

Global Online Banking Market Segments: by Service (Digital Payments, Digital Sales); by Application (Personal and Enterprises Sector) and Region – Global Analysis of Market Size, Share & Trends for 2019 – 2020 and Forecasts to 2030

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Abstracts

Product Overview

Online banking is an electronic system of payment that enables users to transfer money through the use of the internet financially. It is also known as Internet banking or web banking and is engineered for convenience to save time and offer problem-solving services in real-time. Banks should, however, strive to provide a smooth online and mobile experience to enhance customer involvement, in order to fulfil their needs, and preferences.

Market Highlights

Global Online Banking Market is expected to project a notable CAGR of 14.6% in 2030. Global Online Banking Market to surpass USD XXXX million by 2030 from USD XXXX million in 2020 at a CAGR of 14.6% in the coming years, i.e., 2021-30. This growth is anticipated due to increasing mergers and acquisitions across various sectors which will create a worldwide demand for Online Banking. The growth of online stores is also propelling the selling of high-end products. E-commerce allows the simple purchasing of goods manufactured in remote locations. This, in turn, has made a major contribution to the development of the global Online Banking industry.

Global Online Banking: Segments

Digital Payments segment to grow with the highest CAGR during 2020-30

Global Online Banking Market is segmented by service into Digital Payments, Digital Sales. Digital Payments segment held the largest market share of in the year 2020. The

Digital Payment expected to be the largest Online Banking service component in the forecasted period and will be leading the market. The growing sale of banking products and services via digital platforms drives banks throughout the world's digital sales. In 2019, the digital market was estimated to be trillion, reaching trillion truly by 2030.

Enterprise sector segment to grow with the highest CAGR during 2020-30
Global Online Banking Market is segmented by application into the personal and enterprises sector. Over the forecast period, the enterprise application is projected to expand at the fastest pace. Enterprises are adopting into this Online Banking market as they facilitate better management of payments and all other online services while the personal application segment is anticipated to register the highest CAGR in the future.

Global Online Banking Market Dynamics

Drivers

Increased investment in fintech

In order to speed up digital innovation, the Online Banking market is witnessing heavy investments. Throughout the last 5 years, the fintech industry has gained momentum. In 2019, Fintech's projected investments in deals globally amounted to USD billion.

Recognizing the rise of Fintech players, banks want to enhance their Online Banking investment, and some banks are even starting to partner or invest in them, generating new opportunities for market expansion.

Internet Penetration

Continuing the use of online and mobile bank platforms, increasing adoption and internet penetration of smartphones, integration of high technology, increased customer experience requirements, the development of retail banking and supporting government initiatives and policies are key factors in the worldwide growth of Online Banking. Manipulating the growth of the global Online Banking market is the widespread usage of online and mobile banking platforms. Due to the increasing adoption of smartphones and increasing internet penetration, many financial institutes have movement to digital sources to provide their services

Restraint

Limited everyday transactions

The range of banking products on offer from Online Banking and challenger banks are limited to everyday transaction and savings accounts which are expected to act as a restraint in the Online Banking market.

Global Online Banking: Key Players

ACI Worldwide, Inc.

Company Overview, Business Strategy, Key Product Offerings, Financial Performance, Key Performance Indicators, Risk Analysis, Recent Development, Regional Presence, SWOT Analysis

Microsoft

Oracle

Tata Consultancy Services Limited

COR Financial Solutions Limited

CGI Inc.

Temenos Headquarters SA

EdgeVerve Systems Limited

Capital Banking Solution

Fiserv, Inc.

Other prominent players

Global Online Banking Market: Regions

Global Online Banking Market is segmented based on regional analysis into five major regions. These include North America, Latin America, Europe, Asia Pacific, and the Middle East and Africa. Global Online Banking in Europe held the largest market share in the year 2020 in terms of revenue. Europe held a maximum share of around 48% of the global Online Banking market due to the emergence of multiple technology startups and early adoption technology. Latin America is likely to dominate the European market in the near future. The APAC Online Banking market is projected to grow over the forecast period due to the increasing investments in the fintech sector. Asia is seen, in addition to Europe and Latin America, as one of the world's major regions that show an upcoming growth in this sector.

Global Online Banking is further segmented by region into:

North America Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR – United States and Canada

Latin America Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR – Mexico, Argentina, Brazil, and Rest of Latin America

Europe Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR – United Kingdom, France, Germany, Italy, Spain, Belgium, Hungary, Luxembourg, Netherlands, Poland, NORDIC, Russia, Turkey, and Rest of Europe

Asia Pacific Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR – India, China, South Korea, Japan, Malaysia, Indonesia, New Zealand, Australia, and Rest of

APAC

Middle East and Africa Market Size, Share, Trends, Opportunities, Y-o-Y Growth,
CAGR – North Africa, Israel, GCC, South Africa, and Rest of MENA

Global Online Banking report also contains analysis on:

Online Banking Segments:

By Service:

Digital Payments

Digital Sales

By Application type :

Personal sector

Enterprise sector

Online Banking Dynamics

Online Banking Size

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3. ORACLE

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5. COR FINANCIAL SOLUTIONS LIMITED

6. CGI INC.

7. TEMENOS HEADQUARTERS SA

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Consultant Recommendation

**The above-given segmentations and companies could be subjected to further modification based on in-depth feasibility studies conducted for the final deliverable.

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