

Global FinTech Market, By Technology (API, AI, Blockchain, Distributed Computing, Others), By Service (Payment, Fund Transfer, Personal Finance, Loans, Insurance, Others), By Application (Banking, Insurance, Securities & Others), By Region, Competition Forecast & Opportunities, 2026

<https://marketpublishers.com/r/GE4DA800FAFEEN.html>

Date: October 2021

Pages: 151

Price: US\$ 4,900.00 (Single User License)

ID: GE4DA800FAFEEN

Abstracts

Global FinTech Market was valued at USD7301.78 billion in 2020 and is projected to grow at a CAGR of 26.87% during the forecast period. Rising popularity for digital payments, increased investments in technology-based solutions, supportive government regulations, increased adoption of IOT devices are expected to positively influence the global FinTech market in the coming years. Rising innovations like mobile wallets, digitized money, paperless lending, etc., and adoption of e-commerce platforms across the economies, coupled with rising smartphone penetration have paved the way for increasing FinTech transactions. However, concerns related to data security, lack of mobile and technology expertise may hamper the FinTech market during the forecast period.

Global FinTech market can be segmented into technology, service, application, and region. Based on technology, the market can be segmented into API, AI, blockchain, distributed computing and others, including big data, robotic process automation, etc. The AI segment is expected to witness the highest growth rate through 2026. AI has become a critical element of the FinTech industry in terms of collecting data, analyzing information, and creating customer-centric products. The banking firms across the globe, in order to prevent the loss of sensitive customer information, are implementing advanced risk analytics and fraud detection capabilities that are powered by AI. Increased implementation of advanced risk analytics and fraud detection is contributing

to the growing share of the segment.

Based on service, the market can be segmented into payment, fund transfers, personal finance, loans, insurance, and others including equity, wealth management, etc. The payment segment is expected to dominate the market in the year 2020, however the insurance segment is expected to grow at the fastest growth rate in the forecast period.

Based on end use industry, the market is sub-segmented into banking, insurance, securities, and others including ecommerce, ITR, etc. The banking segment captures the highest market share in the year 2020 and is expected to dominate the market in the forecast period as well. Banks and start-ups in this space are developing e-wallets and payment interfaces to maintain services & deliver a better and faster user experience.

Regionally, the FinTech market has been segmented into various regions including Asia-Pacific, Europe, North America, South America, and Middle East & Africa. Among these regions, Asia-Pacific region is expected to exhibit the highest growth in the forecast period primarily on the account of expanding customer base, largest population share of Gen Z and millennials, and willingness to accept new technology and huge market opportunity to convert from cash to digital payments.

The major players operating in the Global FinTech Market are Ant Group Co. Ltd., Paypal Holdings Inc., Tencent Holdings Ltd, Robinhood Markets Inc., Google Payment Corp., One97 Communications Ltd., Adyen NV., Qudian Inc., Afterpay Limited, Nexi SpA, Klarna Bank AB, Social Finance, Inc., Avant, LLC. These companies are developing advanced technologies and launching new products to stay competitive in the market. Other competitive strategies include mergers and acquisitions and new service developments.

Years considered for this report:

Historical Years: 2016-2019

Base Year: 2020

Estimated Year: 2021

Forecast Period: 2022-2026

Objective of the Study:

To analyze the historical growth in the market size of the Global FinTech Market from 2016 to 2020.

To estimate and forecast the market size of Global FinTech Market from 2021 to 2026 and growth rate until 2026.

To classify and forecast the Global FinTech Market based on technology, service, application, company and regional distribution.

To identify the dominant region or segment in the Global FinTech Market.

To identify drivers and challenges for the Global FinTech Market.

To examine competitive developments such as expansions, new product launches, mergers & acquisitions, etc., in the Global FinTech Market.

To identify and analyze the profiles of leading players operating in the Global FinTech Market.

To identify key sustainable strategies adopted by market players in the Global FinTech Market.

TechSci Research performed both primary as well as exhaustive secondary research for this study. Initially, TechSci Research sourced a list of service providers across the globe. Subsequently, TechSci Research conducted primary research surveys with the identified companies. While interviewing, the respondents were also enquired about their competitors. Through this technique, TechSci Research could include the service providers which could not be identified due to the limitations of secondary research. TechSci Research analyzed the service providers, distribution channels and presence of all major players across the globe.

TechSci Research calculated the market size of the Global FinTech Market using a top-down approach, wherein data for various end-user segments was recorded and forecast for the future years. TechSci Research sourced these values from the industry experts and company representatives and externally validated through analyzing historical data of these products and applications for getting an appropriate, overall market size.

Various secondary sources such as company websites, news articles, press releases, company annual reports, investor presentations and financial reports were also studied by TechSci Research.

Key Target Audience:

FinTech providers/ suppliers/ distributors

Market research and consulting firms

Government bodies such as regulating authorities and policy makers

Organizations, forums, and alliances related to FinTech

The study is useful in providing answers to several critical questions that are important for the industry stakeholders such as manufacturers, suppliers and partners, end users, etc., besides allowing them in strategizing investments and capitalizing on market opportunities.

Report Scope:

In this report, the Global FinTech Market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

Global FinTech Market, By Technology:

API

AI

Blockchain

Distributed Computing

Others

Global FinTech Market, By Service:

Payment

Fund Transfer

Personal Finance

Loans

Insurance

Others

Global FinTech Market, By Application:

Banking

Insurance

Securities

Others

Global FinTech Market, By Region:

Asia-Pacific

China

Japan

South Korea

India

Australia

North America

United States

Canada

Mexico

Europe

United Kingdom

Germany

France

Spain

Italy

Middle East & Africa

UAE

Saudi Arabia

Nigeria

South America

Brazil

Argentina

Colombia

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in the Global FinTech Market.

Available Customizations:

With the given Market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

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