

Embedded Finance Market By Type (Embedded Payment, Embedded Lending, Embedded Investment, Embedded Insurance), By Industry Vertical (Retail and E-Commerce, Transportation and Logistics, Healthcare, Media and Entertainment, Others): Global Opportunity Analysis and Industry Forecast, 2023-2032

Market Report | 2023-06-01 | 328 pages | Allied Market Research

AVAILABLE LICENSES:

- Cloud Access License \$3110.40
- Business User License \$5157.00
- Enterprise License \$8640.00

Report description:

The embedded finance refers to the integration of financial services and products into non-financial platforms or applications. It involves the seamless integration of banking, payment, insurance, lending, and other financial services within digital platforms that are not primarily focused on finance. Moreover, embedded finance provides numerous benefits to businesses and consumers alike. For businesses, it allows them to enhance their value proposition by offering a comprehensive set of services to their customers without having to build and maintain financial infrastructure themselves. This leads to increased customer engagement, retention, and revenue generation.

The rising trend of digital transformation in several sectors including finance is the key factor driving growth of embedded finance market, as it is revolutionizing the way financial services are delivered and consumed. Furthermore, as consumers increasingly prioritize seamless and hassle-free experiences, they seek out financial services integrated within their everyday activities and interactions. Hence, customer demand for convenience acts as a catalyst, prompting businesses across various industries to embed financial services within their existing platforms and meet the evolving needs of their users. In addition, the expansion of embedded finance on a global scale, driven by financial inclusion initiatives, has the potential to transform the way people manage their finances and drive economic growth in previously untapped markets. However, regulatory challenges act as a significant restraint for the embedded finance market, as the regulatory laws involve the integration of financial services into non-financial platforms or products and blur the traditional boundaries between different sectors and raises complex regulatory issues. Moreover, different countries have varying regulatory environments, making it difficult for businesses operating across borders to navigate the complex compliance requirements. As a result, many companies face barriers to scaling their embedded finance offerings globally, limiting the market's expansion potential. On the contrary, by integrating financial services directly into

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scott's-international.com

www.scott's-international.com

platforms, companies can automate financial processes, reducing manual intervention and associated costs. This streamlines operations, improves efficiency, and enables real-time transactions, benefiting both businesses and consumers. Hence, automation and efficiency will provide lucrative opportunity for the growth of the market.□□□

The embedded finance market is segmented on the basis of type, industry vertical and region. By type, it is segmented into embedded payment, embedded lending, embedded investment, and embedded insurance. By industry vertical, it is segmented into retail and e-commerce, transportation and logistics, healthcare, media and entertainment, and others. Region wise, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.□□□

The report analyzes the profiles of key players operating in embedded finance market such as Block, Inc., Cybrid Technology Inc, Fortis Payment Systems, LLC ("Fortis"), Finastra International Limited, FinBox, Lendflow, PAYRIX, PayPal Holdings, Inc, Stripe, and Zopa Bank Limited. These players have adopted various strategies to increase their market penetration and strengthen their position in the embedded finance industry.

Key Benefits for Stakeholders

- The study provides in-depth analysis of the global embedded finance market along with the current & future trends to illustrate the imminent investment pockets.
- Information about key drivers, restrains, & opportunities and their impact analysis on the global embedded finance market size are provided in the report.
- Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.
- The quantitative analysis of the global embedded finance market from 2023 to 2032 is provided to determine the market potential.

Key Market Segments

By Type

- Embedded Payment
- Embedded Lending
- Embedded Investment
- Embedded Insurance

By Industry Vertical

- Retail and E-Commerce
- Transportation and Logistics
- Healthcare
- Media and Entertainment
- Others

By Region

- North America
- U.S.
- Canada
- Europe
- UK
- Germany
- France
- Italy
- Spain
- Rest of Europe
- Asia-Pacific
- China
- Japan
- India
- Australia

