



# CONVERGENCE OF GENERATIVE AI AND GLOBAL CAPABILITY CENTERS: A GAME CHANGER FOR PRIVATE ASSET AND WEALTH MANAGERS IN 2026



## EXECUTIVE SUMMARY

In 2026, private asset and wealth managers face intensifying pressure. Client expectations continue to rise, margins are under strain from fee compression, regulatory complexity is increasing, and the demand for personalization and real-time responsiveness is accelerating. At the same time, advances in GenAI are reaching enterprise maturity.

In parallel, the role of Global Capability Centers (GCCs) has evolved significantly. Once primarily focused on cost arbitrage and back-office delivery, GCCs are increasingly becoming strategic innovation engines and digital nerve centers for global firms.

When wealth and asset management firms combine robust GenAI capabilities with the operational backbone of modern GCCs, they unlock a powerful value proposition: scalable, high-quality, AI-enabled wealth and asset management at a fraction of the cost and latency of legacy models.

In 2026, firms that have integrated GenAI with GCC-driven delivery models are better positioned to lead — with more personalized, data-driven advice, faster decision making, stronger compliance, and improved operational efficiency. Firms that delay risk losing competitiveness in an increasingly technology-led market.



## WHY THE TIMING IS RIGHT: MARKET FORCES & TECHNOLOGICAL MATURITY

The global wealth management industry is under sustained pressure from fee compression, increasing competition, and demand for diversified products and services. According to a recent survey, 59% of wealth managers identify fee compression as a significant or moderate threat to their business.<sup>1</sup>

Clients expect greater personalization, transparency, and agility in service delivery. They are less willing to tolerate generic, "one-size-fits-all" advice; they demand bespoke portfolios, timely insights, and seamless digital interaction.

This convergence of economic and client-driven pressures is forcing firms to rethink their operating and delivery models.

### **Generative AI has matured, and institutional adoption is accelerating**

A 2025 survey by EY found that 95% of wealth and asset managers had scaled GenAI across multiple use cases, with 78% exploring agentic AI for deeper strategic advantage. A broader report on financial services estimates that GenAI's market in the sector could expand from \$2.7 billion in 2024 to almost \$19 billion by 2030<sup>2</sup>.

Firms are already applying GenAI across front, middle, and back-office functions, from investment research, risk analytics, compliance, and operational automation to client communications and personalized advisory.

Taken together, technological maturity and executive commitment are enabling meaningful transformation in 2026.

### **GCCs have evolved from "cost centers" to strategic engines**

Historically, GCCs were established by multinational firms to achieve labor-cost savings through offshoring or nearshoring. But over the last decade, many have transformed into centers of excellence offering technology development, process innovation, data analytics, compliance, and more.

A 2025 report by an industry research firm highlights that enterprises are increasingly leveraging GCCs not merely for efficiency, but as "digital nerve centers" capable of building AI-enabled automation, real-time analytics, cybersecurity, and customer experience platforms<sup>3</sup>.

This shift makes GCCs an ideal foundation for deploying GenAI at scale and with governance, without the overhead and rigidity of legacy onshore operations.

