

Global Embedded Finance Market Size study & Forecast, by Finance Type (Embedded Payment, Embedded Insurance, Embedded Investment, Embedded Lending, Embedded Banking) By Business Model (B2B, B2C) By End Use (Retail, Healthcare, Logistics, Manufacturing, Travel & Entertainment, Others) and Regional Analysis, 2023-2030

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Abstracts

Global Embedded Finance Market is valued approximately USD 58 billion in 2022 and is anticipated to grow with a healthy growth rate of more than 29% over the forecast period 2023-2030. Embedded Finance refers to the integration of financial services and products into non-financial platforms, applications, or business processes. Instead of relying on traditional, standalone financial institutions, embedded finance leverages technology to seamlessly incorporate financial services into various industries and applications. This integration allows businesses to offer financial services or products as part of their core offerings, enhancing user experience and providing added value. The Embedded Finance market is expanding because of factors such as growing adoption of digital payments and rising number of e-commerce platforms. As a result, the demand of Embedded Finance has progressively increased in the international market during the forecast period 2023-2030.

Embedded finance leverages digital payment channels to engage customers more effectively by offering financial services within the same digital ecosystem where customers make payments, there's an increased likelihood of customers utilizing these embedded services due to the convenience and familiarity. According to the Findex report by World Bank Organization 2021, In China, 89% of adults have an account, and 82% of adults used it to make digital merchant payments. In the rest of the region, 59%

of adults have an account and 23% of adults made digital merchant payments. In addition, as per report of Ministry of Finance India, UPI has been the driving factor of the overall expansion of digital payment transactions in the country, accounting for 62% of digital payment transactions in FY 2022-23. Year-on-year growth in the value of bank notes in circulation fell from 9.9% in FY 2021-22 to 7.8% in FY 2022–23. Digital payment platforms often serve as the foundation for embedded financial services. These platforms can seamlessly integrate additional financial functionalities, such as lending, insurance, or investment services. This integration creates a more comprehensive and convenient user experience. Another important factor drives the Embedded Finance market is increasing number of e-commerce platforms. E-commerce platforms are increasingly integrating financial services directly into their platforms. This integration allows customers to access financial products and services without leaving the e-commerce environment. Embedded finance can provide instant loans or installment payment options at the point of purchase. In addition, according to eCommerce tips organization, the global ecommerce market in 2023 has reached USD 6.3 trillion, account for 20.8% of global retail sales and the market is projected to reach up to USD 8.1 trillion by the year 2026. Moreover, technological advancements in digital payment gateways and increasing usage of the internet is anticipated to create a lucrative growth opportunity for the market over the forecast period. However, data privacy concerns and interoperability concerns are going to impede overall market growth throughout the forecast period of 2023-2030.

The key regions considered for the Global Embedded Finance Market study includes Asia Pacific, North America, Europe, Latin America, and Middle East & Africa. North America dominated the market in 2022 owing to the increasing presence of embedded finance startups such as FundThrough Inc, Marqeta Inc and LoanStar Technologies in the region. These startups are often more agile and innovative than traditional financial institutions, as they leverage data-driven approaches to create new and improved financial products and services, which drives overall growth in the embedded finance market by introducing novel solutions that cater to evolving customer needs. According to Statista, in 2023, there are 11, 651 number of fintech's in Americas region and the value has reached up to 13,100 number of fintech's in 2024. The region's dominant performance is anticipated to propel the overall demand of Embedded Finance. Furthermore, Asia Pacific is expected to grow fastest during the forecast period, owing to factors such as growing internet penetration and rising number of smartphone users in the region.

Major market player included in this report are:

Banxware Technologies Limited

Cross Riverbank

Finastra Holdings Limited

Finix Payments, Inc.

Flywire Corporation

Parafin Technologies Inc

PayPal Holdings, Inc

Stripe, Inc

TreviPay, Inc

Zopa Bank Limited

Recent Developments in the Market:

In November 2023, Andaria, a FinTech industry leader, has introduced a unique Embedded Finance product. The new solution intends to help non-financial organisations incorporate payment services into new and existing platforms. This effort enables partners to strengthen their platforms by offering a broader choice of financial products and services, allowing them to generate additional revenue streams. The platform is going to improve client engagement by providing a coherent, user-friendly financial ecosystem experience across partner platforms. The new solution includes cutting-edge technology and AI advancements to ensure secure and compliant financial transactions. Furthermore, the collaboration completed a successful beta testing phase, demonstrating predicted revenue growth and enhanced consumer engagement for partners.

Global Embedded Finance Market Report Scope:

Historical Data – 2020 - 2021

Base Year for Estimation – 2022

Forecast period - 2023-2030

Report Coverage - Revenue forecast, Company Ranking, Competitive Landscape, Growth factors, and Trends

Segments Covered - Finance Type, Business Model, End Use, Region

Regional Scope - North America; Europe; Asia Pacific; Latin America; Middle East & Africa

Customization Scope - Free report customization (equivalent up to 8 analyst's working hours) with purchase. Addition or alteration to country, regional & segment scope*

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values to the coming years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within countries involved in the study.

The report also caters detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, it also incorporates potential opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Finance Type

Embedded Payment

Embedded Insurance

Embedded Investment

Embedded Lending

Embedded Banking

By Business Model

B2B

B2C

By End Use

Retail

Healthcare

Logistics

Manufacturing

Travel & Entertainment

Others

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain

Italy

ROE

Asia Pacific

China

India

Japan

Australia

South Korea

RoAPAC

Latin America

Brazil

Mexico

Middle East & Africa

Saudi Arabia

South Africa

Rest of Middle East & Africa

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