

Global Internet of Things (IoT) in Banking and Financial Services Market Size study & Forecast, by Component (Hardware, Software), Deployment (On-premise, Cloud), Solution, End-use and Regional Forecasts 2025-2035

<https://marketpublishers.com/r/G0A520822FDEEN.html>

Date: September 2025

Pages: 285

Price: US\$ 3,750.00 (Single User License)

ID: G0A520822FDEEN

Abstracts

The Global Internet of Things (IoT) in Banking and Financial Services Market is valued at approximately USD 64.4 billion in 2024 and is anticipated to grow at a striking CAGR of 11.90% over the forecast period 2025-2035. IoT has gradually reshaped the financial landscape by weaving intelligence into devices and connecting physical assets with digital ecosystems to accelerate efficiency, security, and customer-centric innovation. In banking and financial services, IoT extends far beyond the realm of wearable payment devices, smart ATMs, or connected branches. It underpins real-time fraud detection, predictive asset management, seamless customer engagement, and data-driven operational decisions. The upsurge in digitization, rising appetite for hyper-personalized services, and the swelling wave of connected devices globally are steadily pushing financial institutions to embrace IoT-driven transformation.

The accelerated growth of IoT adoption across BFSI can largely be attributed to surging digital transactions, the heightened demand for cybersecurity, and the push for smarter financial ecosystems. These interconnected devices streamline processes such as remote monitoring of ATMs, risk management, and instant loan approvals, thereby fortifying both efficiency and trust. According to industry insights, the number of IoT-connected devices worldwide is set to surpass 29 billion by 2030, enabling a torrent of real-time financial data exchanges and customer behavioral insights. Moreover, regulatory encouragement toward secure and transparent digital ecosystems, alongside innovations in 5G and AI, creates fertile ground for IoT expansion within banking. Nonetheless, challenges such as high infrastructure costs, concerns over data privacy,

and the ever-looming risk of cyber intrusions continue to pose significant hurdles for adoption during the forecast period.

The detailed segments and sub-segments included in the report are:

By Component:

Hardware

Software

By Deployment:

On-premise

Cloud

By Solution:

Customer Experience Management

Smart Branch & ATM Monitoring

Fraud Detection & Security Management

Asset & Liability Management

Others

By End-use:

Retail Banking

Corporate Banking

Investment Banking

Insurance

Others

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain

Italy

Rest of Europe

Asia Pacific

China

India

Japan

Australia

South Korea

Rest of Asia Pacific

Latin America

Brazil

Mexico

Middle East & Africa

UAE

Saudi Arabia

South Africa

Rest of Middle East & Africa

On-premise deployment is expected to dominate the market.

On-premise deployment continues to secure the largest market share in the IoT in BFSI landscape, primarily due to the industry's inherent need for data sovereignty and stringent compliance requirements. Financial institutions, deeply cautious about data leakage and third-party vulnerabilities, gravitate toward on-premise models to exercise end-to-end control over security frameworks. This model not only aligns with regulatory norms but also allows tailored solutions for risk management and sensitive customer data handling. Although on-premise remains the bedrock for most institutions, cloud deployment is set to accelerate rapidly, driven by cost optimization, scalability, and the surge of open banking ecosystems across emerging economies.

Software solutions currently lead in revenue contribution.

From a component perspective, software solutions command the lion's share of

revenue, benefiting from escalating demand for analytics-driven insights, real-time monitoring, and automation tools. Banks and financial service providers are investing heavily in IoT-powered platforms that can detect fraud, predict consumer behavior, and enable frictionless customer experiences. Hardware—such as connected sensors, smart cards, and ATMs—continues to play a vital role, but it is the software that unlocks the intelligence behind these devices, transforming raw data into actionable strategies. With rapid innovation in AI, blockchain, and advanced data analytics, software solutions are poised to stay the prime revenue engine while hardware evolves to support scalable infrastructures.

The key regions considered for the Global Internet of Things (IoT) in Banking and Financial Services Market study include Asia Pacific, North America, Europe, Latin America, and the Middle East & Africa. North America has so far dominated the market, buoyed by early digital adoption, the presence of tech-forward banks, and robust investments in cybersecurity and IoT infrastructures. Europe closely follows, particularly with fintech hubs like the UK and Germany leading innovation in open banking frameworks. However, Asia Pacific is projected to be the fastest-growing region, powered by surging digital banking penetration in India, China, and Southeast Asia. Rising smartphone usage, expanding 5G networks, and government initiatives to strengthen digital finance ecosystems are enabling this growth trajectory. Meanwhile, Latin America and the Middle East are witnessing steady progress, where IoT adoption is spurred by financial inclusion initiatives and the modernization of legacy banking systems.

Major market players included in this report are:

IBM Corporation

Oracle Corporation

Microsoft Corporation

Cisco Systems, Inc.

SAP SE

Accenture Plc.

Infosys Limited

Capgemini SE

Tata Consultancy Services (TCS)

Huawei Technologies Co., Ltd.

Amazon Web Services, Inc. (AWS)

HCL Technologies Limited

Dell Technologies Inc.

Wipro Limited

Fujitsu Limited

Global Internet of Things (IoT) in Banking and Financial Services Market Report Scope:

Historical Data – 2023, 2024

Base Year for Estimation – 2024

Forecast period - 2025-2035

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

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

Customization Scope - Free report customization (equivalent to up to 8 analysts' 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 for the coming years. The report is designed to

incorporate both qualitative and quantitative aspects of the industry within the countries involved in the study. The report also provides detailed information about crucial aspects, such as driving factors and challenges, which will define the future growth of the market. Additionally, it incorporates potential opportunities in micro-markets for stakeholders to invest, along with a detailed analysis of the competitive landscape and product offerings of key players. The detailed segments and sub-segments of the market are explained below:

Key Takeaways:

Market Estimates & Forecast for 10 years from 2025 to 2035.

Annualized revenues and regional-level analysis for each market segment.

Detailed analysis of the geographical landscape with country-level analysis of major regions.

Competitive landscape with information on major players in the market.

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

Analysis of the competitive structure of the market.

Demand side and supply side analysis of the market.

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