



2026 Trends Guide

FINANCIAL SERVICES

Shifting dynamics
in a borderless,
high-velocity market



TRENDS AT A GLANCE

VOLATILITY AND COMPLEXITY have become structural features of financial services. Geopolitical tensions, evolving regulations, and rapid technological advances are rewriting the rules of trust, risk, and growth. People now expect seamless, tech-driven experiences—whether they're using a banking app or a government portal. Institutions must respond with speed, clarity, and purpose. Acting boldly today is the price of relevance.

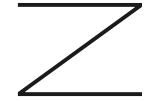
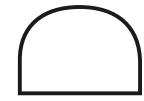
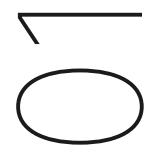
The 2026 Financial Services Trends Guide offers a forward-looking view for banks, insurers, asset managers, fintechs, and regulators alike. These four trends will shape the year ahead, highlighting how organizations must adapt to remain secure, agile, and competitive:

- Cyber convergence redefines resilience
- Agility underpins federal and commercial performance
- AI leaps from pilot to production
- Finance goes borderless and frictionless

For each trend, we outline two actions financial services leaders can take to prepare, and offer a closer look at how leading institutions can put these ideas into practice.

Success will hinge on building connected and resilient ecosystems, forging strategic partnerships, and embedding agility into operations. The lines between technology, finance, and public and private sectors are blurring. Federal financial agencies are adopting private-sector speed and innovation, while commercial institutions are rethinking their operating models to meet rising expectations, regulatory demands, and the pace of global digital disruption.

Whether bolstering cyber defenses, scaling AI, or venturing into digital assets, the theme is consistent: integrate, innovate, and instill trust. Institutions that act decisively on these trends will shape the future of financial services.



Cyber convergence redefines resilience

Cybersecurity threats are converging in unprecedented ways, forcing financial institutions to rethink resilience from the ground up. With AI-enabled attacks and the looming risk of quantum computing raising the stakes, firms must defend today's operations while preparing for tomorrow's threats. Siloed security approaches by business unit, region, or threat type create enterprise-wide blind spots. An integrated model is necessary to keep up with unifying technology, data, and governance across the enterprise.

Regulators are helping set a higher bar. U.S. federal agencies are consolidating cybersecurity tools and adopting unified threat platforms, raising the baseline and expanding the potential of cyber maturity. This signals to banks and insurers that they, too, must eliminate silos in favor of end-to-end visibility. Identity-centric security is now foundational as zero trust architectures that are built on continuous authentication, context-based access, and real-time risk scoring become operational mandates across finance.

The next frontier is crypto-agility. With quantum computing expected to break current encryption, leading firms are inventorying cryptographic assets and testing post-quantum algorithms to enable rapid migration. Simultaneously, AI is being deployed to detect anomalies and automate threat responses. Global regulators, including those behind the EU's Digital Operational Resilience Act, are emphasizing this integrated, forward-looking posture.

Resilience is now about anticipation and adaptation. Institutions that invest in converged cyber strategies now will be best positioned to withstand the complex attacks of 2026 and beyond.

Actions to take

- ◆ **Embed zero trust everywhere:** Implement identity-first, zero trust security with continuous verification, least-privilege access, and real-time monitoring to eliminate blind spots and reduce lateral movement across systems and networks.
- ◆ **Become crypto-agile:** Update cryptographic assets and systems for post-quantum readiness. Pilot quantum-safe algorithms and create a transition plan to enable swift migration once standards are finalized, ensuring resilience against future threats.



A CLOSER LOOK

Post-quantum readiness: No time to lose

Financial authorities are sounding alarms on quantum risk. In January 2026, the G7 Cyber Expert Group urged financial institutions to begin migrating to post-quantum cryptography. Experts warn that quantum computers could break today's encryption within a decade, exposing decades of sensitive data. To prepare, leading firms are testing NIST's draft quantum-safe algorithms and upgrading systems to support crypto-agility. The goal: be quantum-ready by 2030. Institutions that act now are effectively buying cyber insurance, and those that delay risk having their data compromised by a breakthrough they knew was coming.

