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Artificial Intelligence In Fintech Market Size, Share & Trends Analysis Report By Component (Solutions, Services), Deployment (Cloud, On-premise), By Application (Fraud Detection, Virtual Assistants), And Segment Forecasts, 2022 - 2030

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Abstracts

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Artificial Intelligence In Fintech Market Growth & Trends

The global artificial intelligence in fintech market size is expected to reach USD 41.16 billion by 2030, growing at a CAGR of 16.5% from 2022 to 2030, according to a new report by Grand View Research, Inc. Artificial intelligence (AI)is widely used in financial organizations to improvise their precision levels, enhance their efficiency and instant query resolving through digital banking channels. AI technology like machine learning can help organizations raise their value by improving loan underwriting and eliminating financial risk.Organizations are also using it to build more robust fraud detection and prevention systems and help accelerate risk assessments and fraud detection.

The market is expected to increase in the coming years due to advancement in technology that is boosting financial service providers' business processes. Some of the primary drivers of the market include growing internet penetration and geographical data availability. AI and machine learning have aided banks and fintech firms by allowing them to process massive volumes of client data. For instance, in March 2022, KBC Group, a Belgian-based multi-channel bank insurer, commercialized its portfolio of AI applications through Discai, its wholly-owned subsidiary, beginning with introducing an AI application meant to prevent money laundering.

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Discai will first provide a unique and high-performance AI-based system for closely monitoring money laundering, take a phased approach to the market, and collaborate with partners to distribute and integrate these applications.Financial institutions and banks are implementing AI technologies to unlock insights and information hidden in unstructured documents and automate the manual processes that banks have historically performed at double-quick speed. In addition, the growing demand for process automation between financial institutions is propelling the market. Blockchain and distributed ledger technology enhance AI adoption in the financial sector by providing new means to record, track, and store financial asset transactions.

Growing awareness of the benefits of cloud-based firewalls among small- and medium-sized organizations, particularly in developing nations, will create numerous opportunities for market expansion. For instance, in May 2022, The Czech Republic Finance Ministry, a government ministry in charge of economic policy, revenue service, insurance, the government budget, banking, and security, initiated a project to maximize the potential of fintech apps and data used in financial services in the country. The project was implemented by the Organization for Economic Cooperation and Development and funded by the European Union in collaboration with the European Commission’s DG REFORM-Directorate-General for Structural Reform Support.

Furthermore, it will include a feasibility analysis of the possible formation of a sandbox in the Czech Republic and the prospects of data in financial services to let the fintech innovation be based on shared data.Fintech has been evolving in the investment management sector. Advanced technology and solution adoption, such as AI, big data, and machine learning, to assist businesses in evaluating investment possibilities, optimizing their investment portfolios, and mitigating related risks, have been significant in the technology adoption.

A prominent trend in AI in the fintech business is the widespread use and integration of smart mobile payment solutions as customers worldwide become more reliant on digital payment methods than traditional wallets. Many participants in the market provide payment platforms and are continually adding new features, such as voice commands and biometric access control, which includes fingerprint and facial recognition. For instance, in November 2021, Paytm, an Indian multinational financial technology provider, announced the launch of a new feature, ‘Voice Trading’, driven by AI, which allows customers to acquire stock information or place a trade with a single voice command. The voice trading function allows a single voice command to be processed instantly using neural networks and Natural Language Processing (NLP).

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Artificial Intelligence In Fintech Market Report Highlights

Some of the regions in North America have the most competitive and constantly changing AI technology in the world’s fintech sector. In the industrialized economies of Canada and the U.S., there is a strong emphasis on R&D-derived inventions

The adoption of software tools with the deployment of AI-enabled financial solutions extracts accurate, comprehensive, and enormous amounts of dataon time

The growing adoption of managed services helps administer AI-enabled fintech applications and is expected to drive the market growth

Cloud-based solutions store vital resources and provide a wide range of flexible AI solutions for the fintech business. The segment generated the highest revenue in 2021

The North America region dominated the global market in 2021. However, Asia Pacific is projected to register the fastest CAGR from 2022 to 2030

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