

# **Global Digital Banking Platform Market By Component (Solution and Services), By Deployment Type (On-premise and Cloud), By Type (Retail Banking and Corporate Banking), By Banking Mode (Online Banking and Mobile Banking), By Region, Industry Analysis and Forecast, 2020 - 2026**

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## **Abstracts**

The Global Digital Banking Platform Market size is expected to reach \$9 billion by 2026, rising at a market growth of 16% CAGR during the forecast period. The factors driving the growth of the global digital banking platform market are the increased importance of digital customer experience, a shorter replacement cycle, and increased security and reliability. The rising level of investment by public / private capital holders in the development of advanced and sophisticated mobile-friendly banking platforms, enterprise and web-based banking applications and custom-built banking services is promising tremendous opportunities for the global digital banking industry to expand in the near future.

Digital banking platform is a robust omnichannel framework that allows banks and financial institutions to streamline and control all their digital customer experiences. Digital banking platforms serve as the basis for a digital bank and allow banks to offer customers innovative digital products and services. The introduction of these systems results in enhanced customer service and decreased costs, thus allowing banks to meet regulatory requirements. The emerging trend of digital transformation in the global banking industry is increasing the market for digital banking platforms. Digital transformation or digitalization of businesses refers to the integration of digital technology into various business processes, organizational activities and business models. Optimization of the end-to-end business process, increased operating

efficiency, improved customer experience and reduced costs are just some of the factors driving the digital transformation of the banking industry.

Banks are embracing technology to reduce operating costs and remain competitive on the market. It prevents banks from investing in expensive legacy hardware and software to keep these systems up to date. It helps banks retain their customers by offering better customer experience and lower-cost personalized services. It also gives banks a 360 ° view of their customers. The growing threat of cyber-attacks is hindering the adoption of digital banking. Fighting cyber-attacks is one of the biggest challenges facing banks across the globe, considering the delicate nature of the consumer details they have. As cyber criminals conduct more sophisticated and regular attacks, the number of major data breaches is expected to increase over the period.

Based on Component, the market is segmented into Solution and Services. Based on Deployment Type, the market is segmented into On-premise and Cloud. Based on Type, the market is segmented into Retail Banking and Corporate Banking. Based on Banking Mode, the market is segmented into Online Banking and Mobile Banking. Based on Regions, the market is segmented into North America, Europe, Asia Pacific, and Latin America, Middle East & Africa.

The major strategies followed by the market participants are Partnerships and Product Launches. Based on the Analysis presented in the Cardinal matrix; Oracle Corporation, The Bank of New York Mellon Corporation, and SAP SE are the forerunners in the Digital Banking Platform Market. Companies such as Temenos AG, Fiserv, Inc., Fidelity Information Services (FIS), Inc., Appway AG, VSoft Corporation, and Infosys Limited are some of the key innovators in the market.

The market research report covers the analysis of key stake holders of the market. Key companies profiled in the report include Infosys Limited (EdgeVerve Systems), Fidelity Information Services (FIS), Inc., Fiserv, Inc., Oracle Corporation, SAP SE, Temenos AG, The Bank of New York Mellon Corporation, Appway AG, COR Financial Solutions Ltd., and VSoft Corporation.

#### Recent strategies deployed in Digital Banking Platform Market

##### Partnerships, Collaborations, and Agreements:

Jun-2020: Temenos came into collaboration with Next Commercial Bank. The bank selected Temenos Transact to power its launch as one of Taiwan's first neobanks and deliver digital banking experiences. Temenos Transact delivered rich, pre-configured

banking functionality and compliance to support Next Bank's rapid launch to market in 2020.

Apr-2020: FIS announced its collaboration with Bambu, a fintech startup. The latter company selected FIS' next-generation Modern Banking Platform to power a new digital banking solution for the U.S. unbanked and underbanked.

Mar-2020: Temenos AG selected by Virgin Money Australia, a division of Bank of Queensland (BOQ), as its digital banking technology partner. Temenos' cloud-native, cloud-agnostic banking software aims to enable Virgin Money Australia to benefit from a single, upgradeable, digital SaaS platform for developing a simplified digital business model.

Feb-2020: Infosys Finacle collaborated with Summit Technology Consulting Group, a leading fintech and cloud modernization firm and Amazon Web Services (AWS). The collaboration was focused on bringing Finacle's leading Digital Banking Suite to community financial institutions in the United States.

Feb-2020: Temenos collaborated with Assaray Trade and Investment Bank (ATIB). The bank selected Temenos Infinity and Temenos Transact to power its digital transformation. Temenos' cloud-native, cloud-agnostic banking platform aimed to enable the bank to quickly launch new digital products for retail and corporate banking and improve the customer experience.

Jan-2020: FIS signed an agreement with Union Bank for delivering a next-generation core banking platform to power the bank through its next iteration of digital offerings. Union Bank will use the FIS Modern Banking Platform to co-develop and co-engineer systems for the banking transformation program to drive innovation and address the evolving needs of its clients today and into the future.

Dec-2019: Infosys teamed up with Myanmarese Glory Farmer Development Bank (or G Bank). Under this collaboration, the companies were focused on providing digital banking services to its customers. The services have been based on Infosys' Finacle and helped the private sector bank to transform its retail banking business as well as to leapfrog multiple evolutionary phases to emerge as a modern digital bank.

