

# Digital Banking Platform Market Forecasts to 2032 – Global Analysis By Component (Solutions and Services), Deployment Model, Organization Size, Functionality, End User and By Geography

<https://marketpublishers.com/r/DAFE39953FC6EN.html>

Date: November 2025

Pages: 200

Price: US\$ 4,150.00 (Single User License)

ID: DAFE39953FC6EN

## Abstracts

According to Statistics MRC, the Global Digital Banking Platform Market is accounted for \$44.56 billion in 2025 and is expected to reach \$184.48 billion by 2032 growing at a CAGR of 22.5% during the forecast period. A Digital Banking Platform is a unified system that helps banks deliver mobile and online banking services efficiently. It consolidates customer information, optimizes workflows, automates routine operations, and powers key services like payments, transfers, account access, and insights. By providing secure, smooth, and real-time digital engagement, the platform boosts user satisfaction. It also enables banks to innovate, expand, and stay compliant with shifting technology demands and regulatory standards.

### Market Dynamics:

Driver:

Increasing smartphone and internet penetration

Consumers increasingly expect seamless access to financial services through mobile apps and online portals. Advancements in 4G and 5G networks are enabling faster, more secure transactions across diverse geographies. Banks are leveraging mobile-first strategies to attract younger, tech-savvy customers who prefer digital interactions over branch visits. Integration with digital wallets, biometric authentication, and instant payment systems is enhancing convenience and trust. This convergence of mobile technology and financial innovation is accelerating the global expansion of digital

banking platforms.

Restraint:

Cybersecurity threats and data privacy concerns

Frequent cyberattacks, phishing scams, and ransomware incidents undermine consumer confidence in online financial services. Regulatory frameworks such as GDPR and PSD2 impose strict compliance requirements, increasing operational complexity for banks. Investments in advanced encryption, fraud detection, and multi-factor authentication are essential but costly. The lack of consumer awareness about digital safety further exacerbates vulnerabilities. These persistent threats make it difficult for institutions to maintain trust and ensure long-term adoption of digital banking platforms.

Opportunity:

Hyper-personalization using data analytics and AI

Platforms are using predictive algorithms to tailor financial products based on individual spending habits and lifestyle patterns. AI-driven chatbots and virtual assistants are enhancing customer engagement by providing real-time, customized support. Banks are experimenting with dynamic credit scoring models that adapt to evolving consumer behavior. Emerging trends include gamified savings plans, personalized investment portfolios, and adaptive loan structures. This data-driven personalization is redefining customer relationships and creating competitive differentiation in the digital banking market.

Threat:

Intense competition from fintechs and challenger banks

The new entrants offer agile, customer-centric solutions with lower fees and faster innovation cycles. Their ability to integrate advanced technologies such as blockchain and open banking APIs enhances appeal among younger demographics. Established banks struggle to match the speed and flexibility of these competitors. Strategic partnerships and acquisitions are being pursued to counterbalance this disruption. However, the growing number of digital-first players intensifies competition and erodes market share for incumbents.

### Covid-19 Impact:

The pandemic accelerated the adoption of digital banking as consumers shifted away from physical branches. Lockdowns and social distancing measures boosted reliance on mobile apps and online financial services. Banks invested heavily in cloud infrastructure and remote onboarding solutions to maintain continuity. Digital payment volumes surged, driven by e-commerce growth and contactless transactions. At the same time, supply chain disruptions and economic uncertainty challenged profitability. Overall, COVID-19 reshaped consumer expectations, making digital-first banking a permanent fixture in financial ecosystems.

The cloud-based segment is expected to be the largest during the forecast period

The cloud-based segment is expected to account for the largest market share during the forecast period, due to its scalability and cost efficiency make it attractive for both large institutions and smaller banks. Cloud solutions enable faster deployment of new services and seamless integration with third-party applications. Enhanced security protocols and compliance support further strengthen adoption. Trends such as hybrid cloud models and Banking-as-a-Service (BaaS) are gaining traction. This flexibility and resilience position cloud-based platforms as the backbone of digital banking transformation.

The neo-banks/challenger banks segment is expected to have the highest CAGR during the forecast period

Over the forecast period, the neo-banks/challenger banks segment is predicted to witness the highest growth rate, due to their mobile-first approach and simplified user experiences resonate strongly with younger, digitally native consumers. These institutions leverage AI, blockchain, and open banking APIs to deliver innovative financial solutions. Subscription-based models, instant loan approvals, and personalized financial planning tools are driving adoption. Strategic collaborations with fintechs and tech giants further expand their reach.

