

Digital Banking Platform Market Size, Share & Trends Analysis Report By Deployment (On-Premise, Cloud), By Mode, By Component (Platform, Service), By Service, By Region, And Segment Forecasts, 2022 - 2030

<https://marketpublishers.com/r/D0D0C80232F5EN.html>

Date: August 2022

Pages: 80

Price: US\$ 5,950.00 (Single User License)

ID: D0D0C80232F5EN

Abstracts

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Digital Banking Platform Market Growth & Trends

The global digital banking platform market size is anticipated to reach USD 107.1 billion and to expand at a CAGR of 20.5% by 2030, according to a new report by Grand View Research, Inc. The rise in internet users and the customers' shift from traditional to online banking are key drivers for market growth. Furthermore, an expansion in the use of cloud-based platforms is expected to boost the digital banking platform market by providing greater scalability. Additionally, the banking industry is anticipated to benefit from increased use of artificial intelligence and machine learning in digital banking platforms, as well as from an increase in creative banking services and corporate investors.

However, problems with security and compliance in digital lending platforms are partially impeding the full-scale growth of the global market. On the other hand, the COVID-19 pandemic accelerated the growth of e-commerce, in turn increasing the scope of digital banking. For instance, as per Ecommerce Europe, the percentage of e-shoppers in Europe increased from 60% in 2017 to 71% in 2020. Whereas, the share of e-commerce GDP in the total European GDP increased from 3.11% in 2017 to 4.29% in 2020. Hence, the demand for digital banking platforms is likely to expand owing to the growth of online shopping and digital transaction volumes.

Asia Pacific held the largest market share in 2021 and is anticipated to witness the fastest growth of CAGR of 21.1% during the forecast period. This is attributed to the larger population and increased digitalization in the region. New firms such as Tonik Digital Bank, Inc., Anywhere 2 go Co., Ltd., and Cashfree Payments India Private Limited are fundamentally altering the banking industry by redefining the sector for both individuals and businesses. For instance, in June 2022, Cashfree Payments India Private Limited introduced its tokenization solution 'Token Vault' which is capable of exchanging and making use of information in card tokenization.

Globally, North America is the second largest market by revenue and is expected to expand at a compound annual growth rate (CAGR) of 19.9% from 2022 to 2030. The adoption of cloud-based solutions is enhancing in the North American region especially, in the business verticals that are pertaining to the finance and banking sectors. Banks are currently adopting cloud-based digital banking platform solutions due to their inexpensive start-up costs and quick updates, and this trend is anticipated to continue throughout the forecast period.

Digital Banking Platform Market Report Highlights

The online banking segment accounted for 80.7% of the market share in 2021 and is anticipated to exhibit a CAGR of 20.1% in the forecast period. This is due to the rising demand for smart mobile devices as well as a shift in consumer preference from traditional to digital channels

By deployment, cloud-based digital banking held 28.7% of the market share in 2021 in terms of revenue and is anticipated to grow at the highest CAGR of 20.7% in the projected period. The adoption of cloud technology and SaaS is expected to be crucial for the future of the banking industry

By component, the service segment is expected to be the fastest-growing segment with a CAGR of 21.1% from 2022 to 2030 with professional service being the largest sub-segment by revenue

In August 2021, Salt Edge Limited and Finastra entered a partnership to provide instant Payments Service Directive 2 (PSD2) & global Open Banking compliance for a secure, open and personalized banking experience

In August 2021, Christian Financial Credit Union entered a partnership with NCR

Corporation to offer a cutting-edge and complete digital banking platform that includes tools for credit monitoring, money management solutions, and card restrictions and notifications

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