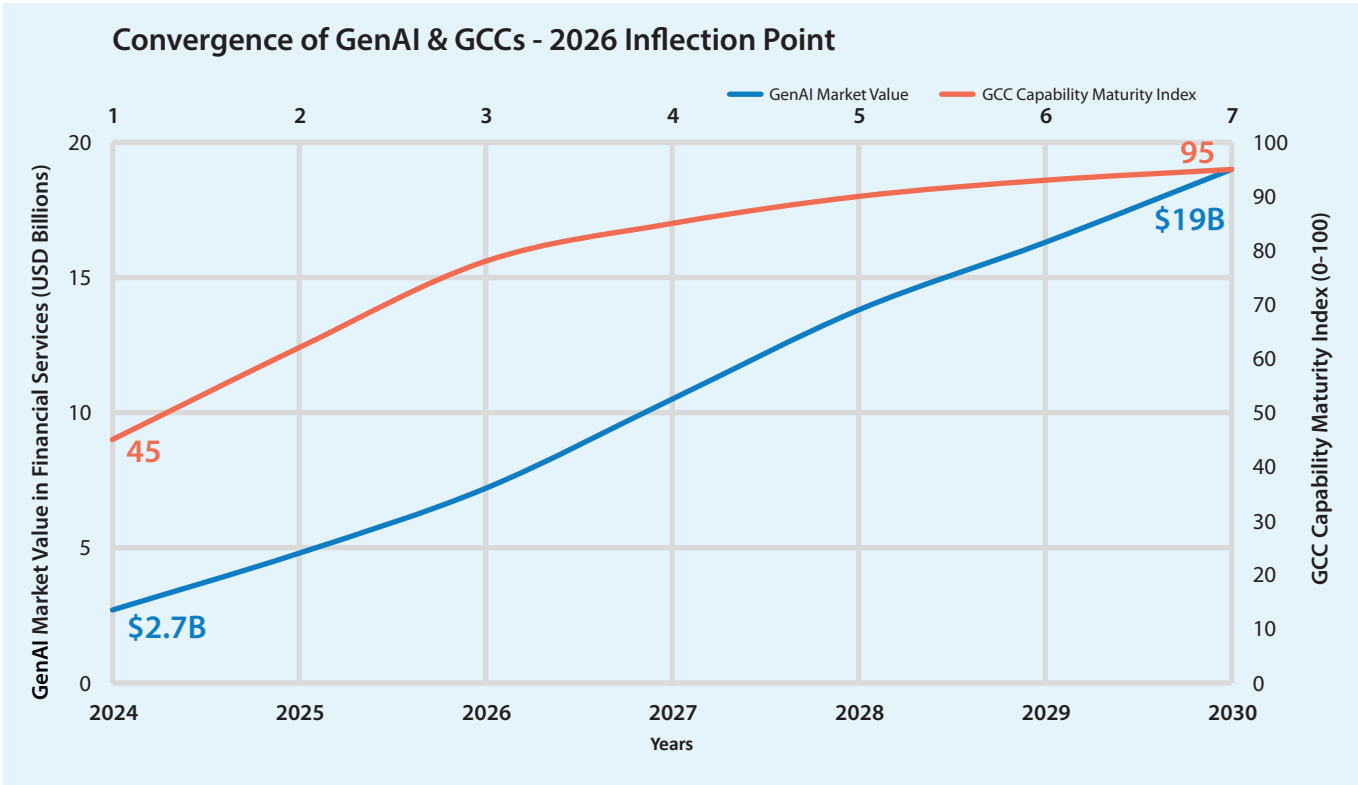


Figure 1: Convergence of GenAI & GCCs – 2026 Inflection Point

| Year | GenAI Market Value in Financial Services (USD Billions) | GCC Capability Maturity Index (0-100) | Key Milestones  |
|------|---|---------------------------------------|---|
| 2024 | \$2.7   | 45                                    | GenAI pilots across wealth management                                   |
| 2025 | \$4.8   | 62                                    | 95% of wealth managers scaled GenAI; GCCs transition to innovation hubs |
| 2026 | \$7.2   | 78                                    | Convergence readiness achieved; 30-40% cost reduction via GCCs          |
| 2027 | \$10.5  | 85                                    | Agentic AI mainstream adoption  |
| 2028 | \$13.8  | 90                                    | Full digital nerve center capabilities                                  |
| 2029 | \$16.3  | 93                                    | Advanced AI-human hybrid workflows                                      |
| 2030 | \$19.0  | 95                                    | Mature ecosystem with global standards                                  |

Table 1: GenAI Market Value & GCC Capability Evolution (2024-2030)

Research, 2024<sup>4</sup> | Mckinsey & Company, 2025<sup>5</sup> | Asma, 2025<sup>6</sup> | EY, 2025<sup>7</sup>

# HOW GENAI AND GCC CREATE UNIQUE VALUE FOR WEALTH MANAGERS



## Scalable, AI-powered advisory at lower cost

GenAI can process vast amounts of market data, news, regulatory filings, client history, and risk profiles to suggest portfolio strategies, risk mitigations, and allocation adjustments. This “data synthesis to decision support” is a core advantage highlighted by leading consulting firms.

