

# Global Digital Banking Market Growth (Status and Outlook) 2024-2030

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## Abstracts

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According to our LPI (LP Information) latest study, the global Digital Banking market size was valued at US\$ 10590 million in 2023. With growing demand in downstream market, the Digital Banking is forecast to a readjusted size of US\$ 37320 million by 2030 with a CAGR of 19.7% during review period.

The research report highlights the growth potential of the global Digital Banking market. Digital Banking are expected to show stable growth in the future market. However, product differentiation, reducing costs, and supply chain optimization remain crucial for the widespread adoption of Digital Banking. Market players need to invest in research and development, forge strategic partnerships, and align their offerings with evolving consumer preferences to capitalize on the immense opportunities presented by the Digital Banking market.

Digital banking is a move to online banking, where banking services are provided over the Internet. Over the years, the market for digital channel platforms has evolved from online and mobile specific banking solutions to digital banking platforms that are not related to channels. Advanced and mature digital banking platforms are highly flexible and can integrate many different banking services through a good interactive user interface (UI) or customer experience. This factor is the main reason why global companies have such a strong pull on digital banking. In addition, Banks are now under enormous pressure to improve operational efficiency and reduce bank costs while providing advanced next-generation digital banking services. Digital banking platform vendors are now developing smart and smart banking platforms to meet the needs of Banks and customers. This includes the need for channel integration support and

dynamic customer experience to make core banking easier to implement, as well as the devices customers want to use or are interested in and affordable. The digital banking industry is relatively fragmented, with many small and new companies. Large global companies are mainly located in the US and Europe. American and European companies have a long history and an unshakable position in this field. The main markets for digital banking are in developed countries. North America has the largest market for digital banking platforms in terms of revenue generation. The regional market was driven by the early adoption of digital technology in banking. The Asia-Pacific market is expected to grow at a good pace during the forecast period. Strong growth in IT infrastructure and significant investment in digital banking by public and private companies are expected to support growth in the regional market. North America had a 37 percent market share in 2018, followed by Europe with 38 percent. The Asia-Pacific consumer market is growing even faster, however, with a market share of only 20 percent in 2018. In the rest of Asia Pacific, the Australian market is developing relatively well. In 2018, PC-based digital banking accounted for about 67% of the market share, and most of the products of the market belong to PC-based digital banking. In 2018, the market share of mobile digital banking was 33%. It is expected that the number of mobile digital banking will increase significantly in the next few years. Small and medium-sized enterprises (SMEs) are still the main application group in the market, accounting for about 59% of the market share in 2018. The development rate of SMEs is faster than that of large enterprises. By 2025, the market share of SMEs will expand to 60%. The development of digital banks in China is relatively backward compared with that in Europe and the United States. Many large enterprises are still in the financing stage, and the market is expected to develop rapidly in the next few years.

The leading market for digital banking is the United States, with about 50% of the market, followed by Europe, with about 30%.

Major enterprises include SAP, Infosys, Q2, Kony, Infosys, etc., with the top three accounting for about 45%.

Key Features:

The report on Digital Banking market reflects various aspects and provide valuable insights into the industry.

Market Size and Growth: The research report provide an overview of the current size and growth of the Digital Banking market. It may include historical data, market segmentation by Terminal (e.g., PC, Mobile), and regional breakdowns.

**Market Drivers and Challenges:** The report can identify and analyse the factors driving the growth of the Digital Banking market, such as government regulations, environmental concerns, technological advancements, and changing consumer preferences. It can also highlight the challenges faced by the industry, including infrastructure limitations, range anxiety, and high upfront costs.

**Competitive Landscape:** The research report provides analysis of the competitive landscape within the Digital Banking market. It includes profiles of key players, their market share, strategies, and product offerings. The report can also highlight emerging players and their potential impact on the market.

**Technological Developments:** The research report can delve into the latest technological developments in the Digital Banking industry. This include advancements in Digital Banking technology, Digital Banking new entrants, Digital Banking new investment, and other innovations that are shaping the future of Digital Banking.

**Downstream Procumbent Preference:** The report can shed light on customer procumbent behaviour and adoption trends in the Digital Banking market. It includes factors influencing customer ' purchasing decisions, preferences for Digital Banking product.

**Government Policies and Incentives:** The research report analyse the impact of government policies and incentives on the Digital Banking market. This may include an assessment of regulatory frameworks, subsidies, tax incentives, and other measures aimed at promoting Digital Banking market. The report also evaluates the effectiveness of these policies in driving market growth.

**Environmental Impact and Sustainability:** The research report assess the environmental impact and sustainability aspects of the Digital Banking market.

**Market Forecasts and Future Outlook:** Based on the analysis conducted, the research report provide market forecasts and outlook for the Digital Banking industry. This includes projections of market size, growth rates, regional trends, and predictions on technological advancements and policy developments.

**Recommendations and Opportunities:** The report conclude with recommendations for industry stakeholders, policymakers, and investors. It highlights potential opportunities for market players to capitalize on emerging trends, overcome challenges, and

contribute to the growth and development of the Digital Banking market.

Market Segmentation:

Digital Banking market is split by Terminal and by Application. For the period 2019-2030, the growth among segments provides accurate calculations and forecasts for consumption value by Terminal, and by Application in terms of value.

Segmentation by terminal

PC

Mobile

Segmentation by application

Individual

SME Digital Banking

Corporate Digital Banking

This report also splits the market by region:

Americas

United States

Canada

Mexico

Brazil

APAC

China

Japan

Korea

Southeast Asia

India

Australia

Europe

Germany

France

UK

Italy

Russia

Middle East & Africa

Egypt

South Africa

Israel

Turkey

GCC Countries

The below companies that are profiled have been selected based on inputs gathered from primary experts and analyzing the company's coverage, product portfolio, its market penetration.

Urban FT

Kony

Backbase

Technisys

Infosys

Digiliti Money

Innofis

Mobilearth

D3 Banking Technology

Alkami

Q2

Misys

SAP

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