Nov-2019: FIS teamed up with Apple Bank following which Apple Bank modernized its existing in-house system with a modern core banking platform that provided it greater flexibility to quickly bring new products to market. The bank selected FIS' hosted IBS core solution to provide a consistent, modern banking experience across its mobile, ATM, and branch channels.

Sep-2019: Oracle Financial Services teamed up with FSS, one of India's largest payments processor and a leading global provider of integrated payment products. Following the collaboration, FSS provided specialized integration and hosting services for Oracle's cutting-edge Oracle Banking and Payments solutions. FSS also extended customized solutions for addressing the corporate and retail payment needs of the

banking industry.

Jul-2019: Appway came into partnership with Refinitiv, a provider of financial markets data and infrastructure. The partnership was aimed to fully integrate their suite of onboarding capabilities on the Refinitiv BETA Platform, a complete suite of brokerage capabilities used by many leading US wealth management and brokerage firms. This integration with Appway enabled financial intermediaries and wealth advisors to utilize the BETA Platform, which empowered them to connect their end-clients with a digital onboarding solution that reduced time and costs while improving workflow efficiencies across the board.

Apr-2019: Fiserv entered into collaboration with NBT Bancorp. Under this collaboration, the former company implemented its Fiserv Architect digital banking service to NBT Bancorp Inc. Architect enables the bank to deliver a consistent digital banking experience across a customer's online, mobile, and tablet devices.

Acquisition and Mergers:

Aug-2019: Temenos completed the acquisition of Kony, a provider of mobility, omnichannel and internet-of-things systems and services. The acquisition bolstered Temenos' ability to compete in the digital front office solutions market, specifically strengthening the company's Infinity offering.

Jul-2019: FIS acquired Worldpay, one of the world's leading global eCommerce and payment technology companies. The acquisition accelerated its growth and advanced the way the world pays, banks, and invests.

Dec-2016: Fiserv signed an agreement to acquire Online Banking Solutions, Inc. (OBS). The acquisition would provide additional cash management and digital business banking capabilities, which will complement and enrich its existing solutions.

Product Launches and Product Expansions:

Jun-2020: Fiserv unveiled Virtual Banking Assistant, an interactive tool. The tool uses AI-based natural language processing for helping banks and credit unions manage virtual customer transactions with greater efficiency.

Jan-2020: Appway launched Client Lifecycle Management for Wealth & Private Banking (abbreviated as CLM for Wealth) on Salesforce AppExchange. CLM for Wealth can reduce the time to onboard new customers, provide relationship managers with complete transparency where a given process stands, and enable collaboration with middle-office staff and compliance.

Jan-2020: Temenos AG unveiled the banking-as-a-service platform in the U.S., which can help launch a digital banking platform go live in 90 days. The Temenos SaaS platform has been designed for offering a range of services like digital onboarding, know-your-customer verification, personal financial management and support for artificial intelligence, chatbots, wearables, and other technology.

Jul-2019: Appway introduced Client Update, a new solution for supporting financial

institutions in delivering personalized, holistic, and smart management of client updates and account maintenance. This solution complemented Appway's existing offering including Onboarding for Wealth, Regulatory Reviews for Wealth, Digital Mortgage, and Digital Banking Platform. Client Update provides a combination of Appway's best-fitting business components, workshops, and services to empower financial institutions to accompany clients through their financial journey and deliver an empathic customer experience across products, services, channels, and lines of business.

Jun-2019: EdgeVerve Systems released the Intelligent automation platform AssistEdge Engage. The platform utilizes AI and RPA and was developed for contact centers to increase agent productivity and provide enhanced customer experience.

May-2019: VSoft introduced a new version of its core banking system, called "Wings", for the US. Wings is an all-new, flexible, and comprehensive core processing system built on advanced browser-based technologies. The platform was purpose-built from the ground up to make core processing for banks and credit unions easier and less time-consuming.

Mar-2019: BNY Mellon announced the U.S. launch of BNY Mellon Escrow AdvantageSM, a new platform. The new platform has been designed for reducing the amount of time and effort that many clients and law firms spend setting up and managing escrow and associated paying agent services.

Jan-2019: Temenos launched two new products; Temenos Infinity, a breakthrough digital front office product, and Temenos Transact, the next generation in core banking. Through APIs, both products can be implemented independently or integrated. Clients will be able to roll-out new applications in hours utilizing advanced continuous deployment tools and methodologies.

## Scope of the Study

### Market Segmentation:

#### By Component

Solution

Services

#### By Deployment Type

On-premise

Cloud

### By Type

Retail Banking

Corporate Banking

### By Banking Mode

Online Banking

Mobile Banking

### By Geography

North America

US

Canada

Mexico

Rest of North America

Europe

Germany

UK

France

Russia

Spain

Italy

Rest of Europe

Asia Pacific

China

Japan

India

South Korea

Singapore

Malaysia

Rest of Asia Pacific

LAMEA

Brazil

Argentina

UAE

Saudi Arabia

South Africa

Nigeria

Rest of LAMEA

## Companies Profiled

Infosys Limited (EdgeVerve Systems)

Fidelity Information Services (FIS), Inc.

Fiserv, Inc.

Oracle Corporation

SAP SE

Temenos AG

The Bank of New York Mellon Corporation

Appway AG

COR Financial Solutions Ltd.

VSoft Corporation

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## 9.1 VSoft Corporation

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