

Retail Banking Market By Type (Commercial Banks, Rural Banks, Others), By Function (Bank Account Opening, Deposits and Withdrawals, Debit and Credit Card Issuance, Investment and Insurance, Others), By End User (Individuals, Businesses): Global Opportunity Analysis and Industry Forecast, 2023-2032

Market Report | 2023-10-01 | 432 pages | Allied Market Research

AVAILABLE LICENSES:

- Cloud Access License \$3456.00
- Business User License \$5730.00
- Enterprise License \$9600.00

Report description:

Retail banking refers to financial services provided by commercial banks to individual consumers, rather than to corporations, institutions, or other businesses. It involves a wide range of services aimed at meeting the day-to-day financial needs of individuals. This includes basic services such as savings and checking accounts, as well as loans, mortgages, credit cards, and personal financial advice. Retail banks play a crucial role in the economy by facilitating the flow of money, enabling people to save, borrow, and invest, and supporting the growth of businesses through lending. They also provide a convenient and accessible channel for individuals to manage their finances, often through physical branches, ATMs, online platforms, and mobile apps. Through these services, retail banking forms an essential foundation of the broader financial ecosystem, supporting the financial well-being of individuals and households.

The retail banking sector is experiencing significant growth due to rapid advancement of technology and the widespread adoption of digital transformation. This shift is fundamentally changing how banks interact with customers, resulting in reduced operational costs through innovations such as mobile banking and AI-powered services. Moreover, evolving customer expectations and the need for customized experiences are prompting banks to invest in customer friendly interfaces and comprehensive omnichannel strategies. In addition, a strong focus on regulatory compliance and shifts in regulations are not only instilling trust but also mitigating risks for institutions dedicated to meeting evolving standards. These factors are driving the retail banking market. However, the industry faces competition from fintech startups, and economic uncertainty from low interest rates is posing challenges to profitability and stability, thus impeding the market growth. On the contrary, availability of data presents a promising opportunity for the retail banking sector. Through the use of advanced analytics and AI, retail banks can provide highly personalized financial solutions, ultimately increasing customer satisfaction, recognizing trends, and propelling revenue growth by

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

delivering innovative products and services tailored to specific customer needs.

The retail banking market is segmented on the basis of type, function, end user, and region. On the basis of type, the market is divided into commercial banks, rural banks, and others. By function, the retail banking industry is bifurcated into bank account opening, deposits and withdrawals, debit and credit card issuance, investment and insurance, and others. By end user, it is divided into individuals and businesses. Region-wise, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA. The report analyzes profiles of key players operating in the retail banking market such as Barclays, BNP Paribas, Citigroup, Inc., Deutsche Bank, Goldman Sachs, Industrial and Commercial Bank of China (Asia) Limited., JP Morgan Chase & Co., Mitsubishi UFJ Financial Group, Inc., The Hongkong and Shanghai Banking Corporation Limited, and Wells Fargo. These players have adopted various strategies to increase their market penetration and strengthen their position in the retail banking market.

Key benefits for stakeholders

- The study provides in-depth analysis of the global retail banking market along with the current & future trends to illustrate the imminent investment pockets.
- Information about key drivers, restraints, & opportunities and their impact analysis on the global retail banking 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 retail banking market from 2023 to 2032 is provided to determine the market potential.

Additional benefits you will get with this purchase are:

- Quarterly Update and* (only available with a corporate license, on listed price)
- 5 additional Company Profile of client Choice pre- or Post-purchase, as a free update.
- Free Upcoming Version on the Purchase of Five and Enterprise User License.
- 16 analyst hours of support* (post-purchase, if you find additional data requirements upon review of the report, you may receive support amounting to 16 analyst hours to solve questions, and post-sale queries)
- 15% Free Customization* (in case the scope or segment of the report does not match your requirements, 15% is equivalent to 3 working days of free work, applicable once)
- Free data Pack on the Five and Enterprise User License. (Excel version of the report)
- Free Updated report if the report is 6-12 months old or older.
- 24-hour priority response*
- Free Industry updates and white papers.