### Region with largest share:

During the forecast period, the Asia Pacific region is expected to hold the largest market share, due to rapid urbanization and strong demand for mobile financial services are fueling adoption across countries like China, India, and Singapore. Governments are

supporting digital finance initiatives through regulatory reforms and infrastructure investments. Regional banks are pioneering mobile payment ecosystems and super-app integrations. Trends such as QR-code payments, biometric authentication, and AI-driven credit scoring are widely embraced.

Region with highest CAGR:

Over the forecast period, the North America region is anticipated to exhibit the highest CAGR, owing to rising consumer demand for personalized, secure, and convenient financial services is driving rapid adoption. Banks are investing in AI-powered analytics, blockchain solutions, and advanced cybersecurity frameworks. Trends include partnerships between financial institutions and technology firms to deliver integrated digital ecosystems. Subscription-based banking models and embedded finance solutions are gaining popularity. Strong venture capital investment and regulatory support further accelerate innovation, positioning North America as a leader in digital banking expansion.

Key players in the market

Some of the key players in Digital Banking Platform Market include Temenos, SAP, FIS, Alkami, Fiserv, Tata Consultancy Services, Oracle, Avaloq, Infosys, Thought Machine, Finastra, nCino, Backbase, CREALOGIX, and Mambu.

### **Key Developments:**

In November 2025, TCS partners Australian beverage brand Lion to transform IT operations. The collaboration aims to enhance Lion's operational resilience and productivity by transitioning from legacy systems to modern cloud infrastructure and deploying advanced AI-enabled services, the company said in a regulatory filing. TCS will leverage its domain expertise and AI capabilities, including its Cognix platform, to drive smarter outcomes by automating service delivery, upgrading cybersecurity protocols, and improving user experience for Lion's customers.

In October 2025, Oracle announced collaboration with Microsoft to develop an integration blueprint to help manufacturers improve supply chain efficiency and responsiveness. The blueprint will enable organizations using Oracle Fusion Cloud Supply Chain & Manufacturing (SCM) to improve data-driven decision making and automate key supply chain processes by capturing live insights from factory equipment and sensors through Azure IoT Operations and Microsoft Fabric.

#### Components Covered:

Solutions

Services

#### Deployment Models Covered:

On-premises

Cloud-based

Hybrid

#### Organization Sizes Covered:

Large Enterprises

Small & Mid-Sized Banks

#### Functionality Covered:

Customer-facing banking solutions

Security & compliance platforms

Back-office banking operations

API-first/composable banking

#### End Users Covered:

Retail banks

Microfinance institutions

Corporate/Commercial banks

Credit unions

Neo-banks/Challenger banks

Non-banking financial institutions (NBFCs)

Other End Users

#### Regions Covered:

North America

US

Canada

Mexico

Europe

Germany

UK

Italy

France

Spain

Rest of Europe

Asia Pacific

Japan

China

India

Australia

New Zealand

South Korea

Rest of Asia Pacific

South America

Argentina

Brazil

Chile

Rest of South America

Middle East & Africa

Saudi Arabia

UAE

Qatar

South Africa

Rest of Middle East & Africa

**What our report offers:**

- Market share assessments for the regional and country-level segments

*Digital Banking Platform Market Forecasts to 2032 – Global Analysis By Component (Solutions and Services), Dep...*

- Strategic recommendations for the new entrants
- Covers Market data for the years 2024, 2025, 2026, 2028, and 2032
- Market Trends (Drivers, Constraints, Opportunities, Threats, Challenges, Investment Opportunities, and recommendations)
- Strategic recommendations in key business segments based on the market estimations
- Competitive landscaping mapping the key common trends
- Company profiling with detailed strategies, financials, and recent developments
- Supply chain trends mapping the latest technological advancements

### **Free Customization Offerings:**

All the customers of this report will be entitled to receive one of the following free customization options:

#### Company Profiling

Comprehensive profiling of additional market players (up to 3)

SWOT Analysis of key players (up to 3)

#### Regional Segmentation

Market estimations, Forecasts and CAGR of any prominent country as per the client's interest (Note: Depends on feasibility check)

#### Competitive Benchmarking

Benchmarking of key players based on product portfolio, geographical presence, and strategic alliances

## Contents

### **1 EXECUTIVE SUMMARY**

### **2 PREFACE**

- 2.1 Abstract
- 2.2 Stake Holders
- 2.3 Research Scope
- 2.4 Research Methodology
  - 2.4.1 Data Mining
  - 2.4.2 Data Analysis
  - 2.4.3 Data Validation
  - 2.4.4 Research Approach
- 2.5 Research Sources
  - 2.5.1 Primary Research Sources
  - 2.5.2 Secondary Research Sources
  - 2.5.3 Assumptions

### **3 MARKET TREND ANALYSIS**

- 3.1 Introduction
- 3.2 Drivers
- 3.3 Restraints
- 3.4 Opportunities
- 3.5 Threats
- 3.6 End User Analysis
- 3.7 Emerging Markets
- 3.8 Impact of Covid-19