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- South Korea
- Rest of Asia-Pacific
- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- Block, Inc.
- Cybrid Technology Inc
- Finastra International Limited
- FinBox
- Fortis Payment Systems, LLC ("Fortis")
- Lendflow
- PayPal Holdings, Inc
- PAYRIX
- Stripe
- Zopa Bank Limited

Table of Contents:

CHAPTER 1: INTRODUCTION

- 1.1. Report description
- 1.2. Key market segments
- 1.3. Key benefits to the stakeholders
- 1.4. Research Methodology
 - 1.4.1. Primary research
 - 1.4.2. Secondary research
 - 1.4.3. Analyst tools and models

CHAPTER 2: EXECUTIVE SUMMARY

- 2.1. CXO Perspective

CHAPTER 3: MARKET OVERVIEW

- 3.1. Market definition and scope
- 3.2. Key findings
 - 3.2.1. Top impacting factors
 - 3.2.2. Top investment pockets
- 3.3. Porter's five forces analysis
 - 3.3.1. Bargaining power of suppliers
 - 3.3.2. Bargaining power of buyers
 - 3.3.3. Threat of substitutes
 - 3.3.4. Threat of new entrants
 - 3.3.5. Intensity of rivalry
- 3.4. Market dynamics
 - 3.4.1. Drivers
 - 3.4.1.1. Increase in digital transformation
 - 3.4.1.2. Customer demand for convenience
 - 3.4.1.3. Global expansion and financial inclusion
 - 3.4.2. Restraints

