

# **Europe Virtual Teller Machine (VTM) Market Size study, by Offering (Hardware, Software, Service) by Deployment (On-site, Off-site, Others), by Provider (Bank and Financial Institutions, Managed Service Provider) and Country Forecasts 2022-2032**

<https://marketpublishers.com/r/E5C66361EB9DEN.html>

Date: July 2024

Pages: 200

Price: US\$ 6,250.00 (Single User License)

ID: E5C66361EB9DEN

## **Abstracts**

Europe Virtual Teller Machine (VTM) Market is valued approximately at USD 486.37 million in 2023 and is anticipated to grow with a healthy growth rate of more than 12.08% over the forecast period 2024-2032. A Virtual Teller Machine (VTM) is an advanced banking technology that combines the functionalities of a traditional ATM (Automated Teller Machine) with additional features typically associated with human tellers. VTMs enable customers to conduct various banking transactions remotely, such as cash withdrawals, deposits, check cashing, account inquiries, and more. Virtual Teller Machines (VTMs) aim to enhance the customer experience, extend banking services beyond traditional branch hours and locations, and optimize operational efficiency for banks and financial institutions. VTMs are evolving to offer a wider range of services beyond basic transactions such as cash withdrawals and deposits. European banks are incorporating multifunctionality features into VTMs, allowing customers to access additional services such as bill payments, account opening, loan applications, and video consultations with financial advisors.

Virtual Teller Machine (VTMs) are becoming an integral part of the self-service banking landscape in Europe. Banks are deploying VTMs in strategic locations to provide customers with convenient access to banking services outside of traditional branch hours. Moreover, European banks are increasingly embracing digital transformation initiatives to meet the evolving needs of customers. This includes the adoption of VTMs as part of their digital banking strategy to enhance customer experience and operational efficiency. Furthermore, Europe Virtual Teller Machine (VTM) Market is driven by

increased adoption because of Expansion of Self-Service Banking and rising partnership and collaboration to innovate and expand their VTM offerings. However, high implementation cost and security concerns, on the other hand, will stifle market growth between 2022 and 2032.

The key countries considered for the Europe Virtual Teller Machine (VTM) market study includes UK, Germany, France, Italy, Spain, and Rest of Europe. In 2023, Germany was the dominating market in terms of revenue. In its long-term strategy, Germany boasts a highly developed banking sector known for its innovation and technological advancement. German banks have been early adopters of digital banking solutions, including VTMs, as part of their efforts to enhance customer experience and streamline operations. Germany has strong economy and robust infrastructure provide a conducive environment for the deployment and adoption of VTMs. The country's widespread access to high-speed internet and advanced telecommunications networks facilitates the seamless integration of VTMs into the banking ecosystem. The market in the UK, on the other hand, is expected to grow at the fastest rate over the forecast period 2024-2032.

Major market player included in this report are:

Diebold Nixdorf, Incorporated

KAL ATM Software

Company 3

Company 4

Company 5

Company 6

Company 7

Company 8

Company 9

Company 10

The detailed segments and sub-segment of the market are explained below:

By Offering

Hardware

Software

Service

By Deployment

On-site

Off-site  
Others

By Provider:

Bank and Financial Institutions  
Managed Service Provider

By Region:

Europe  
UK  
Germany  
France  
Spain  
Italy  
ROE

Years considered for the study are as follows:

Historical year – 2022

Base year – 2023

Forecast period – 2024 to 2032

Key Takeaways:

Market Estimates & Forecast for 10 years from 2022 to 2032.

Annualized revenues and Country level analysis for each market segment.

Detailed analysis of geographical landscape with Country level analysis.

Competitive landscape with information on major players in the market.

Analysis of key business strategies and recommendations on future market approach.

Analysis of competitive structure of the market.

Demand side and supply side analysis of the market

## Contents

### **CHAPTER 1. EUROPE VIRTUAL TELLER MACHINE (VTM) MARKET DEFINITION AND RESEARCH ASSUMPTIONS**

- 1.1. Research Objective
- 1.2. Market Definition
- 1.3. Research Assumptions
  - 1.3.1. Inclusion & Exclusion
  - 1.3.2. Limitations
  - 1.3.3. Supply Side Analysis
    - 1.3.3.1. Availability
    - 1.3.3.2. Infrastructure
    - 1.3.3.3. Regulatory Environment
    - 1.3.3.4. Market Competition
    - 1.3.3.5. Economic Viability (Consumer's Perspective)
  - 1.3.4. Demand Side Analysis
    - 1.3.4.1. Regulatory frameworks
    - 1.3.4.2. Technological Advancements
    - 1.3.4.3. Environmental Considerations
    - 1.3.4.4. Consumer Awareness & Acceptance
- 1.4. Estimation Methodology
- 1.5. Years Considered for the Study
- 1.6. Currency Conversion Rates

