

**Machine Learning in Banking Market By Component (Solution, Service), By Enterprise Size (Large Enterprises, Small and Medium-sized Enterprises (SMEs)), By Application (Credit Scoring, Risk Management Compliance and Security, Payments and Transactions, Customer Service, Others): Global Opportunity Analysis and Industry Forecast, 2021-2031**

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**Report description:**

Machine learning (ML) in banking is transforming the process of transactions, as ML is helping the financial industry to streamline and optimize processes ranging from credit decisions to quantitative trading and financial risk management. In addition, ML is being used to help organizations to improve customer experience and to enhance their market share by enabling frictionless, 24/7 customer interactions. Furthermore, it provides various solutions to the banking sector to replace routine manual work with automation and to increase productivity. Moreover, ML applications offer the greatest cost savings opportunity to banks as it helps in reducing credit default frauds by monitoring suspicious transactions with compliance concerns.

Productivity of banks has improved owing to adoption of machine learning as it reduces the overall costs of banks and financial institutions. Moreover, faster banking operations using machine learning provides quicker responses and results to the organizations. In addition, better risk assessment through machine learning in the banking industry and better customer service boost the growth of the market across the globe. However, factors such as higher cost of implementation of machine learning technology and risk of unemployment owing to adoption of machine learning are limiting the growth of the market. On the contrary, technological advancements in machine learning technology are expected to provide major lucrative opportunities for the growth of the market in the upcoming years.

The global machine learning in banking market is segmented on the basis of component, enterprise size, application, and region. Depending on component, the market is segregated into solution and service. On the basis of enterprise size, it is fragmented into large enterprises and small & medium-sized enterprises (SMEs). As per application, the market is divided into credit scoring, risk

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management compliance & security, payments & transactions, customer service, and others. Region wise, the market is studied across North America, Europe, Asia-Pacific, and LAMEA.

The key players profiled in the machine learning in banking market analysis are Affirm, Inc., Amazon Web Services, Inc., BigML, Inc., Cisco Systems, Inc., FICO, Google LLC, Mindtree Ltd., Microsoft Corporation, SAP SE, and SPD-Group. These players have adopted various strategies such as product development to increase their market penetration and strengthen their position in the industry.

#### Key Benefits For Stakeholders

- This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the machine learning in banking market analysis from 2021 to 2031 to identify the prevailing machine learning in banking market opportunities.
- The market research is offered along with information related to key drivers, restraints, and opportunities.
- Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders make profit-oriented business decisions and strengthen their supplier-buyer network.
- In-depth analysis of the machine learning in banking market segmentation assists to determine the prevailing market opportunities.
- Major countries in each region are mapped according to their revenue contribution to the global market.
- Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.
- The report includes the analysis of the regional as well as global machine learning in banking market trends, key players, market segments, application areas, and market growth strategies.

#### Key Market Segments

##### By Component

- Solution
- Service

##### By Enterprise Size

- Large Enterprises
- Small and Medium-sized Enterprises (SMEs)

##### By Application

- Credit Scoring
- Risk Management Compliance and Security
- Payments and Transactions
- Customer Service
- Others

##### By Region

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

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- Japan
- India
- Australia
- South Korea
- Rest of Asia-Pacific
- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- Affirm, Inc.
- Amazon Web Services, Inc.
- Big ML, Inc.
- Cisco Systems, Inc.
- FICO
- Google LLC
- Mindtree
- Microsoft
- SAP SE
- SPD-Group

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