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

3.4.2.1. Regulatory challenges

3.4.3. Opportunities

3.4.3.1. Expanded customer base

3.5. COVID-19 Impact Analysis on the market

CHAPTER 4: EMBEDDED FINANCE MARKET, BY TYPE

4.1. Overview

4.1.1. Market size and forecast

4.2. Embedded Payment

4.2.1. Key market trends, growth factors and opportunities

4.2.2. Market size and forecast, by region

4.2.3. Market share analysis by country

4.3. Embedded Lending

4.3.1. Key market trends, growth factors and opportunities

4.3.2. Market size and forecast, by region

4.3.3. Market share analysis by country

4.4. Embedded Investment

4.4.1. Key market trends, growth factors and opportunities

4.4.2. Market size and forecast, by region

4.4.3. Market share analysis by country

4.5. Embedded Insurance

4.5.1. Key market trends, growth factors and opportunities

4.5.2. Market size and forecast, by region

4.5.3. Market share analysis by country

CHAPTER 5: EMBEDDED FINANCE MARKET, BY INDUSTRY VERTICAL

5.1. Overview

5.1.1. Market size and forecast

5.2. Retail and E-Commerce

5.2.1. Key market trends, growth factors and opportunities

5.2.2. Market size and forecast, by region

5.2.3. Market share analysis by country

5.3. Transportation and Logistics

5.3.1. Key market trends, growth factors and opportunities

5.3.2. Market size and forecast, by region

5.3.3. Market share analysis by country

5.4. Healthcare

5.4.1. Key market trends, growth factors and opportunities

5.4.2. Market size and forecast, by region

5.4.3. Market share analysis by country

5.5. Media and Entertainment

5.5.1. Key market trends, growth factors and opportunities

5.5.2. Market size and forecast, by region

5.5.3. Market share analysis by country

5.6. Others

5.6.1. Key market trends, growth factors and opportunities

5.6.2. Market size and forecast, by region

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

5.6.3. Market share analysis by country

CHAPTER 6: EMBEDDED FINANCE MARKET, BY REGION

6.1. Overview

6.1.1. Market size and forecast By Region

6.2. North America

6.2.1. Key trends and opportunities

6.2.2. Market size and forecast, by Type

6.2.3. Market size and forecast, by Industry Vertical

6.2.4. Market size and forecast, by country

6.2.4.1. U.S.

6.2.4.1.1. Key market trends, growth factors and opportunities

6.2.4.1.2. Market size and forecast, by Type

6.2.4.1.3. Market size and forecast, by Industry Vertical

6.2.4.2. Canada

6.2.4.2.1. Key market trends, growth factors and opportunities

6.2.4.2.2. Market size and forecast, by Type

6.2.4.2.3. Market size and forecast, by Industry Vertical

6.3. Europe

6.3.1. Key trends and opportunities

6.3.2. Market size and forecast, by Type

6.3.3. Market size and forecast, by Industry Vertical

6.3.4. Market size and forecast, by country

6.3.4.1. UK

6.3.4.1.1. Key market trends, growth factors and opportunities

6.3.4.1.2. Market size and forecast, by Type

6.3.4.1.3. Market size and forecast, by Industry Vertical

6.3.4.2. Germany

6.3.4.2.1. Key market trends, growth factors and opportunities

6.3.4.2.2. Market size and forecast, by Type

6.3.4.2.3. Market size and forecast, by Industry Vertical

6.3.4.3. France

6.3.4.3.1. Key market trends, growth factors and opportunities

6.3.4.3.2. Market size and forecast, by Type

6.3.4.3.3. Market size and forecast, by Industry Vertical

6.3.4.4. Italy

6.3.4.4.1. Key market trends, growth factors and opportunities

6.3.4.4.2. Market size and forecast, by Type

6.3.4.4.3. Market size and forecast, by Industry Vertical

6.3.4.5. Spain

6.3.4.5.1. Key market trends, growth factors and opportunities

6.3.4.5.2. Market size and forecast, by Type

6.3.4.5.3. Market size and forecast, by Industry Vertical

6.3.4.6. Rest of Europe

6.3.4.6.1. Key market trends, growth factors and opportunities

6.3.4.6.2. Market size and forecast, by Type

6.3.4.6.3. Market size and forecast, by Industry Vertical

6.4. Asia-Pacific

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 6.4.1. Key trends and opportunities
 - 6.4.2. Market size and forecast, by Type
 - 6.4.3. Market size and forecast, by Industry Vertical
 - 6.4.4. Market size and forecast, by country
 - 6.4.4.1. China
 - 6.4.4.1.1. Key market trends, growth factors and opportunities
 - 6.4.4.1.2. Market size and forecast, by Type
 - 6.4.4.1.3. Market size and forecast, by Industry Vertical
 - 6.4.4.2. Japan
 - 6.4.4.2.1. Key market trends, growth factors and opportunities
 - 6.4.4.2.2. Market size and forecast, by Type
 - 6.4.4.2.3. Market size and forecast, by Industry Vertical
 - 6.4.4.3. India
 - 6.4.4.3.1. Key market trends, growth factors and opportunities
 - 6.4.4.3.2. Market size and forecast, by Type
 - 6.4.4.3.3. Market size and forecast, by Industry Vertical
 - 6.4.4.4. Australia
 - 6.4.4.4.1. Key market trends, growth factors and opportunities
 - 6.4.4.4.2. Market size and forecast, by Type
 - 6.4.4.4.3. Market size and forecast, by Industry Vertical
 - 6.4.4.5. South Korea
 - 6.4.4.5.1. Key market trends, growth factors and opportunities
 - 6.4.4.5.2. Market size and forecast, by Type
 - 6.4.4.5.3. Market size and forecast, by Industry Vertical
 - 6.4.4.6. Rest of Asia-Pacific
 - 6.4.4.6.1. Key market trends, growth factors and opportunities
 - 6.4.4.6.2. Market size and forecast, by Type
 - 6.4.4.6.3. Market size and forecast, by Industry Vertical
 - 6.5. LAMEA
 - 6.5.1. Key trends and opportunities
 - 6.5.2. Market size and forecast, by Type
 - 6.5.3. Market size and forecast, by Industry Vertical
 - 6.5.4. Market size and forecast, by country
 - 6.5.4.1. Latin America
 - 6.5.4.1.1. Key market trends, growth factors and opportunities
 - 6.5.4.1.2. Market size and forecast, by Type
 - 6.5.4.1.3. Market size and forecast, by Industry Vertical
 - 6.5.4.2. Middle East
 - 6.5.4.2.1. Key market trends, growth factors and opportunities
 - 6.5.4.2.2. Market size and forecast, by Type
 - 6.5.4.2.3. Market size and forecast, by Industry Vertical
 - 6.5.4.3. Africa
 - 6.5.4.3.1. Key market trends, growth factors and opportunities
 - 6.5.4.3.2. Market size and forecast, by Type
 - 6.5.4.3.3. Market size and forecast, by Industry Vertical
- CHAPTER 7: COMPETITIVE LANDSCAPE
- 7.1. Introduction

