

Banking-as-a-Service Market Size, Share & Trends Analysis Report By Product Type (API-, Cloud-based BaaS), By Component (Platform, Services), By Enterprise Size (Large, SME), By End-use (Banks, NBFC), And Segment Forecasts, 2022 - 2030

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Abstracts

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Banking-as-a-Service Market Growth & Trends

The global banking-as-a-service market size is expected to reach USD 74.55 billion by 2030, growing at a CAGR of 16.2% from 2022 to 2030, according to a new study conducted by Grand View Research, Inc. The global industry is accelerating due to the growing digitalization in banks and the simplification of financial services. In addition, the expansion of the Banking-as-a-Service (BaaS) industry is positively impacted by advancements in fund transaction services across the U.S. and several emerging countries. For instance, in October 2021, a Brazilian fintech company, Dock acquired BPP Payment Institution SA (Brasil Pr?-Pagos), an e-payments service provider. With this acquisition, Dock will strengthen its payments and digital banking services in Brazil.

The acquisition of BPP Payment Institution SA is expected to increase the competitiveness of its full-stack Banking-as-a-Service (BaaS) offering and speed up integrations. Moreover, in June 2022, Raisin Bank, a German BaaS operator, agreed to purchase Bankhaus August Lenz unit, a German private bank. With this acquisition, Raising Bank enters into the payments business. Raisin Bank will be able to provide its partners and their clients with electronic payment transactions in addition to cash solutions. Working with large bank-independent operators as well as merchants, restaurants, and gas station chains, the company will have access to more than 4500

ATMs in Germany.

The utilization of e-commerce platforms has significantly increased since the outbreak of the COVID-19 pandemic, which has augmented the demand for online payment technologies to share financial information with consumers. In addition, banks and fintech companies are becoming more interested in BaaS platforms to improve their core processes and offer secure contactless payments to expedite their transaction process. Moreover, the demand for BaaS is anticipated to rise as the bank and fintech sectors are inclined toward streamlining their operations to improve clients' digital experiences post-pandemic.

Banking-as-a-Service Market Report Highlights

The platform segment dominated the industry in 2021 due to the increased adoption of digital financial services, including banking, payment transactions, mutual funds, portfolio management, and portfolio management. The increasing adoption of these services is driving companies to adopt BaaS platforms to deliver a better client experience

The cloud-based BaaS segment dominated the industry in 2021 on account of the growing adoption of cloud-based BaaS platforms by businesses for streamlining digital operations

The large enterprise segment led the industry in 2021 due to the rising investments by large enterprises in banking capabilities to enhance customer service

The NBFC segment is anticipated to witness the fastest CAGR over the forecast period as businesses can use the trust to grow their customer base by collaborating with banks

Asia Pacific is expected to register the fastest CAGR over the forecast period due to the development of IT infrastructure and growing emphasis on financial inclusion

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