Possible Customization with this report (with additional cost and timeline, please talk to the sales executive to know more)

- Investment Opportunities
- Market share analysis of players by products/segments
- Regulatory Guidelines
- Additional company profiles with specific to client's interest
- Additional country or region analysis- market size and forecast
- Market share analysis of players at global/region/country level
- SWOT Analysis

Key Market Segments

By Function

- Bank Account Opening
- Deposits and Withdrawals
- Debit and Credit Card Issuance
- Investment and Insurance
- Others

By End User

- Individuals

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- Businesses

By Type

- Commercial Banks

- Rural Banks

- Others

By Region

- North America

- U.S.

- Canada

- Europe

- UK

- Germany

- France

- Italy

- Spain

- Rest of Europe

- Asia-Pacific

- China

- Japan

- India

- Australia

- South Korea

- Rest of Asia-Pacific

- LAMEA

- Latin America

- Middle East

- Africa

- Key Market Players

- Goldman Sachs Group

- BNP Paribas

- Barclays Bank Plc

- Citigroup, Inc.

- Deutsche Bank AG

- Industrial and Commercial Bank of China (Asia) Limited.

- The Hongkong and Shanghai Banking Corporation Limited

- Mitsubishi UFJ Financial Group, Inc.

- JP Morgan Chase & Co.

- Wells Fargo & Company

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

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

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. Low bargaining power of suppliers

3.3.2. Low threat of new entrants

3.3.3. Low threat of substitutes

3.3.4. Low intensity of rivalry

3.3.5. Low bargaining power of buyers

3.4. Market dynamics

3.4.1. Drivers

3.4.1.1. Technological advancements and digital transformation

3.4.1.2. Changing customer expectations and preferences

3.4.1.3. Regulatory shifts and compliance focus

3.4.2. Restraints

3.4.2.1. Intense competition from Fintech startups

3.4.2.2. Economic uncertainty and low interest rates

3.4.3. Opportunities

3.4.3.1. Personalized financial services and data-driven insights

CHAPTER 4: RETAIL BANKING MARKET, BY TYPE

4.1. Overview

4.1.1. Market size and forecast

4.2. Commercial Banks

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. Rural Banks

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. Others

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

CHAPTER 5: RETAIL BANKING MARKET, BY FUNCTION

5.1. Overview

5.1.1. Market size and forecast

5.2. Bank Account Opening

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. Deposits and Withdrawals

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- 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. Debit and Credit Card Issuance
- 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. Investment and Insurance
- 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
- 5.6.3. Market share analysis by country

CHAPTER 6: RETAIL BANKING MARKET, BY END USER

- 6.1. Overview
- 6.1.1. Market size and forecast
- 6.2. Individuals
- 6.2.1. Key market trends, growth factors and opportunities
- 6.2.2. Market size and forecast, by region
- 6.2.3. Market share analysis by country
- 6.3. Businesses
- 6.3.1. Key market trends, growth factors and opportunities
- 6.3.2. Market size and forecast, by region
- 6.3.3. Market share analysis by country

CHAPTER 7: RETAIL BANKING MARKET, BY REGION

- 7.1. Overview
- 7.1.1. Market size and forecast By Region
- 7.2. North America
- 7.2.1. Key market trends, growth factors and opportunities
- 7.2.2. Market size and forecast, by Type
- 7.2.3. Market size and forecast, by Function
- 7.2.4. Market size and forecast, by End User
- 7.2.5. Market size and forecast, by country
- 7.2.5.1. U.S.
- 7.2.5.1.1. Market size and forecast, by Type
- 7.2.5.1.2. Market size and forecast, by Function
- 7.2.5.1.3. Market size and forecast, by End User
- 7.2.5.2. Canada
- 7.2.5.2.1. Market size and forecast, by Type
- 7.2.5.2.2. Market size and forecast, by Function
- 7.2.5.2.3. Market size and forecast, by End User
- 7.3. Europe
- 7.3.1. Key market trends, growth factors and opportunities
- 7.3.2. Market size and forecast, by Type
- 7.3.3. Market size and forecast, by Function