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 7.2. Top winning strategies
- 7.3. Product Mapping of Top 10 Player
- 7.4. Competitive Dashboard
- 7.5. Competitive Heatmap
- 7.6. Top player positioning, 2022
- CHAPTER 8: COMPANY PROFILES
- 8.1. Block, Inc.
 - 8.1.1. Company overview
 - 8.1.2. Key Executives
 - 8.1.3. Company snapshot
 - 8.1.4. Operating business segments
 - 8.1.5. Product portfolio
- 8.2. Cybrid Technology Inc
 - 8.2.1. Company overview
 - 8.2.2. Key Executives
 - 8.2.3. Company snapshot
 - 8.2.4. Operating business segments
 - 8.2.5. Product portfolio
- 8.3. Fortis Payment Systems, LLC ("Fortis")
 - 8.3.1. Company overview
 - 8.3.2. Key Executives
 - 8.3.3. Company snapshot
 - 8.3.4. Operating business segments
 - 8.3.5. Product portfolio
 - 8.3.6. Key strategic moves and developments
- 8.4. Finastra International Limited
 - 8.4.1. Company overview
 - 8.4.2. Key Executives
 - 8.4.3. Company snapshot
 - 8.4.4. Operating business segments
 - 8.4.5. Product portfolio
 - 8.4.6. Key strategic moves and developments
- 8.5. FinBox
 - 8.5.1. Company overview
 - 8.5.2. Key Executives
 - 8.5.3. Company snapshot
 - 8.5.4. Operating business segments
 - 8.5.5. Product portfolio
 - 8.5.6. Key strategic moves and developments
- 8.6. Lendflow
 - 8.6.1. Company overview
 - 8.6.2. Key Executives
 - 8.6.3. Company snapshot
 - 8.6.4. Operating business segments
 - 8.6.5. Product portfolio
 - 8.6.6. Key strategic moves and developments
- 8.7. PAYRIX

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 8.7.1. Company overview
- 8.7.2. Key Executives
- 8.7.3. Company snapshot
- 8.7.4. Operating business segments
- 8.7.5. Product portfolio
- 8.7.6. Key strategic moves and developments
- 8.8. PayPal Holdings, Inc
 - 8.8.1. Company overview
 - 8.8.2. Key Executives
 - 8.8.3. Company snapshot
 - 8.8.4. Operating business segments
 - 8.8.5. Product portfolio
 - 8.8.6. Business performance
- 8.9. Stripe
 - 8.9.1. Company overview
 - 8.9.2. Key Executives
 - 8.9.3. Company snapshot
 - 8.9.4. Operating business segments
 - 8.9.5. Product portfolio
 - 8.9.6. Key strategic moves and developments
- 8.10. Zopa Bank Limited
 - 8.10.1. Company overview
 - 8.10.2. Key Executives
 - 8.10.3. Company snapshot
 - 8.10.4. Operating business segments
 - 8.10.5. Product portfolio
 - 8.10.6. Key strategic moves and developments

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Embedded Finance Market By Type (Embedded Payment, Embedded Lending, Embedded Investment, Embedded Insurance), By Industry Vertical (Retail and E-Commerce, Transportation and Logistics, Healthcare, Media and Entertainment, Others): Global Opportunity Analysis and Industry Forecast, 2023-2032

Market Report | 2023-06-01 | 328 pages | Allied Market Research

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Cloud Access License	\$3110.40
	Business User License	\$5157.00
	Enterprise License	\$8640.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

☐** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Date

2025-06-25

Signature

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com