By placing development and operations in a GCC, they are often located in jurisdictions with cost-efficient talent pools; firms avoid the premium overhead of in-house, onshore engineering, and compliance teams, yet retain global standards and governance. AI-powered advisory is scalable and at a lower cost.



## Faster, more insightful client engagement

GenAI-driven tools can produce high-quality, personalized reporting, client updates, and even draft advisory communications. These tools enable wealth advisors to respond to client queries rapidly with context-aware and compliant content. Industry surveys show that many advisors already use GenAI for meeting preparation, note taking, and follow up actions. This boosts productivity, allowing human advisors to focus on high-value tasks like building relationships, understanding client goals, and delivering strategic advice, instead of handling administrative work.

## How GenAI + GCC = Unique Value for Wealth Managers

Unlocking Efficiency, Growth, and Innovation Through Strategic Collaboration

### Scalable AI-Powered Advisory

- 30-40% Operational Cost Reduction
- Process vast structured and unstructured data



### Faster Client Engagement

- AI-driven personalized reporting
- Advisor focus on high-value tasks



### Improved Risk & Compliance

- Automated documentation
- Real-time risk analytics
- Anomaly detection



### Faster Innovation Cycles

- Rapid prototyping in GCC hubs
- ESG screens, Alternative assets
- Cross-border solutions



### Faster Innovation Cycles

- Serve more clients without proportional cost increase



Figure 2: GenAI and GCC as Unique Value Drivers



### **Improved risk management, compliance, and operational resilience**

GenAI can accelerate compliance work, automate documentation, detect anomalies, or risk signals, and support real-time risk analytics, thus reducing operational risk and enabling better regulatory adherence.

A GCC foundation adds further value by centralizing infrastructure, security, data governance, and enabling global oversight. This allows firms to scale AI-backed control functions globally with consistent standards.



### **Faster innovation and product development cycles**

GCCs, structured as “innovation hubs,” allow wealth firms to experiment, prototype, and roll out new offerings such as AI-based advisory, dynamic portfolio rebalancing, alternative asset analytics, or hybrid robo-advisory, without disrupting legacy core operations.

Because GenAI reduces time to insight, firms can more rapidly respond to market shifts, regulatory developments, or client preferences such as ESG screening, alternative investments, or cross-border allocations, aligned to evolving demand for these capabilities, thereby maintaining competitiveness.



### **Enhanced scalability and margin expansion**

As AI reduces reliance on manual effort for routine tasks, wealth managers can serve a larger client base, manage larger AUMs, and offer more complex product sets without proportionally increasing cost structure.

According to recent industry data, many firms investing in GenAI expect it to help them scale services, improve profitability, and differentiate from peers<sup>8</sup>.

