

FinTech: Investment, Innovation, Ideology and Technology

Market Research Report | 2022-11-07 | 112 pages | BCC Research

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Report description:

Description

Report Scope:

The report provides an overview of the global market for fintech and analyzes market trends. Using 2021 as the base year, the report provides estimated market data for 2022 through 2027. Revenue forecasts for this period are segmented based on product, deployment mode, service provider and technology and region. The report also focuses on the major driving trends and challenges that affect the market. The report explains the current trends in the fintech market. The report concludes with detailed profiles of the major global fintech market players.

Report Includes:

- 24 data tables and 25 additional tables
- An up-to-date overview of the global markets for financial technology (fintech) with emphasis on investment, innovation, ideology and technology
- Analyses of the global and regional market trends, with historic market revenue for 2021, estimates for 2022, and projections of compound annual growth rates (CAGRs) through 2027
- Coverage of the technological, economic, and business considerations of the global fintech market with analyses and market forecasts through 2027
- Estimation of the actual market size and revenue forecast for global fintech market in USD million terms, and corresponding market share analysis based on technology, product segment, services, deployment type, end user, and region
- Updated information on the recent industry structure and expected future developments in the fintech field, their market impact and implications on the global financial services industry
- Insight into the major technology challenges, issues and risks, government regulations, demographic factors, and COVID-19

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impact on the global fintech market

- Discussion of latest market developments, merger and acquisition deals, partnerships, collaborations and other strategic alliances within the global financial services industry
- Descriptive company profiles of the leading global players, including ACI Worldwide, Fiserv, Google, IBM and Visa Inc.

Executive Summary

Summary:

The fintech sector includes providers and users of software and services in various subsectors, including retail banking, lending, payments, wealth management, insurance, regulatory compliance and data analytics. This diversity makes it difficult to estimate fintech's overall global value in a way that makes sense, due to the problem of finding an overall common denominator.

For example, it is convenient to value the consumer banking subsector in terms of bank revenues, lending in terms of loan originations, investment advice in terms of assets under management, insurance in terms of the amount of insurance underwritten, and so on. All these values can be expressed in monetary terms, of course, but they represent fundamentally different concepts.

Financial technology (Fintech) is the integration and application of technologies for the development of services and products in the financial industry, and focuses on automating and improving the use and delivery of financial services. Rising demand for online financing, growth in the use of innovative technologies in the current business operation of financial institutions and banks, and swift growth in advanced technology such as artificial intelligence are fueling growth in fintech technologies.

The global fintech market is expected to grow significantly due to the increasing investment prospectus by fintech companies.

The COVID-19 pandemic has had a major impact on the global fintech market, due to the rise in adoption of digitalized and online financial product lines by consumers. Furthermore, Fintech companies are firming up their funding and capital from lenders and investors. Access to financial services is necessary for economic growth and poverty reduction, particularly during the pandemic. To unlock new growth, achieve customer-centricity, and meet or exceed customer expectations, requires innovation in order to renovate core businesses.

The following table indicates the value of each fintech subsector, along with the units being measured. No value is given to the total market, because it would not be particularly meaningful in view of the different units of measurement, nor would it be helpful to try to compare the sizes of different subsectors.

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DENTACoin B.V.
DIGITAL ASSET HOLDING LLC
FINANCIAL BLOCKCHAIN SHENZHEN CONSORTIUM (FISCO)
FINASTRA
FISERV INC.
GOOGLE INC.
IBM CORP.
MASTERCARD
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