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- 7.3.4. Market size and forecast, by End User
- 7.3.5. Market size and forecast, by country
 - 7.3.5.1. UK
 - 7.3.5.1.1. Market size and forecast, by Type
 - 7.3.5.1.2. Market size and forecast, by Function
 - 7.3.5.1.3. Market size and forecast, by End User
 - 7.3.5.2. Germany
 - 7.3.5.2.1. Market size and forecast, by Type
 - 7.3.5.2.2. Market size and forecast, by Function
 - 7.3.5.2.3. Market size and forecast, by End User
 - 7.3.5.3. France
 - 7.3.5.3.1. Market size and forecast, by Type
 - 7.3.5.3.2. Market size and forecast, by Function
 - 7.3.5.3.3. Market size and forecast, by End User
 - 7.3.5.4. Italy
 - 7.3.5.4.1. Market size and forecast, by Type
 - 7.3.5.4.2. Market size and forecast, by Function
 - 7.3.5.4.3. Market size and forecast, by End User
 - 7.3.5.5. Spain
 - 7.3.5.5.1. Market size and forecast, by Type
 - 7.3.5.5.2. Market size and forecast, by Function
 - 7.3.5.5.3. Market size and forecast, by End User
 - 7.3.5.6. Rest of Europe
 - 7.3.5.6.1. Market size and forecast, by Type
 - 7.3.5.6.2. Market size and forecast, by Function
 - 7.3.5.6.3. Market size and forecast, by End User
- 7.4. Asia-Pacific
 - 7.4.1. Key market trends, growth factors and opportunities
 - 7.4.2. Market size and forecast, by Type
 - 7.4.3. Market size and forecast, by Function
 - 7.4.4. Market size and forecast, by End User
 - 7.4.5. Market size and forecast, by country
 - 7.4.5.1. China
 - 7.4.5.1.1. Market size and forecast, by Type
 - 7.4.5.1.2. Market size and forecast, by Function
 - 7.4.5.1.3. Market size and forecast, by End User
 - 7.4.5.2. Japan
 - 7.4.5.2.1. Market size and forecast, by Type
 - 7.4.5.2.2. Market size and forecast, by Function
 - 7.4.5.2.3. Market size and forecast, by End User
 - 7.4.5.3. India
 - 7.4.5.3.1. Market size and forecast, by Type
 - 7.4.5.3.2. Market size and forecast, by Function
 - 7.4.5.3.3. Market size and forecast, by End User
 - 7.4.5.4. Australia
 - 7.4.5.4.1. Market size and forecast, by Type
 - 7.4.5.4.2. Market size and forecast, by Function

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- 7.4.5.4.3. Market size and forecast, by End User
- 7.4.5.5. South Korea
 - 7.4.5.5.1. Market size and forecast, by Type
 - 7.4.5.5.2. Market size and forecast, by Function
 - 7.4.5.5.3. Market size and forecast, by End User
- 7.4.5.6. Rest of Asia-Pacific
 - 7.4.5.6.1. Market size and forecast, by Type
 - 7.4.5.6.2. Market size and forecast, by Function
 - 7.4.5.6.3. Market size and forecast, by End User
- 7.5. LAMEA
 - 7.5.1. Key market trends, growth factors and opportunities
 - 7.5.2. Market size and forecast, by Type
 - 7.5.3. Market size and forecast, by Function
 - 7.5.4. Market size and forecast, by End User
 - 7.5.5. Market size and forecast, by country
 - 7.5.5.1. Latin America
 - 7.5.5.1.1. Market size and forecast, by Type
 - 7.5.5.1.2. Market size and forecast, by Function
 - 7.5.5.1.3. Market size and forecast, by End User
 - 7.5.5.2. Middle East
 - 7.5.5.2.1. Market size and forecast, by Type
 - 7.5.5.2.2. Market size and forecast, by Function
 - 7.5.5.2.3. Market size and forecast, by End User
 - 7.5.5.3. Africa
 - 7.5.5.3.1. Market size and forecast, by Type
 - 7.5.5.3.2. Market size and forecast, by Function
 - 7.5.5.3.3. Market size and forecast, by End User