# WHAT THIS MEANS IN 2026: THE COMPETITIVE STAKES

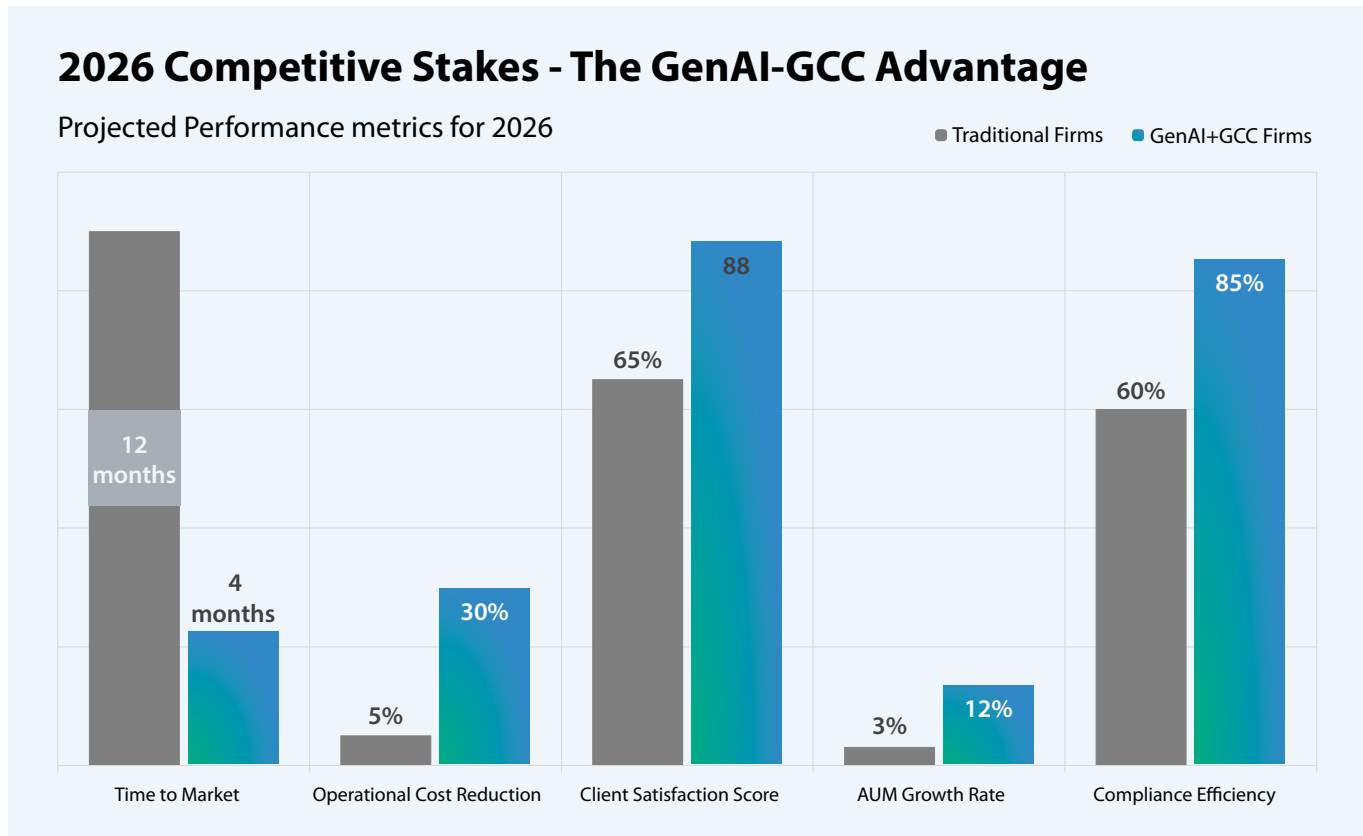


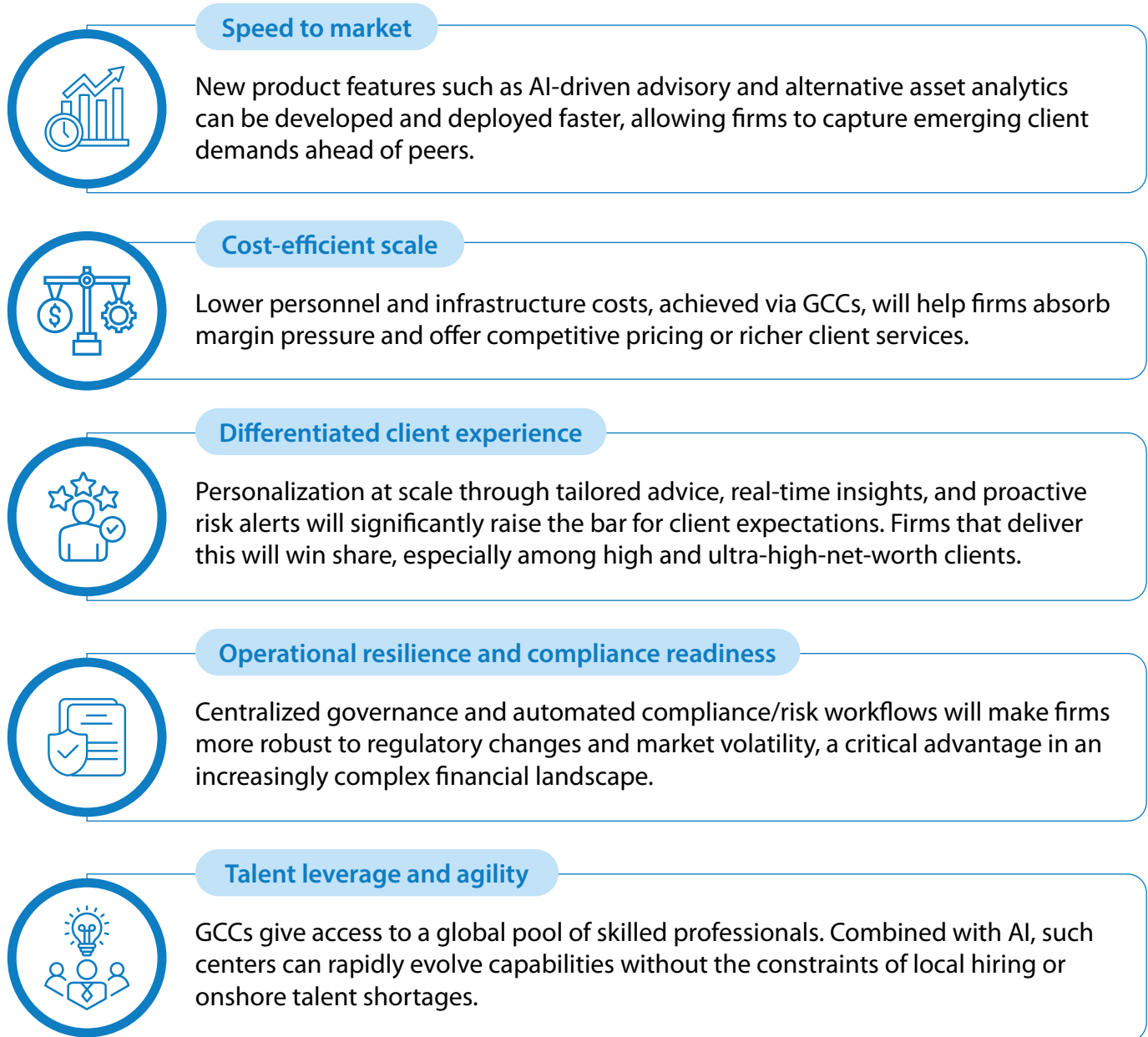
Figure 3: 2026 GenAI-GCC Advantage Competitive Stakes

| Performance Metric                | Traditional Firms | GenAI + GCC Firms | Improvement Factor |
|-----------------------------------|-------------------|-------------------|--------------------|
| Time to Market (months)           | 12                | 4                 | 3x faster          |
| Operational Cost Reduction (%)    | 5%                | 30%               | 6x better          |
| Client Satisfaction Score (0-100) | 65                | 88                | +35%               |
| AUM Growth Rate (annual %)        | 3%                | 12%               | 4x growth          |
| Compliance Efficiency (%)         | 60%               | 85%               | +42%               |

Table 2: Illustrative Performance Metrics for 2026

Asma, 2025<sup>6</sup> | EY, 2025<sup>9</sup> | McKinsey & Company, 2025<sup>10</sup> | Cerulli Associates, 2025<sup>11</sup> | RBC Wealth Management, 2025<sup>12</sup>

In 2026, firms combining GenAI with GCC based delivery can benefit across several dimensions:



Collectively, these shifts could redefine the economics of wealth management; the traditional model of billing by AUM or advisor time may give way to a more productized, scalable, and tech-driven value proposition.

# RISKS, CHALLENGES & COMPETITIVE STRATEGIES

This opportunity is powerful, but not automatic. Realizing it requires careful execution, especially given the risks specific to finance.

## Key Risks

### Governance, compliance, and ethical risks

GenAI in financial services is not without dangers; risks include data privacy breaches, model bias, lack of explainability, and regulatory scrutiny, particularly as firms increasingly rely on flexible, autonomous AI tools.



### Operational and organizational complexity

Transforming GCCs from cost centers to innovation centers with AI capabilities requires investment in talent, infrastructure, robust data governance, and change management. Organizations unprepared for this shift may struggle.



### Talent and skills gap

While GCCs provide access to talent, expertise in GenAI, data science, regulatory compliance, and financial domain knowledge is still scarce; hiring or upskilling needs to start now.



### Client trust and adoption

Despite growing acceptance, some clients remain cautious about AI-driven advice, especially where high-net-worth individuals expect human judgment, discretion, and accountability.



### Integration with legacy systems

Many wealth firms have legacy IT, data silos, and rigid operational processes; integrating AI and GCC-based workflows may require substantial re-engineering.



## Competitive Strategies



### Define a clear AI strategy aligned to business goals

Firms should identify where GenAI adds real value (e.g., advisory, reporting, compliance automation) rather than adopting hype. Alignment with business goals (client growth, operational efficiency, new product lines) is essential.

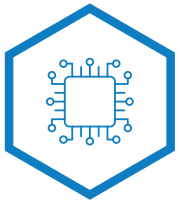
01



### Leverage GCCs as capability engines, not just cost centers

GCCs should be repositioned as innovation and delivery hubs. Build capabilities in data engineering, AI model development, compliance automation, client-facing platforms, and governance.

02



### Invest in data infrastructure and governance early

High quality data, strong security, regulatory compliance, and governance frameworks must be embedded at the foundation.

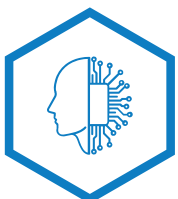
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### Adopt a phased rollout: pilot → scale → optimize

Start with high-impact, low-risk use cases (e.g., report generation, meeting summaries, operational automation), then expand into advisory, risk analytics, and client engagement once controls and confidence are established.

04



### Build hybrid human-AI workflows; preserve human judgment for high-stakes decisions

AI should augment and not replace human advisors. Use AI for prep, analysis, compliance, and routine tasks, but preserve humans for relationship-building, nuanced judgment, and fiduciary decision-making.

05



### Communicate transparently with clients and regulators to build trust

Firms must explain how AI is used, how data is protected, what governance is in place, and underscore that human oversight remains. Clear, transparent communication will be key to client and regulatory acceptance.

06

## GENAI & GCCs: A STRATEGIC IMPERATIVE

In 2026, the intersection of GenAI maturity and GCC evolution is reshaping private asset and wealth management. Firms that invest now in AI, delivery redesign, and governance can unlock cost efficiency, speed, and a stronger client experience.

In many respects, this is not just an incremental technology upgrade, but a **strategic transformation**. Wealth managers must evolve from “asset gatherers” billing by size or time to “platform-enabled advisory enterprises” delivering data-driven, scalable, intelligent, and personalized wealth services.

For those that embrace this change, the payoff could be substantial: higher client satisfaction, defensible margins, and resilience in a volatile, commoditizing market. For those that do not, the risk is real, in terms of margin erosion, loss of relevance, and facing competition from more agile, tech-enabled entrants.

**The message to executives is clear:** build your GCC-GenAI engine now, as the future of wealth management is being forged today.



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## AUTHORS



### Deepak Date

Deepak Date is a Principal Consultant in FSDCG Capital Markets Practice within Infosys. He possesses over 25 years of deep experience in business analysis, SDLC process, project management, and implementation in the areas of investment banking, asset, and wealth management. He can be reached at [deepak.date@infosys.com](mailto:deepak.date@infosys.com).



### Shreya Jain

Shreya Jain is a Consultant in FSDCG Capital Markets Practice within Infosys. She is currently involved as a business analyst for a Singapore-based investment firm. Prior to this, she worked in the retirement domain. She can be reached at [shreya.jain09@infosys.com](mailto:shreya.jain09@infosys.com).

For more information, contact [askus@infosys.com](mailto:askus@infosys.com)

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