### **CHAPTER 2. EXECUTIVE SUMMARY**

- 2.1. Europe Virtual Teller Machine (VTM) Market Size & Forecast (2022- 2032)
- 2.2. Regional Summary
- 2.3. Segmental Summary
  - 2.3.1. By Offering
  - 2.3.2. By Deployment
  - 2.3.3. By Provider
- 2.4. Key Trends
- 2.5. Recession Impact
- 2.6. Analyst Recommendation & Conclusion

### **CHAPTER 3. EUROPE VIRTUAL TELLER MACHINE (VTM) MARKET DYNAMICS**

- 3.1. Market Drivers
- 3.2. Market Challenges
- 3.3. Market Opportunities

## **CHAPTER 4. EUROPE VIRTUAL TELLER MACHINE (VTM) MARKET: INDUSTRY ANALYSIS**

- 4.1. Porter's 5 Force Model
  - 4.1.1. Bargaining Power of Suppliers
  - 4.1.2. Bargaining Power of Buyers
  - 4.1.3. Threat of New Entrants
  - 4.1.4. Threat of Substitutes
  - 4.1.5. Competitive Rivalry
  - 4.1.6. Futuristic Approach to Porter's 5 Force Model
  - 4.1.7. Porter's 5 Force Impact Analysis
- 4.2. PESTEL Analysis
  - 4.2.1. Political
  - 4.2.2. Economic
  - 4.2.3. Social
  - 4.2.4. Technological
  - 4.2.5. Environmental
  - 4.2.6. Legal
- 4.3. Top investment opportunity
- 4.4. Top winning strategies
- 4.5. Disruptive Trends
- 4.6. Industry Expert Perspective
- 4.7. Analyst Recommendation & Conclusion

## **CHAPTER 5. EUROPE VIRTUAL TELLER MACHINE (VTM) MARKET SIZE & FORECASTS BY OFFERING 2022-2032**

- 5.1. Hardware
- 5.2. Software
- 5.3. Service

## **CHAPTER 6. EUROPE VIRTUAL TELLER MACHINE (VTM) MARKET SIZE & FORECASTS BY DEPLOYMENT 2022-2032**

- 6.1. On-site

6.2. Off-site

6.3. Others

## **CHAPTER 7. EUROPE VIRTUAL TELLER MACHINE (VTM) MARKET SIZE & FORECASTS BY PROVIDER 2022-2032**

7.1. Bank and Financial Institutions

7.2. Managed Service Provider

## **CHAPTER 8. EUROPE VIRTUAL TELLER MACHINE (VTM) MARKET SIZE & FORECASTS BY COUNTRY 2022-2032**

8.1. U.K. Virtual Teller Machine (VTM) Market

8.1.1.1. Offering breakdown size & forecasts, 2022-2032

8.1.1.2. Deployment breakdown size & forecasts, 2022-2032

8.1.1.3. Provider breakdown size & forecasts, 2022-2032

8.2. Germany Virtual Teller Machine (VTM) Market

8.3. France Virtual Teller Machine (VTM) Market

8.4. Spain Virtual Teller Machine (VTM) Market

8.5. Italy Virtual Teller Machine (VTM) Market

8.6. Rest of Europe Virtual Teller Machine (VTM) Market

## **CHAPTER 9. COMPETITIVE INTELLIGENCE**

9.1. Key Company SWOT Analysis

9.1.1. Company

9.1.2. Company

9.1.3. Company

9.2. Top Market Strategies

9.3. Company Profiles

9.3.1. Diebold Nixdorf, Incorporated

9.3.1.1. Key Information

9.3.1.2. Overview

9.3.1.3. Financial (Subject to Data Availability)

9.3.1.4. Product Summary

9.3.1.5. Market Strategies

9.3.2. KAL ATM Software

9.3.3. Company

9.3.4. Company

- 9.3.5. Company
- 9.3.6. Company
- 9.3.7. Company
- 9.3.8. Company
- 9.3.9. Company
- 9.3.10. Company

## **CHAPTER 10. RESEARCH PROCESS**

- 10.1. Research Process
  - 10.1.1. Data Mining
  - 10.1.2. Analysis
  - 10.1.3. Market Estimation
  - 10.1.4. Validation
  - 10.1.5. Publishing
- 10.2. Research Attributes

## List Of Tables

### LIST OF TABLES

TABLE 1. Europe Virtual Teller Machine (VTM) market, report scope

TABLE 2. Europe Virtual Teller Machine (VTM) market estimates & forecasts by Country 2022-2032 (USD Million)

TABLE 3. Europe Virtual Teller Machine (VTM) market estimates & forecasts by Offering 2022-2032 (USD Million)

TABLE 4. Europe Virtual Teller Machine (VTM) market estimates & forecasts by Deployment 2022-2032 (USD Million)

TABLE 5. Europe Virtual Teller Machine (VTM) market estimates & forecasts by Provider 2022-2032 (USD Million)

TABLE 6. Europe Virtual Teller Machine (VTM) market by segment, estimates & forecasts, 2022-2032 (USD Million)

TABLE 7. Europe Virtual Teller Machine (VTM) market by country, estimates & forecasts, 2022-2032 (USD Million)

