

# **Online Banking Market Service Type (Payments, Processing Services, Customer & Channel Management, Wealth Management, and Others), and by Banking Type (Retail Banking, Corporate Banking, and Investment Banking): Global Opportunity Analysis and Industry Forecast, 2020–2027**

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## **Abstracts**

Online banking is a facility offered by banks to manage bank account over the internet using a computer or mobile device. It provides online account statements, funds transfer & payments, deposit & processing services, merchant & utility bill payments, and others. Online banking has been widely used & accepted among consumers as it is easy to operate, offers convenience, real-time tracking, and time-efficient banking services. For instance, a survey conducted by Deloitte in 2018 projected that 73% of respondents globally use online banking at least once a month compared to 59% using mobile banking apps.

The demand for online banking is continuing to rise and is expected to maintain its dominance in the market due to massive internet penetration and increase in usage of smartphones. Moreover, banks providing convenience & easier options to access online banking products & services and high yield interest rates are the prime factors for the market growth. However, due to low awareness about sharing account information & confidential data online, security issues & privacy concerns among consumers are becoming one of the major restraining factors, thereby hampering the market growth. In addition, technicality issues arising while availing transaction & processing services, loss of funds, and huge loss of consumer monetary data are the prime concerns, which limit the market growth.

On the contrary, corporate investors are expected to provide lucrative opportunities to banks, thereby enabling investors to keep a real-time track of their investment portfolio & invest or trade online with continuous access to their funds. Furthermore, developing economies offer significant opportunities for online banking providers to expand their business as customers from major emerging and developed economies are switching to online banking while exponentially adopting the internet. Therefore, this is expected to drive the market growth in the coming years.

The online banking market is segmented on the basis of service type, banking type, and region. By service type, it is classified into payments, processing services, customer & channel management, wealth management, and others. In terms of banking type, it is divided into retail banking, corporate banking, and investment banking. Region-wise, the market is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The key players profiled in the online banking market analysis include ACI Worldwide, Inc., Capital Banking Solution, CGI Inc., COR Financial Solutions Limited, EdgeVerve Systems Limited, Fiserv, Inc., Microsoft, Oracle, Tata Consultancy Services Limited, and Temenos Headquarters SA. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

#### Key benefits for stakeholders

The study provides in-depth analysis of the online banking market along with the current & future trends to explain the imminent investment pockets.

The key drivers, restrains, & opportunities and their impact analysis on the market size are provided in the report.

Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.

The quantitative analysis of the online banking market from 2020 to 2027 is provided to determine the market potential.

#### Key market segments

## By Service Type

Payments

Processing Services

Customer & Channel Management

Wealth Management

Others

## By Banking Type

Retail Banking

Corporate Banking

Investment Banking

## By Region

North America

U.S.

Canada

Europe

UK

France

Germany

Italy

Spain

Netherlands

Rest of Europe

Asia-Pacific

China

India

Japan

Singapore

Australia

Rest of Asia-Pacific

LAMEA

Latin America

Middle East

Africa

Key market players

ACI Worldwide, Inc.

Capital Banking Solution

CGI Inc.

COR Financial Solutions Limited

EdgeVerve Systems Limited

Fiserv, Inc.

Microsoft

Oracle

Tata Consultancy Services Limited

Temenos Headquarters SA

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