

Global Open Banking Market Size study, by Financial Services (Banking & Capital Markets, Payments, Digital Currencies, Value Added Services), by Distribution Channel (Event Management and Scheduling, Bank Channel, App market, Distributors, Aggregators) and Regional Forecasts 2020-2027

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Abstracts

Global Open Banking Market is valued at approximately USD 9,045 million in 2019 and is anticipated to grow with a healthy growth rate of more than 24% over the forecast period 2020-2027. Open banking is a financial service term that considers as a part of financial technology, which allows the transfer of digital data associated with the customer's bank account. The data is usually exchanged between the banks and third-party organizations. Further, the account has financial information which is primarily used by the third-party providers to develop applications and services, which can then offer to the account holder (i.e. customer). Also, the analysis of this financial data allows to create more personalized and advanced applications aimed at the enhancement of the customer experience associated with financial services. Some of the open banking financial services offered in the market includes banking and capital markets, payments, and digital currencies, etc. Therefore, these factors are anticipated to accelerate market growth around the world. Moreover, the increasing usage of mobile banking services in the developed & developing countries, along with the rising concern towards customer engagement and attending banking customer needs are few other factors responsible for the market growth over the forecast period. According to the Reserve Bank of India (RBI), mobile banking services observed a growth of 92% and 13% in volume and value terms respectively, although the number of registered customers increased to 54% with 251 million in March 2018 from 163 million in -March 2017. Similarly, as per the U.S. Federal Reserve, the digital banking users in the United States have increased from

26% to 51% between 2012 and 2017. This, in turn, is expected to accelerate the demand for Open Banking around the world. Recently, the COVID-19 is widely spread throughout the world, thus various regional governments are putting temporary restrictions on the movement of people, goods, and services to prevent the spread of novel coronavirus. This is likely to strengthen the usage of open banking financial services due to it provides financial information without visiting banks, and often can reduce operating costs with an increase in customer experience during the renewal process, claims, and other services. Therefore, the market would grow significantly in the forthcoming year. However, data security & privacy concern are the major factors impeding the market growth over the forecast period of 2020-2027.

The regional analysis of the global Open Banking market is considered for the key regions such as Asia Pacific, North America, Europe, Latin America, and Rest of the World. North America is the leading/significant region across the world in terms of market share owing to the increasing adoption of advanced banking technologies, along with the presence of new technology-based vendors in the region. Whereas Asia-Pacific is anticipated to exhibit the highest growth rate / CAGR over the forecast period 2020-2027. Factors such as the rise in the number of banks, along with the high investment in open application programming interface (API) management platform would create lucrative growth prospects for the Open Banking market across the Asia-Pacific region.

Major market player included in this report are:

BBVA Open Platform Inc.

Credit Agricole Group

DemystData Ltd.

Figo GmbH

Finastra

FormFree Holdings Corporation

Jack Henry & Associates, Inc.

Mambu GmbH

MineralTree Inc.

NCR Corporation

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 eight years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within each of the regions and countries involved in the study. Furthermore, the report also caters the detailed information about the crucial aspects such as driving factors &

challenges which will define the future growth of the market. Additionally, the report shall also incorporate available 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 Financial Services:

Banking & Capital Markets

Payments

Digital Currencies

Value Added Services

By Distribution Channel:

Event Management and Scheduling

Bank Channel

App market

Distributors

Aggregators

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

Rest of the World

Furthermore, years considered for the study are as follows:

Historical year – 2017, 2018

Base year – 2019

Forecast period – 2020 to 2027

Target Audience of the Global Open Banking Market in Market Study:

Key Consulting Companies & Advisors

Large, medium-sized, and small enterprises

Venture capitalists

Value-Added Resellers (VARs)

Third-party knowledge providers

Investment bankers

Investors

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Credit Agricole Group
DemystData Ltd.
Figo GmbH
Finastra
FormFree Holdings Corporation
Jack Henry & Associates, Inc.
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