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Agility underpins federal and commercial performance

In 2026, both federal and commercial financial institutions face pressure to modernize.

Agencies are consolidating services and adopting private-sector agility. Banks and insurers are centralizing operations, breaking silos, and reorienting around customer journeys. Shared platforms, cross-functional teams, and innovation labs are accelerating transformation. Public-private collaboration is rising, with regulators and industry co-creating solutions. Agility has become the foundation for speed, transparency, and trust.

Federal financial agencies are standardizing core functions and embracing human-centered design to make services as intuitive as top banking apps. Leaders are instilling cultures that reward calculated risk-taking and innovation, enabling faster adoption of tools like AI and blockchain.

Commercial institutions are undergoing parallel shifts. Siloed product lines and legacy processes are giving way to horizontal integration—centralizing compliance, IT, and finance functions to create shared utilities. Firms are reorienting around customer journeys, with cross-functional squads owning end-to-end processes like mortgage origination or claims handling.

Rising expectations and limited resources are driving convergence. Customers expect digital convenience; citizens expect seamless government services. Regulators are launching fintech sandboxes, while banks engage earlier in product development to preempt compliance issues. The line between “mission” and “market” is blurring. Institutions that embrace enterprise agility will deliver faster services, improve risk management, and boost stakeholder satisfaction. Those that don’t risk falling behind in a world where agility is the price of admission.

Actions to take

- ◆ **Implement shared platforms and services:** Consolidate systems and services across silos. Use shared platforms and enterprise-wide standards to reduce costs, improve consistency, and ensure that teams operate from a unified foundation.
- ◆ **Foster an enterprise-wide innovation mindset:** Break cultural silos by empowering cross-functional teams to own customer journeys, experiment with pilots, and focus on shared outcomes. Reward collaboration and adaptability across the organization.



A CLOSER LOOK

Collaborative lending models expand access to capital

In 2025, a [multiparty securitization](#) of unguaranteed SBA 7(a) loans demonstrated how collaborative financing structures can improve liquidity and scalability for small business lenders. Supported by multiple stakeholders including community banks and capital market participants, the structure was built on a first-of-its-kind transaction. By coordinating performance reporting and servicing across institutions, the model offers a repeatable framework for expanding credit access. It also reflects a growing trend in financial services: using shared infrastructure and partnerships to unlock agility, reduce redundancy, and deliver broader market impact.



AI leaps from pilot to production

Experiments with AI are over as it's expected to become fully operational across financial services in 2026. After years of pilots, institutions are embedding AI at the core of their businesses. From compliance to customer service, AI is shifting from a promising tool to a critical engine of efficiency and insight.

In compliance and onboarding, AI models, especially large language models (LLMs), now review documents, scan databases, and clear low-risk cases in minutes. A 100-page court order can be parsed in seconds, with only key sections flagged for human review. With AI infused human-in-the-loop oversight, the market is rapidly adopting new and innovative solutions that reduce time to value with increased accuracy and efficiency. Regulators increasingly expect this level of automation in AML, fraud, and reporting.

Beyond compliance, AI powers chatbots, image-based claims processing, and real-time portfolio rebalancing. Predictive maintenance keeps systems running, while machine learning adjusts credit and market risk dynamically.

Crucially, institutions are scaling AI responsibly. Governance frameworks ensure model validation, data quality, and human oversight. AI decisions must be explainable and monitored for bias or drift.

Fintechs are already AI-native, offering hyper-personalized services. To compete, incumbents must use their data to deliver similar value. Regulators are also using AI, raising expectations for industry.

Firms that operationalize AI will gain speed, savings, and loyalty. Delaying means lost ground. The bottom line? AI must deliver in 2026.