TABLE 8. Europe Virtual Teller Machine (VTM) market by segment, estimates & forecasts, 2022-2032 (USD Million)

TABLE 9. Europe Virtual Teller Machine (VTM) market by country, estimates & forecasts, 2022-2032 (USD Million)

TABLE 10. Europe Virtual Teller Machine (VTM) market by segment, estimates & forecasts, 2022-2032 (USD Million)

TABLE 11. Europe Virtual Teller Machine (VTM) market by country, estimates & forecasts, 2022-2032 (USD Million)

TABLE 12. Europe Virtual Teller Machine (VTM) market by segment, estimates & forecasts, 2022-2032 (USD Million)

TABLE 13. Europe Virtual Teller Machine (VTM) market by country, estimates & forecasts, 2022-2032 (USD Million)

TABLE 14. Europe Virtual Teller Machine (VTM) market by segment, estimates & forecasts, 2022-2032 (USD Million) Europe Virtual Teller Machine (VTM) market by country, estimates & forecasts, 2022-2032 (USD Million)

TABLE 15. UK Virtual Teller Machine (VTM) market estimates & forecasts, 2022-2032 (USD Million)

TABLE 16. UK Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 17. UK Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 18. Germany Virtual Teller Machine (VTM) market estimates & forecasts,



2022-2032 (USD Million)

TABLE 19. Germany Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 20. Germany Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 21. France Virtual Teller Machine (VTM) market estimates & forecasts, 2022-2032 (USD Million)

TABLE 22. France Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 23. France Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 24. Italy Virtual Teller Machine (VTM) market estimates & forecasts, 2022-2032 (USD Million)

TABLE 25. Italy Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 26. Italy Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 27. Spain Virtual Teller Machine (VTM) market estimates & forecasts, 2022-2032 (USD Million)

TABLE 28. Spain Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 29. Spain Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 30. RoE Virtual Teller Machine (VTM) market estimates & forecasts, 2022-2032 (USD Million)

TABLE 31. RoE Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 32. RoE Virtual Teller Machine (VTM) market estimates & forecasts by segment 2022-2032 (USD Million)

TABLE 33. List of secondary sources, used in the study of Europe Virtual Teller Machine (VTM) Market.

TABLE 34. List of primary sources, used in the study of Europe Virtual Teller Machine (VTM) Market.

TABLE 35. Years considered for the study.

TABLE 36. Exchange rates considered

## List Of Figures

### LIST OF FIGURES

- FIG 1. Europe Virtual Teller Machine (VTM) market, research methodology
- FIG 2. Europe Virtual Teller Machine (VTM) market, market estimation techniques
- FIG 3. Europe market size estimates & forecast methods.
- FIG 4. Europe Virtual Teller Machine (VTM) market, key trends 2023
- FIG 5. Europe Virtual Teller Machine (VTM) market, growth prospects 2022-2032
- FIG 6. Europe Virtual Teller Machine (VTM) market, porters 5 force model
- FIG 7. Europe Virtual Teller Machine (VTM) market, pestel analysis
- FIG 8. Europe Virtual Teller Machine (VTM) market, value chain analysis
- FIG 9. Europe Virtual Teller Machine (VTM) market by segment, 2022 & 2032 (USD Million)
- FIG 10. Europe Virtual Teller Machine (VTM) market by segment, 2022 & 2032 (USD Million)
- FIG 11. Europe Virtual Teller Machine (VTM) market by segment, 2022 & 2032 (USD Million)
- FIG 12. Europe Virtual Teller Machine (VTM) market by segment, 2022 & 2032 (USD Million)
- FIG 13. Europe Virtual Teller Machine (VTM) market by segment, 2022 & 2032 (USD Million)
- FIG 14. Europe Virtual Teller Machine (VTM) market, Country snapshot 2022 & 2032
- FIG 15. Europe Virtual Teller Machine (VTM) market 2022 & 2032 (USD Million)
- FIG 16. Europe Virtual Teller Machine (VTM) market, company market share analysis (2023)

## I would like to order

Product name: Europe Virtual Teller Machine (VTM) Market Size study, by Offering (Hardware, Software, Service) by Deployment (On-site, Off-site, Others), by Provider (Bank and Financial Institutions, Managed Service Provider) and Country Forecasts 2022-2032

Product link: <https://marketpublishers.com/r/E5C66361EB9DEN.html>

Price: US\$ 6,250.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/E5C66361EB9DEN.html>

To pay by Wire Transfer, please, fill in your contact details in the form below:

First name:  
Last name:  
Email:  
Company:  
Address:  
City:  
Zip code:  
Country:  
Tel:  
Fax:  
Your message:

**\*\*All fields are required**

Customer signature \_\_\_\_\_

Please, note that by ordering from marketpublishers.com you are agreeing to our Terms & Conditions at <https://marketpublishers.com/docs/terms.html>

To place an order via fax simply print this form, fill in the information below

and fax the completed form to +44 20 7900 3970