guidance that fits their lives, not traditional account management.

Firms should integrate AI, cloud and data systems to deliver seamless, life-centered financial experiences.

## How AI can transform wealth management for millennials and Gen Z

You land a new job. Before you've signed the offer letter, you need to update your financial plan: paycheck contributions, 401k allocations, insurance coverage and savings goals. But instead of tailored guidance, all you get from your bank is a generic email about opening another checking account.

While this expectation may have been tolerated by baby boomers or Gen X, millennials and Gen Z expect more. According to [Publicis Sapient's most recent Customer Banking Report](#), 74 percent of consumers expect personalized banking service, rising to 80 percent among younger adults.

New AI related capabilities make it possible. By combining real-time data and AI-driven guidance, wealth managers have an opportunity to be **life-centered**—anticipating client needs during moments that matter—for a generation accustomed to seeing personalized ads on Instagram seconds after leaving an apparel site.

To remain relevant in 2026, this is the kind of anticipatory service the new generation demands: natural, achievable and immediately useful.

## The stakes: \$124 trillion is shifting hands

[By 2048, \\$124 trillion will move to new hands](#), with more than \$100 trillion coming from baby boomers and older generations. Much of this wealth will flow to millennials and Gen Z—the first truly digital-native wealth holders.

This isn't just a transition: it's a historic reallocation of capital that will decide which institutions thrive. If firms fail to adapt, they risk being cut out of the conversation entirely. According to [Sapient's Global Banking Benchmark Study \(GBBS\)](#), 58 percent of banking executives admit their organization isn't investing enough in digital innovation to keep up with digital-first rivals.

Younger generations view wealth management—not banking—as a continuous journey. Yet [71 percent of retail bank executives admit evolving customer expectations have exposed weaknesses in their current experience](#):

- **Lifestyle parity:** Experiences are judged against tech, where hyper-personalization and convenience are standard. By 2030, about 80 percent of new wealth management clients will want to access advice in a “Netflix-style model”—data-driven, hyper-personalized and continuous. Goal-based approaches are increasingly popular, with roughly half of clients actively tracking bite-sized goals such as savings targets.

- **Social media-driven trust:** One in five (19 percent) younger investors say social channels influence their investment decisions, almost double the rate of all investors (10 percent). And 32 percent cite it as a source of investment information, compared to just 18 percent of investors overall. While financial advisors still matter, friends, family and accessible online tools—including AI agents—carry more weight.
- **Instant everything:** Answers, approvals and access are expected in real time, with younger investors embracing robo-advisors, crypto platforms and ETFs.

The experience gap is already costing client trust and assets.



**“The cradle-to-grave perspective...is uneven, inconsistent and unreliable.”**

Dan Pitchenik

Financial Services Industry Lead, NA

## **The financial services lifecycle is broken—and everyone knows it**

Today, the client experience feels like a messy relay race. Prospecting, onboarding and servicing operate in silos, each run by different teams with different systems, KPIs and messaging.

According to the GBBS Commercial Banking Report, 66 percent of banking executives say legacy systems and fragmented infrastructure prevent them from delivering the digital experiences customers expect.

Pain points include:

- **Onboarding delays:** Clients repeat information across compliance, marketing and operations. For one wealth client, legacy onboarding required one to two hours of client input but 30 to 60 days to process—slowed by manual steps and duplicative checks. Even after approval, final risk validation and account setup added extra days. With digital transformation and AI agents, that same process was cut to just two days end-to-end.

- **Inconsistent communication:** Brand tone, service quality and channels vary by stage. [According to the GBBS Commercial Banking Report](#), banks admit their digital self-service channels are often disconnected and outdated, lacking integration with human support.
- **Retention challenges:** [J.D. Power's 2024 study](#) finds only 14 to 18 percent of wealth firms provide truly valuable experiences with proactive guidance, leaving 30 percent of self-directed clients dissatisfied and vulnerable to competitors.

What is at the root of the problem? No one owns the client journey end-to-end. Digital transformation efforts often fail because accountability is scattered.



**“The left arm often has no idea what the right arm is doing, by design.”**

Dan Pitchenik  
Financial Services Industry Lead, NA

## What life-centered finance could really look like

Now imagine a financial services experience where money matters fade quietly into the background of daily life:

- **Anticipatory guidance:** Digital assistants identify needs before clients even ask—whether it's family planning, marriage, divorce or a new job. Clients receive proactive alerts for market events tied to their portfolios, AI-driven hyper-personalized educational content and secure, real-time data sharing between advisors and platforms.
- **Invisible orchestration:** Mortgage approvals, portfolio adjustments and wealth plans align automatically with life changes, adjusting investments, insurance and savings plans without additional client effort.



- **Dynamic wealth planning:** Plans adjust in real time as careers evolve, families grow or priorities shift. Clients can simulate scenarios—like funding college or moving to a higher-cost city—to make confident, data-driven decisions.