### **4 PORTERS FIVE FORCE ANALYSIS**

- 4.1 Bargaining power of suppliers
- 4.2 Bargaining power of buyers
- 4.3 Threat of substitutes
- 4.4 Threat of new entrants
- 4.5 Competitive rivalry

### **5 GLOBAL DIGITAL BANKING PLATFORM MARKET, BY COMPONENT**

- 5.1 Introduction
- 5.2 Solutions
  - 5.2.1 Mobile banking platforms
  - 5.2.2 Wealth & financial advisory modules
  - 5.2.3 Online banking platforms
  - 5.2.4 Chatbots & conversational banking
  - 5.2.5 Core banking system integration
  - 5.2.6 Customer experience (CX) platforms
  - 5.2.7 Digital onboarding & KYC
  - 5.2.8 API management & open banking
  - 5.2.9 Payments module
  - 5.2.10 Fraud detection & AML
  - 5.2.11 Loan & credit processing
  - 5.2.12 Customer analytics & BI
- 5.3 Services
  - 5.3.1 Consulting
  - 5.3.2 Cloud migration services
  - 5.3.3 Implementation & integration
  - 5.3.4 Support & maintenance
  - 5.3.5 Managed services

## **6 GLOBAL DIGITAL BANKING PLATFORM MARKET, BY DEPLOYMENT MODEL**

- 6.1 Introduction
- 6.2 On-premises
- 6.3 Cloud-based
- 6.4 Hybrid

## **7 GLOBAL DIGITAL BANKING PLATFORM MARKET, BY ORGANIZATION SIZE**

- 7.1 Introduction
- 7.2 Large Enterprises
- 7.3 Small & Mid-Sized Banks

## **8 GLOBAL DIGITAL BANKING PLATFORM MARKET, BY FUNCTIONALITY**

- 8.1 Introduction
- 8.2 Customer-facing banking solutions

- 8.3 Security & compliance platforms
- 8.4 Back-office banking operations
- 8.5 API-first/composable banking

## **9 GLOBAL DIGITAL BANKING PLATFORM MARKET, BY END USER**

- 9.1 Introduction
- 9.2 Retail banks
- 9.3 Microfinance institutions
- 9.4 Corporate/Commercial banks
- 9.5 Credit unions
- 9.6 Neo-banks/Challenger banks
- 9.7 Non-banking financial institutions (NBFCs)
- 9.8 Other End Users

## **10 GLOBAL DIGITAL BANKING PLATFORM MARKET, BY GEOGRAPHY**

- 10.1 Introduction
- 10.2 North America
  - 10.2.1 US
  - 10.2.2 Canada
  - 10.2.3 Mexico
- 10.3 Europe
  - 10.3.1 Germany
  - 10.3.2 UK
  - 10.3.3 Italy
  - 10.3.4 France
  - 10.3.5 Spain
  - 10.3.6 Rest of Europe
- 10.4 Asia Pacific
  - 10.4.1 Japan
  - 10.4.2 China
  - 10.4.3 India
  - 10.4.4 Australia
  - 10.4.5 New Zealand
  - 10.4.6 South Korea
  - 10.4.7 Rest of Asia Pacific
- 10.5 South America
  - 10.5.1 Argentina

- 10.5.2 Brazil
- 10.5.3 Chile
- 10.5.4 Rest of South America
- 10.6 Middle East & Africa
  - 10.6.1 Saudi Arabia
  - 10.6.2 UAE
  - 10.6.3 Qatar
  - 10.6.4 South Africa
  - 10.6.5 Rest of Middle East & Africa

## **11 KEY DEVELOPMENTS**

- 11.1 Agreements, Partnerships, Collaborations and Joint Ventures
- 11.2 Acquisitions & Mergers
- 11.3 New Product Launch
- 11.4 Expansions
- 11.5 Other Key Strategies

## **12 COMPANY PROFILING**

- 12.1 Temenos
- 12.2 SAP
- 12.3 FIS
- 12.4 Alkami
- 12.5 Fiserv
- 12.6 Tata Consultancy Services (TCS)
- 12.7 Oracle
- 12.8 Avaloq
- 12.9 Infosys
- 12.10 Thought Machine
- 12.11 Finastra
- 12.12 nCino
- 12.13 Backbase
- 12.14 CREALOGIX
- 12.15 Mambu

## List Of Tables

### LIST OF TABLES

Table 1 Global Digital Banking Platform Market Outlook, By Region (2024-2032) (\$MN)

Table 2 Global Digital Banking Platform Market Outlook, By Component (2024-2032) (\$MN)

Table 3 Global Digital Banking Platform Market Outlook, By Solutions (2024-2032) (\$MN)

