

To transform industry challenges into sustainable competitive advantages, capital markets participants will focus on three thematic areas



Customer First

Enterprise Management

Intelligent Industry

In 2025, market dynamics will catalyze...

Capital markets participants can achieve success by...

Customer First

Reduced cost of compliance and enhanced customer experience

Increased investment in sustainable finance products and services to achieve net zero goals

A shifting market landscape with increased passive investing, retail investor growth, and geopolitical shocks

Digitizing and automating KYC processes to streamline onboarding and compliance procedures

Capitalizing on the clean energy investment gap and boosting risk-adjusted returns, while attracting a new segment of environmentally conscious clients

Adapting through innovation, consolidation, and shifting focus towards scalable and diversified investment products

Enterprise Management

Movement towards industry mutualization and strategic outsourcing to reduce post-trade processing costs

The need to master capital strategy amid global uncertainty and regulatory shifts

Widespread modernization of core systems driven by limitations in legacy systems

Investing in industry solutions, adopting industry standards, and increasing business process outsourcing to reduce costs and enhance operational efficiency

Enhancing capital buffers, restructuring booking models, and shifting to less capital-intensive products to increase liquidity and improve capital efficiency

Leveraging emerging technology capabilities to facilitate modernization, balancing optimization and replacement through enhancing existing tech stacks and functionality

Intelligent Industry

Digital transformation of financial services with increased integration of DLT and tokenization

Competitive advantages leveraging Gen AI creating actionable insights, efficiencies, and enhanced risk, compliance, and controls

The drive for a global T+1 settlement cycle with the UK and EU pushing forward with plans

A more harmonized global reporting approach amid increased regulatory scrutiny following recent regulatory changes

Implementing DLT and digital asset initiatives to help increase efficiency, enhance interoperability capabilities, and accelerate trading processes

Implementing Gen AI strategies and operating models to manage the change process from experimentation to implementation at scale, with appropriate controls

Modernizing legacy technology, recalibrating operating models, and enhancing data management to support the implementation of a streamlined settlement process

Shifting focus to trade and transaction reporting optimization through prioritizing evaluation of their operating model, efficiencies, and controls

Future focus

In 2025, the capital markets industry will experience rapid change driven by technological advancements, a focus on efficiency, and a shifting macroeconomic environment. To remain competitive and enhance customer value, the most successful firms will prioritize:

- **Digital transformation**, by modernizing legacy systems and integrating advanced technologies like Gen AI and DLT to improve decision-making and customer experience.
- **Optimizing operations**, through strategic outsourcing, mutualization, and modernizing systems to reduce costs, enhance liquidity, and improve capital efficiency.
- **Adapting to the changing macroeconomic environment**, by developing flexible strategies to navigate economic uncertainty, geopolitical shifts, and evolving investor behaviours, while optimizing capital strategies.

By embracing digital transformation and customer centricity, capital markets firms can unlock new opportunities, mitigate risks, comply with regulations, and achieve lasting success in an ever-evolving landscape.



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