

Smart Finance Services Market Size, Share & Trends Analysis Report By End-user (Bank & Financial Institutions, Independent ATM Deployer), By Region (North America, Europe, Asia Pacific), And Segment Forecasts, 2022 - 2028

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Abstracts

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Smart Finance Services Market Growth & Trends

The global smart finance services market size is expected to reach USD 46.85 million by 2028 and is expected to grow at a CAGR of 2.9% from 2022 to 2028, according to a new report by Grand View Research, Inc. The crucial growth factors of the market include the growing demand for the various IoT-based ATM services, such as installation and management services, across the globe. In addition, the growing popularity of smart ATMs further increases the demand for connected ATMs, which further encourages the demand for smart finance services, such as management and installation services. However, the rising privacy and security concerns due to cyber threats of IoT-connected devices are projected to restrain the market growth during the forecast period.

The market witnessed a slight decrease in the overall revenue due to the COVID-19. This was due to a decrease in the transactions through ATMs on account of lockdown and other restrictions imposed across several countries. Moreover, during the lockdown restrictions imposed in some countries, there were shut down of the manufacturing process of electronics parts and devices that further affected the smart finance services, such as installation services. Therefore, a significant decrease in the manufacturing of the electronics components of smart ATMs during the pandemic affected the market

growth. Based on end-users, the global market is further classified into the bank & financial institutions and independent ATM deployers.

The bank & financial institutions' end-user segment is projected to register a significant CAGR over the forecast period due to the significant adoption of smart and contactless ATMs among bank premises for reducing the crowd and queues. Smart ATMs offer consumers to effectively and easily transfer money in the cloud environment. In addition, the significant growth in the BFSI industry coupled with the growing trend of digital payment banking further provides abundant prospects for the demand for smart finance services. Europe held a significant market share in 2021. Well-developed countries, such as Germany, the U.K., and France, are positively contributing to the market revenue.

Smart Finance Services Market Report Highlights

Europe accounted for a considerable revenue share in 2021 on account of the strong presence of key players and considerable growth in smart city projects are responsible for the significant market share of the region

The region's growth can also be credited to the presence of several banks and financial institutions that are increasingly adopting IoT ATM management services for remote monitoring

Moreover, the rising number of secured internet servers further provides ample growth opportunity for the adoption of the connected and smart ATMs in the region

The independent ATM deployer end-user segment is expected to register the fastest CAGR from 2022 to 2028

The banks & financial institutions segment is estimated to account for the maximum revenue share of the global market by 2028

A significant rise in the adoption of digital payment solutions coupled with the substantial development of IoT services in the BFSI sector will drive the segment growth

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