Table 4 Global Digital Banking Platform Market Outlook, By Mobile banking platforms (2024-2032) (\$MN)

Table 5 Global Digital Banking Platform Market Outlook, By Wealth & financial advisory modules (2024-2032) (\$MN)

Table 6 Global Digital Banking Platform Market Outlook, By Online banking platforms (2024-2032) (\$MN)

Table 7 Global Digital Banking Platform Market Outlook, By Chatbots & conversational banking (2024-2032) (\$MN)

Table 8 Global Digital Banking Platform Market Outlook, By Core banking system integration (2024-2032) (\$MN)

Table 9 Global Digital Banking Platform Market Outlook, By Customer experience (CX) platforms (2024-2032) (\$MN)

Table 10 Global Digital Banking Platform Market Outlook, By Digital onboarding & KYC (2024-2032) (\$MN)

Table 11 Global Digital Banking Platform Market Outlook, By API management & open banking (2024-2032) (\$MN)

Table 12 Global Digital Banking Platform Market Outlook, By Payments module (2024-2032) (\$MN)

Table 13 Global Digital Banking Platform Market Outlook, By Fraud detection & AML (2024-2032) (\$MN)

Table 14 Global Digital Banking Platform Market Outlook, By Loan & credit processing (2024-2032) (\$MN)

Table 15 Global Digital Banking Platform Market Outlook, By Customer analytics & BI (2024-2032) (\$MN)

Table 16 Global Digital Banking Platform Market Outlook, By Services (2024-2032) (\$MN)

Table 17 Global Digital Banking Platform Market Outlook, By Consulting (2024-2032) (\$MN)

Table 18 Global Digital Banking Platform Market Outlook, By Cloud migration services (2024-2032) (\$MN)

Table 19 Global Digital Banking Platform Market Outlook, By Implementation & integration (2024-2032) (\$MN)

Table 20 Global Digital Banking Platform Market Outlook, By Support & maintenance (2024-2032) (\$MN)

Table 21 Global Digital Banking Platform Market Outlook, By Managed services (2024-2032) (\$MN)

Table 22 Global Digital Banking Platform Market Outlook, By Deployment Model (2024-2032) (\$MN)

Table 23 Global Digital Banking Platform Market Outlook, By On-premises (2024-2032) (\$MN)

Table 24 Global Digital Banking Platform Market Outlook, By Cloud-based (2024-2032) (\$MN)

Table 25 Global Digital Banking Platform Market Outlook, By Hybrid (2024-2032) (\$MN)

Table 26 Global Digital Banking Platform Market Outlook, By Organization Size (2024-2032) (\$MN)

Table 27 Global Digital Banking Platform Market Outlook, By Large Enterprises (2024-2032) (\$MN)

Table 28 Global Digital Banking Platform Market Outlook, By Small & Mid-Sized Banks (2024-2032) (\$MN)

Table 29 Global Digital Banking Platform Market Outlook, By Functionality (2024-2032) (\$MN)

Table 30 Global Digital Banking Platform Market Outlook, By Customer-facing banking solutions (2024-2032) (\$MN)

Table 31 Global Digital Banking Platform Market Outlook, By Security & compliance platforms (2024-2032) (\$MN)

Table 32 Global Digital Banking Platform Market Outlook, By Back-office banking operations (2024-2032) (\$MN)

Table 33 Global Digital Banking Platform Market Outlook, By API-first/composable banking (2024-2032) (\$MN)

Table 34 Global Digital Banking Platform Market Outlook, By End User (2024-2032) (\$MN)

Table 35 Global Digital Banking Platform Market Outlook, By Retail banks (2024-2032) (\$MN)

Table 36 Global Digital Banking Platform Market Outlook, By Microfinance institutions (2024-2032) (\$MN)

Table 37 Global Digital Banking Platform Market Outlook, By Corporate/Commercial banks (2024-2032) (\$MN)

Table 38 Global Digital Banking Platform Market Outlook, By Credit unions (2024-2032) (\$MN)

Table 39 Global Digital Banking Platform Market Outlook, By Neo-banks/Challenger banks (2024-2032) (\$MN)

Table 40 Global Digital Banking Platform Market Outlook, By Non-banking financial institutions (NBFCs) (2024-2032) (\$MN)

Table 41 Global Digital Banking Platform Market Outlook, By Other End Users (2024-2032) (\$MN)

Note: Tables for North America, Europe, APAC, South America, and Middle East & Africa Regions are also represented in the same manner as above.

## I would like to order

Product name: Digital Banking Platform Market Forecasts to 2032 – Global Analysis By Component (Solutions and Services), Deployment Model, Organization Size, Functionality, End User and By Geography

Product link: <https://marketpublishers.com/r/DAFE39953FC6EN.html>

Price: US\$ 4,150.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/DAFE39953FC6EN.html>