This represents the future of wealth management: being a life partner, not a service provider.

## The enablers: agentic AI, cloud and data

New technology will be the invisible engine of these life partners, but only if they are integrated:

- **Agentic AI:** Personalized copilots, decision engines and adaptive automation make client interactions feel human, even when powered by machines.
- **Cloud:** Delivers scale and agility, enabling orchestration across geographies, partners and platforms without fragmenting the experience.
- **Data:** Federated fabrics and governance unify insights across silos, ensuring a “single version of the client.”

Success requires integrating these technologies into a unified operating backbone. AI delivers value only if cloud platforms provide real-time access to clean, trusted data and predictive wealth scenarios rely on interoperable models spanning both retail and institutional datasets.

## Proof that seamless client experiences already work in other industries

Invisible, demand-driven experiences aren't theory; they already exist in other industries:

- **Predictive insights:** Airlines use AI to predict delays before travelers even check in.
- **Integrated ecosystems:** Retail platforms align supply chains, so products appear where and when customers want them.
- **Goal-based nudges:** E-learning platforms and fintech apps use reminders to increase engagement through achievable, bite-sized goals.

For financial services, the lesson is clear: once people experience seamless, anticipatory service in one part of their lives, they will expect it everywhere—including money management.

By 2030, financial journeys will feel like a single, intelligent system, responsive to each client's unique circumstances, with trust reinforced through transparency, clarity and thoughtful design.

## Five moves every financial services leader must make

The \$124 trillion transfer won't wait. Every quarter without a unified, life-centered client strategy is a quarter where trillions in assets—and the loyalty that comes with them—can flow elsewhere.

### Five moves to 2030:

- 1. Appoint a lifecycle owner:** Give one senior leader with the budget and authority to own the client relationship end-to-end. Without clear ownership, orchestration can't take hold.
- 2. Build for life events, not products:** Organize journeys around milestones like marriage, family planning and retirement, not account openings.
- 3. Create an interoperable data fabric:** Ensure all channels and teams have the same client context at all times. When two advisors offer conflicting guidance because they're seeing different versions of a client's profile, trust collapses.
- 4. Deploy AI with intention:** Isolated point solutions create silos at machine speed. Focus on orchestration: coordinated systems of AI agents that can work together across functions.
- 5. Measure relationships, not transactions:** Shift KPIs from account openings to indicators of trust, loyalty and lifetime value. These are measures of staying power for the next generation.

Institutions that act decisively now will secure client trust, retain assets and position themselves to lead in the next era of wealth management. Millennials and Gen Z won't only be influenced by fast-acting financial institutions but by hotel chains, retailers, restaurants and telco providers that understand their life and heighten expectations.



Delaying risks losing not just industry market share but a generation of investors whose expectations—and capital—are already moving faster than the industry.

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End of article

Keep reading: Next: Retail Depends on AI That Encodes Identity, Not Just Efficiency —————>

# Research Methodology



This report is based on internal qualitative interviews and a quantitative survey conducted by IPSOS in September 2025, spanning five industries: Consumer Products, Retail, Transportation & Mobility, Telecommunications, and Media. The study captured insights from nearly 70 Publicis Sapient strategy, product, engineering, customer experience, data and AI experts who participated in 30-minute in-depth interviews and 540 senior decision-makers in digital transformation across seven markets: the United States, United Kingdom, Germany, France, China, Australia, and Italy. Markets were selected for their leadership in shaping global industry standards and innovation.

Industry	Total	US	UK	Germany	France	China	Australia	Italy
Transport & Mobility	89	23	20	15	16	0	0	15
Media industry	91	20	15	17	17	0	22	0
Telecom industry	86	20	18	17	16	0	16	0
Retail	157	32	32	31	32	0	30	0
CPG	157	31	34	31	30	31	0	0
Total	540	126	119	111	111	31	67	15

Respondents were C-Suite leaders or direct reports with recognized expertise and decision-making authority. They represented functions including executive leadership, IT, marketing, customer experience, operations, procurement and supply chain, strategy and transformation (including AI), finance, innovation and R&D, data and analytics, and engineering. Eligibility required a senior management role (minimum one year in position) at organizations with revenues of \$1B+ and workforces of 1,000+. All participants had direct responsibility for, or influence over, selecting external consultants and service providers for digital transformation.

Fieldwork was conducted via secure, self-completed online questionnaires in local languages, adhering to market research guidelines, confidentiality, and data protection standards. Results were analyzed at industry and total levels, with significance testing at the 95% confidence interval to identify meaningful differences.



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To compete, businesses must translate a customer-first strategy into practice. We enable this through long-term profitable growth anchored in customer acquisition, loyalty and value. We create innovative, data-informed moments that drive new customers to your brand and enhance the employee experience. From monetizing customer data to building innovative customer journeys, we nurture value-based relationships that power loyalty and profitability alike, reducing friction points and turning customer support into a value center.

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