

Blockchain In Retail Banking Market Size, Share & Trends Analysis Report By Type (Public, Private, Hybrid), By Component, By Enterprise Size, By Application, By Region, And Segment Forecasts, 2022 - 2030

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Abstracts

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Blockchain in Retail Banking Market Growth & Trends

The global blockchain in retail banking market size is expected to reach USD 140.26 billion by 2030, advancing at a CAGR of 83.9% from 2022 to 2030, according to a new study conducted by Grand View Research, Inc. The rise in the fintech industry, the IT industry revolution, the rise in competition, and evolving customer expectations are some of the reasons that are driving the market growth. Retail banks are focusing on adopting digital transformation and advanced technologies to streamline their business process and customer offerings, which bodes well for the adoption of blockchain in retail banking.

Blockchain technology uses distributed, decentralized ledger that records transactions across many networks, which cannot be altered once registered. This provides banks with the necessary infrastructure to maintain their data confidentiality, real-time information, and payment transactions. Additionally, no single entity controls the ledger and every time a transaction is added, everyone on the network gets a copy of it. This provides the utmost transparency to retail banks, contributing to the market's growth.

Blockchain technology also facilitates real-time payments, enabling users to make payments 24/7. Adopting this technology helps banks save on costs and meet the latest

security standards while providing a sophisticated customer experience. Leading banks across the globe are adopting blockchain for operational efficiency, which is anticipated to boost the demand for these platforms, further propelling the industry's growth.

The COVID-19 outbreak played a crucial role in the development of blockchain in the retail banking market. Significant banks and non-banking financial corporations in the retail segment have shifted from traditional technologies to digital infrastructure. Thus, market leaders' introduction of advanced blockchain financial software in retail banking and increasing digital infrastructure fueled during the pandemic are some critical factors contributing to the market's growth.

Blockchain in Retail Banking Market Report Highlights

The hybrid segment is expected to witness significant growth over the forecast period. Hybrid blockchain combines the benefits provided by both public and private blockchains. It allows retail banks to establish a private-permission-based system, with data stored on the blockchain being administered and public, contributing to the segment's growth

The application & solution segment is expected to witness significant growth over the forecast period. Blockchain provides applications & solutions, which include remittance, KYC, and fraud detection, enhancing retail banks' business processes. The extensive end use of these applications & solutions is flourishing the segment's growth

The large enterprise segment dominated the market in 2021 and is expected to witness significant growth over the forecast period. Large enterprises deal with enormous amounts of data that must be processed, verified, and streamlined for better employee and consumer experience. Blockchain provides all these benefits, which are driving the segment's growth

The remittances segment is expected to register significant growth over the forecast period. Some of the challenges faced by traditional remittance services include higher processing time and higher service costs. Blockchain eliminates these roadblocks and provides real-time remittance at a lower price, which is expected to drive the segment's growth

Asia Pacific is expected to register rapid growth during the forecast period. The

region is a hotspot for technologically inclined youth, who are more adaptable to technologies. Additionally, the favorable government initiatives to promote blockchain and many retail banks adopting advanced technologies to offer enhanced customer experience are driving the region's growth

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