CHAPTER 8: COMPETITIVE LANDSCAPE

- 8.1. Introduction
- 8.2. Top winning strategies
- 8.3. Product mapping of top 10 player
- 8.4. Competitive dashboard
- 8.5. Competitive heatmap
- 8.6. Top player positioning, 2022

CHAPTER 9: COMPANY PROFILES

- 9.1. Barclays Bank Plc
 - 9.1.1. Company overview
 - 9.1.2. Key executives
 - 9.1.3. Company snapshot
 - 9.1.4. Operating business segments
 - 9.1.5. Product portfolio
 - 9.1.6. Business performance
- 9.2. BNP Paribas
 - 9.2.1. Company overview
 - 9.2.2. Key executives
 - 9.2.3. Company snapshot
 - 9.2.4. Operating business segments

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- 9.2.5. Product portfolio
- 9.2.6. Business performance
- 9.3. Citigroup, Inc.
 - 9.3.1. Company overview
 - 9.3.2. Key executives
 - 9.3.3. Company snapshot
 - 9.3.4. Operating business segments
 - 9.3.5. Product portfolio
 - 9.3.6. Business performance
 - 9.3.7. Key strategic moves and developments
- 9.4. Deutsche Bank AG
 - 9.4.1. Company overview
 - 9.4.2. Key executives
 - 9.4.3. Company snapshot
 - 9.4.4. Operating business segments
 - 9.4.5. Product portfolio
 - 9.4.6. Business performance
- 9.5. Goldman Sachs Group
 - 9.5.1. Company overview
 - 9.5.2. Key executives
 - 9.5.3. Company snapshot
 - 9.5.4. Operating business segments
 - 9.5.5. Product portfolio
 - 9.5.6. Business performance
- 9.6. Industrial and Commercial Bank of China (Asia) Limited.
 - 9.6.1. Company overview
 - 9.6.2. Key executives
 - 9.6.3. Company snapshot
 - 9.6.4. Operating business segments
 - 9.6.5. Product portfolio
 - 9.6.6. Business performance
- 9.7. JP Morgan Chase & Co.
 - 9.7.1. Company overview
 - 9.7.2. Key executives
 - 9.7.3. Company snapshot
 - 9.7.4. Operating business segments
 - 9.7.5. Product portfolio
 - 9.7.6. Business performance
 - 9.7.7. Key strategic moves and developments
- 9.8. Mitsubishi UFJ Financial Group, Inc.
 - 9.8.1. Company overview
 - 9.8.2. Key executives
 - 9.8.3. Company snapshot
 - 9.8.4. Operating business segments
 - 9.8.5. Product portfolio
 - 9.8.6. Business performance
- 9.9. The Hongkong and Shanghai Banking Corporation Limited

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- 9.9.1. Company overview
- 9.9.2. Key executives
- 9.9.3. Company snapshot
- 9.9.4. Operating business segments
- 9.9.5. Product portfolio
- 9.9.6. Business performance
- 9.9.7. Key strategic moves and developments
- 9.10. Wells Fargo & Company
 - 9.10.1. Company overview
 - 9.10.2. Key executives
 - 9.10.3. Company snapshot
 - 9.10.4. Operating business segments
 - 9.10.5. Product portfolio
 - 9.10.6. Business performance

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

Retail Banking Market By Type (Commercial Banks, Rural Banks, Others), By Function (Bank Account Opening, Deposits and Withdrawals, Debit and Credit Card Issuance, Investment and Insurance, Others), By End User (Individuals, Businesses): Global Opportunity Analysis and Industry Forecast, 2023-2032

Market Report | 2023-10-01 | 432 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	\$3456.00
	Business User License	\$5730.00
	Enterprise License	\$9600.00
		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

2026-03-04

Signature

A large, empty rectangular box intended for a signature.

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com