Actions to take

★ **Automate and augment in high-impact areas:** Use AI to automate high-volume, low-risk tasks and support human experts on complex cases. Focus on onboarding, fraud, or claims to improve speed, accuracy, and measurable outcomes.

★ **Establish strong AI governance:** Create AI governance with cross-functional oversight, model validation, bias testing, and escalation paths. Upskill staff to ensure responsible AI use and safe, explainable, monitored deployment.

A CLOSER LOOK

AI-powered document intelligence speeds onboarding

In 2026, leading banks are transforming onboarding with AI-powered document intelligence. Tasks that once took weeks, like verifying registrations, reviewing court orders, and screening for adverse media, now take hours. AI parsers extract and validate data from uploaded documents instantly. Natural language models scan global news and legal databases, surfacing only relevant and novel risks. Machine learning engines assess profiles against historical patterns, auto-clearing low-risk clients. The result: faster onboarding, consistent standards, and improved accuracy. Regulators increasingly expect this level of automation, making AI-driven document intelligence a new benchmark for compliance and client experience.



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Finance goes borderless and frictionless

The boundaries of financial services are dissolving. In 2026, this trend accelerates as money becomes digital and borderless, and financial transactions embed seamlessly into daily life. Digital assets, open platforms, and a drive to eliminate friction are reshaping how value moves.

Tokenized money is gaining traction. With the 2025 passage of the GENIUS Act, U.S. banks can now issue stablecoins with regulatory clarity. Institutions are exploring whether to launch their own tokens, partner with stablecoin providers, or integrate central bank digital currencies. DeFi concepts like programmable money are also influencing traditional finance, enabling faster settlement and new products like tokenized invoices.

Embedded finance is another catalyst. Non-financial companies are integrating financial services into their platforms, prompting banks to offer “Banking-as-a-Service” or partner via APIs. This shift trades direct customer ownership for scale and reach.

As finance becomes more open, trust and interoperability are critical. Customers still expect safety and transparency, even when services are delivered through third parties. Incumbents can differentiate by embedding compliance and risk management into digital offerings.

Cross-border payments and asset trading are being transformed by blockchain and tokenization—enabling faster, cheaper, more accessible transactions. Institutions that embrace borderless innovation while leveraging their strengths in trust and integration are well-positioned to lead. Those that resist risk disintermediation in a rapidly evolving financial landscape.

Actions to take

- ◆ **Define your role in the tokenized economy:** Develop a strategy to issue or integrate digital assets or develop strategic digital assets partnerships. Prioritize high-impact use cases, monitor regulation, and prototype offerings to stay ready as tokenized finance evolves.
- ◆ **Build trust into every innovation:** Ensure that compliance, security, and transparency are built into digital offerings. Prioritize data safeguards, clear protocols, and interoperability to earn trust and differentiate your organization in a borderless financial ecosystem.



A CLOSER LOOK

Stablecoins and the new liquidity dynamic

The rise of regulated stablecoins and tokenized deposits is reshaping liquidity management. When corporations hold treasury cash in bank-issued stablecoins for 24/7 payments, those funds shift on-chain—potentially impacting how banks meet regulatory liquidity ratios. Institutions must develop frameworks to manage liquidity across fiat and digital realms. At the same time, tokenization can improve liquidity by enabling near-instant securities settlement, freeing up capital previously trapped in multi-day processes. Financial institutions that adapt their risk models and infrastructure for this dual environment will be better positioned to innovate without compromising safety.

METHODOLOGY

The 2026 Trends Guide was developed through in-depth interviews with Guidehouse leaders and advisors across our global network. These experts brought forward real-world insights grounded in their direct work with government and commercial clients across industries.

Discover how Guidehouse helps **financial services** organizations lead through convergence with trust and agility.

“Success in 2026 will hinge on forging strategic partnerships and **embedding agility** into operations.”



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