

Fintech-as-a-Service Market Size, Share & Trends Analysis Report By Type (Payment, Fund Transfer, Loan), By Technology (Artificial Intelligence, Blockchain), By Application, By End-use, By Region, And Segment Forecasts, 2022 - 2030

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Abstracts

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Fintech-as-a-Service Market Growth & Trends

The global fintech-as-a-service market size is expected to reach USD 949.49 billion by 2030, growing at a CAGR of 17.2% from 2022 to 2030, according to a new report by Grand View Research, Inc. The increasing adoption of financial technology-based solutions and platforms globally is anticipated to drive the growth of the market. The increasing adoption of artificial intelligence, cloud-based software, and big data integrated with financial services is expected to drive the growth of the market for fintech-as-a-service.

The growing utilization of smartphones for online transactions and fintech-related services through digital platforms is anticipated to drive the growth of the market. For Instance, approximately 44% of the payments were done through a mobile app, according to the statistics provided by Emizentech. In addition, according to a recent study conducted by Tipalti Inc., 64% of consumers worldwide use one or more fintech platforms as a service as of 2021.

The investments made in financial technology companies are estimated to generate opportunities for market growth over the forecast period. For example, an API developer, Railsbank Technology Ltd, raised USD 70 million in a fundraising event

headed by Anthos Capital, a U.S.-based investment company, in July 2021. The funds would be used to develop the company's Fintech-as-a-service platform and to provide customers with various product development solutions.

The outbreak of the COVID-19 pandemic is expected to play a crucial role in driving the growth of the Fintech-as-a-Service platform market over the forecast period. The increasing demand for digital financial services increased drastically during the pandemic. Financial institutions and banks were looking at innovative ways to provide their services online during the pandemic which propelled the growth of the market.

Fintech-as-a-Service Market Report Highlights

The fund transfer segment is expected to witness the fastest growth during the forecast period. The fund transfers apps and software being introduced such as Meta Pay by some of the major companies worldwide are expected to drive the growth of the segment

The artificial intelligence segment is anticipated to witness the fastest growth over the projected period. The segment growth is attributed to the increasing adoption of AI among various small and medium enterprises worldwide for digital payment solutions

The KYC verification segment is expected to witness the fastest growth during the forecast period. The rising fraudulent activities such as ransomware and theft identification is one of the major factors that propelled the growth in 2021

The insurance segment is expected to witness the fastest growth during the forecast period. To keep up with the consumers' changing preferences, insurers are offering flexible term products and are customizing their offerings according to customer needs. With this changing trend, insurers are adopting the Fintech-as-a-Service platform which is driving the growth

The Asia Pacific is expected to witness the fastest growth over the forecast period. The growing demand for technology-based payment platforms across the region is expected to play a decisive role in driving the growth of the regional market

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