

Embedded Finance Market Size, Share, Growth Analysis, By Type (embedded payments, embedded lending, embedded insurance, embedded wealth management), Business Model, Industry (retail & eCommerce, healthcare) - Global Forecast to 2029

Market Report | 2024-07-05 | 227 pages | MarketsandMarkets

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Report description:

The embedded finance market is estimated at USD 112.6 billion in 2024 to USD 237.4 billion by 2029, at a Compound Annual Growth Rate (CAGR) of 16.1%. Embedded finance improves access to financial products by including them in non-financial environments. They also enable organizations to provide secure monetary exchanges as products or services within their ecosystems. Additionally, integrating embedded finance eases user experiences and optimizes value propositions in the ecosystem for providers and the end consumer.

"By type, the embedded payments are expected to have the largest market size during the forecast period. "

Embedded Payments will likely dominate the global embedded finance market owing to its integration of payments into non-financial platforms such as e-commerce sites, mobile applications, and IoT devices to refine the user experience and minimize transaction hurdles. This integration aligns well with the growing theme of digitization across various industries as it enables the swift and safe completion of transactions within digital spaces. Consumers are keen on the ability to run payments that are instant and secure; such benefits are offered by embedded payments, providing the added advantage of being scalable for firms of all sizes. Based on these analyses, it is quite clear that embedded payments will continue to remain the largest segment within the embedded finance market during the foreseen period due to the growing business focus on integration and functionality.

"By type, embedded lending is expected to hold a higher growth rate during the forecast period." It is projected that embedded lending will have a better growth rate within the market of embedded finance since it can easily fit in with small but common transactions such as purchasing and payment of bills, which makes using the facilities more convenient. This is further complemented by the simplified user interface due to efficient big data processing and AI in credit checking and customization of

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loans. Moreover, embedding lending increases market access beyond the financial industry clients, targeting the SMEs and society segments not served by banks. This is through partnerships between fintech companies, the present financial organizations, and other sectors to enhance access, backed by adjusting legal structures for stability and boosting funding. All these factors combine to place embedded lending for vast growth compared to other typologies in the forecast period.

"North America is estimated to have the largest market share during the forecast period."

North America is expected to dominate the embedded finance market globally within the given forecast period because of technological developments such as the widespread usage of the internet and owning smartphones. Moreover, adopting new technology and a supportive regulatory environment in North America empowers the development of embedded finance solutions. Also, North America is one of the largest, most consumer-centric markets with a desire for effortless financial experiences. Therefore, it will remain a catalyst for advancements and growth of embedded finance.

In-depth interviews have been conducted with chief executive officers (CEOs), Directors, and other executives from various key organizations operating in the embedded finance market.

-□By Company Type: Tier 1 - 62%, Tier 2 - 23%, and Tier 3 - 15%

-□By Designation: C-level -38%, D-level - 30%, and Others - 22%

-□By Region: North America - 40%, Europe - 15%, Asia Pacific - 35%, and Rest of the World - 10%.

The major players in the embedded finance market are Stripe, Inc. (US), PayPal Holdings, Inc. (US), Amazon.com, Inc. (US), Plaid, Inc. (US), Klarna Bank AB (Sweden), FIS (US), Visa Inc. (US), Cross River Bank (US), Zeta Services Inc. (US), Marqeta, Inc. (US), Wise Payments Limited (UK), Goldman Sachs (UK), JPMorgan Chase & Co. (US), Alipay+ (China), Unit Finance Inc. (US), Solaris SE (Germany), Parafin, Inc. (US), Belvo (Mexico), Kasko Ltd. (UK), Tint Technologies Inc. (US), Mezu, Inc. (US), Fortis Payment Systems (US), Additiv AG (Switzerland), Galileo Financial Technologies, LLC (US), Trevipay (US). These players have adopted various growth strategies, such as partnerships, agreements and collaborations, new product launches, enhancements, and acquisitions to expand their embedded finance market footprint.

Research Coverage

The market study covers embedded finance market size across different segments. It aims at estimating the market size and the growth potential across various segments, including Type (embedded payments, embedded lending, embedded insurance, embedded investment/wealth management, other types), Business Model (B2B, B2C), Industry (retail & eCommerce, healthcare, education, telecom, transportation/mobility/logistics, travel & hospitality, other industries), and Region (North America, Europe, Asia Pacific, Middle East & Africa, and Latin America). The study includes an in-depth competitive analysis of the leading market players, their company profiles, key observations related to product and business offerings, recent developments, and market strategies.

Key Benefits of Buying the Report

The report will help the market leaders/new entrants with information on the closest approximations of the global embedded finance market's revenue numbers and subsegments. This report will help stakeholders understand the competitive landscape and gain more insights to position their businesses better and plan suitable go-to-market strategies. Moreover, the report will provide insights for stakeholders to understand the market's pulse and provide them with information on key market drivers, restraints, challenges, and opportunities.

The report provides insights on the following pointers:

1.□Analysis of key drivers (digitalization of financial services, consumer demand for convenience, technological advancements), restraints (regulatory complexities, data privacy concerns, high implementation costs), opportunities (financial inclusion, enhanced customer engagement), and challenges (cybersecurity risks, interoperability issues, market competition) influencing the growth of the embedded finance market.

2.□Product Development/Innovation: Detailed insights on upcoming technologies, research & development activities, and new

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product & service launches in the embedded finance market.

3. Market Development: Comprehensive information about lucrative markets - the report analyses the embedded finance market across various regions.

4. Market Diversification: Exhaustive information about new products & services, untapped geographies, recent developments, and investments in the embedded finance market.

5. Competitive Assessment: In-depth assessment of market shares, growth strategies, and service offerings of leading companies including Stripe, Inc. (US), PayPal Holdings, Inc. (US), Amazon.com, Inc. (US), