



# THE WEALTH MANAGEMENT [SURVIVAL GUIDE]

## FOR 2026

► HOW FIRMS CAN NAVIGATE MARGIN PRESSURES,  
RISING EXPECTATIONS, AND THE ROAD TO AI READINESS

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## MAPPING THE YEAR AHEAD

As wealth management firms find their footing in 2026, the direction of the industry is becoming easier to read, even as the broader financial picture remains in flux. Technology expectations are rising across the board, while margins remain under pressure. Clients are demanding more personalized, more connected experiences than ever before.

Recent research from Deloitte, PwC, and other leading industry voices points to a clear central message. Firms that modernize how they operate and engage clients will be better positioned to grow and compete. Others risk falling behind.





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## CORE EQUIPMENT: DIGITAL TRANSFORMATION IS NO LONGER OPTIONAL

Deloitte's Investment Management Industry Outlook highlights the tensions many firms are experiencing in 2026. The analysts note that

*"the investment management industry enters 2026 with a paradox: profit growth remains elusive, yet the opportunities for differentiation have rarely been greater."*

Firms must distinguish their offerings while remaining financially viable, and many are turning to technology to balance these needs. Against this backdrop, it's probably no surprise that Deloitte also points to a shift in how investment firms are embracing advanced technologies, noting that **"some leaders are scaling artificial intelligence from isolated experiments to enterprise platforms."**

For the firms we interact with, this underscores an important new reality. Digital transformation is no longer about small pilots, in-house experiments, or standalone tools. Investment advisors need access to integrated client data, consistent workflows, and timely insights that support better advice and more relevant conversations. Firms that rely on fragmented systems will find it increasingly difficult to scale these capabilities across the organization.

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## ENDURANCE MATTERS: PROFITABILITY REQUIRES STRONGER OPERATION

There is broad consensus across the industry that while technology expectations are rising, margins remain under strain. PwC's [Asset and Wealth Management Revolution 2025](#) highlighted the scope of the challenge last year, noting that

*"89% of asset managers report profitability pressure over the past five years,"*

and few had confidence in their firm's response to the issue.

Fee compression, regulatory change, and rising operating costs are forcing firms to look beyond short-term cost cutting strategies. Many are focusing instead on automation, streamlined processes, and better data integration to drive improvements. Enhancing operational efficiency is no longer just about reducing expenses. Increasingly, it is about creating revenue generating capacity for advisors and building a more resilient and flexible operating model.



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## PROCEED WITH CAUTION: AI SUCCESS DEPENDS ON WHAT COMES FIRST

It's no secret that AI is now firmly on the agenda for wealth management firms. From client insights to summaries of meeting notes, to operational automation and agentic AI, the potential is very real. However, analysts concur that AI outcomes depend heavily on the quality of underlying data and systems.

Firms with inconsistent or siloed data, disconnected platforms, and fragmented workflows will struggle to move beyond experimentation. In contrast, firms that invest in unified data models and shared platforms are better positioned to apply AI in practical ways to high quality data. In this sense, AI is not a starting point for innovation. It is a capability that builds on strong foundations created through digital transformation.





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## NO ONE SURVIVES ALONE: PERSONALIZATION STRENGTHENS TRUST AND LOYALTY

A desire for personalization continues to shape client expectations. Investors want advice that reflects their full financial picture and evolves as their goals and lives change. Delivering this consistently requires more than advisor experience alone. It depends on technology that brings together data, context, and instant insight in a single view that supports advisor/client rapport.

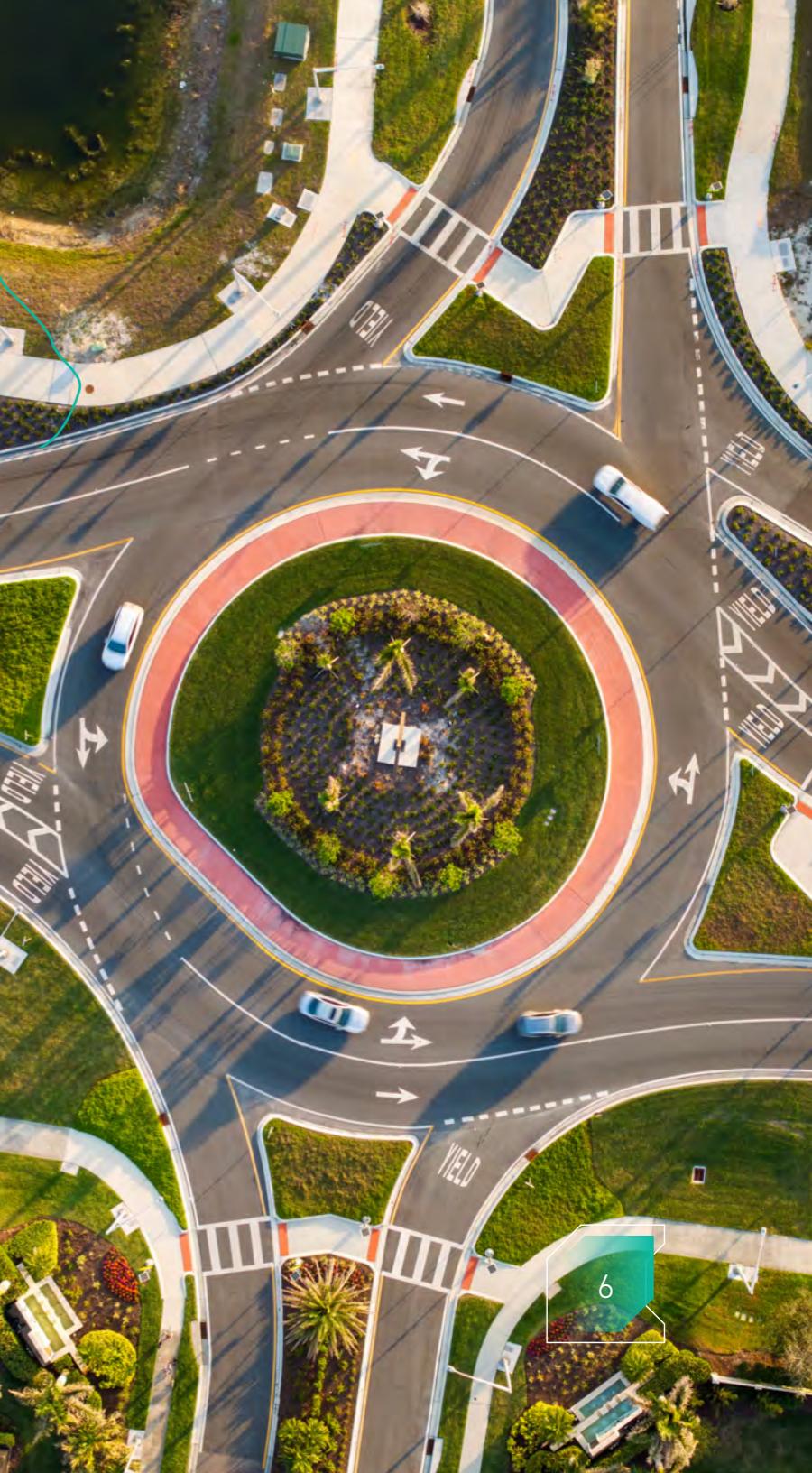
Unified operations make it easier to support personalization today, while laying the groundwork for more advanced analytics and capabilities tomorrow. The connection between operational discipline and foresight and client experience is becoming a defining factor for competitive and growing firms.

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## THE MOMENT OF CHOICE: PREPARATION DETERMINES THE OUTCOME

In 2026, investment firms face a clear choice. Those that focus on data quality, unified operations, and scalable platforms will be better prepared to adopt AI, protect margins, and deliver better, more personal client experiences. Just as importantly, these foundations will give firms the flexibility to adapt as client expectations, regulations, and competitive pressures continue to evolve.



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## A STRONG BASE FOR WHAT COMES NEXT

Request a demo to learn how NexJ's unified wealth management platform can support advisor productivity, operational efficiency, and future-ready innovation.

[Book a Demo](#)

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