

## **Artificial Intelligence in Fintech Market: Global Industry Analysis, Trends, Market Size, and Forecasts up to 2030**

Market Report | 2023-10-16 | 255 pages | Infinium Global Research and Consulting Solutions

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### **Report description:**

The report on the global artificial intelligence in fintech market provides qualitative and quantitative analysis for the period from 2021-2030. The global artificial intelligence in fintech market was valued at USD 40.76 billion in 2022 and is expected to reach USD 10.88 billion in 2030, with a CAGR of 15.78% during the forecast period 2023-2030. The study on Artificial Intelligence in fintech market covers the analysis of the leading geographies such as North America, Europe, Asia Pacific, and RoW for the period of 2021-2030.

The Artificial Intelligence (AI) within the financial technology (fintech) sector represents a profound transformation in the way financial services are delivered, managed, and optimized. AI technologies, such as machine learning, natural language processing, and predictive analytics, are reshaping various facets of the fintech industry. This convergence of finance and AI, commonly referred to as "AI in Fintech," has the potential to drive innovation, enhance operational efficiency, elevate customer experiences, and tackle complex financial challenges. AI empowers financial institutions with the capability to make precise and rapid data-driven decisions. Machine learning algorithms can sift through extensive datasets to uncover patterns, forecast market trends, and optimize investment strategies. Furthermore, AI assumes a pivotal role in assessing and mitigating financial risks by evaluating creditworthiness, detecting fraudulent transactions, and delivering real-time risk assessments, ultimately minimizing losses and fortifying security. AI is revolutionizing fintech through its advanced tools for automation, data analysis, risk management, and customer engagement. As AI technologies continue to mature, they are poised to foster innovation, enhance financial services, and create new opportunities for both established financial institutions and emerging fintech startups.

The market growth is propelled by the escalating occurrences of fraud and cyberattacks. The imperative for robust fraud detection and prevention is propelling the adoption of AI. AI is adept at analyzing extensive transaction data in real-time, discerning fraudulent activities, and augmenting security. As the threat of cyberattacks looms larger, AI is employed to bolster cybersecurity measures. AI-driven solutions can swiftly identify and respond to security threats, safeguarding sensitive financial data. Furthermore, the burgeoning demand for personalized and convenient financial services is steering market expansion. In an era of increasingly tech-savvy customers, personalized and user-friendly financial services are expected. AI empowers fintech enterprises to provide bespoke solutions, such as tailored financial guidance and customer support delivered via chatbots and virtual assistants. However, fintech companies must navigate a multifaceted regulatory landscape. Adherence to financial

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regulations, Anti-money Laundering (AML) statutes, and Know-your-Customer (KYC) requirements can act as a barrier to market growth. Even though, the potential for AI in the fintech market is extensive and varied, presenting opportunities to revolutionize financial services, optimize operational efficiency, elevate customer experiences, and establish new revenue streams for inventive fintech organizations.

In the upcoming forecast period, North America is anticipated to maintain the dominant market share. North America, particularly the United States, holds a commanding position in the AI in the fintech market. The United States serves as a global nucleus for technological innovation, with Silicon Valley in California housing a profusion of tech conglomerates, startups, research institutions, and venture capital firms. This environment cultivates the development and adoption of cutting-edge AI technologies, including those tailored for fintech applications. Furthermore, the United States boasts a flourishing venture capital industry that avidly supports technology-driven ventures, encompassing fintech enterprises. Access to capital sources fortifies the financial foundation for AI startups and propels research and development endeavors. Additionally, the United States possesses a well-established regulatory framework for fintech and financial services, providing a bedrock of stability and predictability for entities operating within the sector. Regulatory transparency fosters the development and deployment of AI solutions. Meanwhile, the Asia-Pacific (APAC) region is emerging as the fastest-growing market in AI in Fintech. APAC encompasses a diverse array of nations marked by distinct stages of financial development, a diversity that spawns opportunities for bespoke AI-driven fintech solutions designed to address specific market requirements.

#### Report Findings

##### 1) Drivers

- Rising frauds and cyberattacks fuel the growth of Artificial Intelligence (AI) in fintech market.
- Rising demand for personalized and convenient financial services drives market growth.

##### 2) Restraints

- Adherence to financial regulations, Anti-money Laundering (AML) statutes, and know-your-customer (KYC) requirements can act as a barrier to market growth.

##### 3) Opportunities

- The potential for AI in fintech market is extensive and varied, presenting significant opportunities to revolutionize financial services, optimize operational efficiency, and elevate customer experiences.

#### Research Methodology

##### A) Primary Research

Our primary research involves extensive interviews and analysis of the opinions provided by the primary respondents. The primary research starts with identifying and approaching the primary respondents, the primary respondents are approached include

1. Key Opinion Leaders associated with Infinium Global Research
2. Internal and External subject matter experts
3. Professionals and participants from the industry

Our primary research respondents typically include

1. Executives working with leading companies in the market under review
2. Product/brand/marketing managers
3. CXO level executives
4. Regional/zonal/ country managers
5. Vice President level executives.

##### B) Secondary Research

Secondary research involves extensive exploring through the secondary sources of information available in both the public domain and paid sources. At Infinium Global Research, each research study is based on over 500 hours of secondary research accompanied by primary research. The information obtained through the secondary sources is validated through the crosscheck on various data sources.

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The secondary sources of the data typically include

1. Company reports and publications
2. Government/institutional publications
3. Trade and associations journals
4. Databases such as WTO, OECD, World Bank, and among others.
5. Websites and publications by research agencies

#### Segment Covered

The global Artificial Intelligence in fintech market is segmented on the basis of component, deployment mode, and application.

#### The Global Artificial Intelligence in Fintech Market by Component

- Solution
- Services

#### The Global Artificial Intelligence in Fintech Market by Deployment Mode

- On-premise
- Cloud

#### The Global Artificial Intelligence in Fintech Market by Application

- Virtual Assistants (Chatbots)
- Business Analytics and Reporting
- Customer Behavioral Analytics
- Others

#### Company Profiles

The companies covered in the report include

- Cisco Systems, Inc.
- Oracle
- Cognizant
- HCL Technologies Limited
- FICO
- IBM Corporation
- Intel Corporation
- Microsoft Corporation
- ComplyAdvantage
- Google LLC

#### What does this Report Deliver?

1. Comprehensive analysis of the global as well as regional markets of the Artificial Intelligence in fintech market.
2. Complete coverage of all the segments in the Artificial Intelligence in fintech market to analyze the trends, developments in the global market and forecast of market size up to 2030.
3. Comprehensive analysis of the companies operating in the global Artificial Intelligence in fintech market. The company profile includes analysis of product portfolio, revenue, SWOT analysis and latest developments of the company.
4. IGR- Growth Matrix presents an analysis of the product segments and geographies that market players should focus to invest, consolidate, expand and/or diversify.

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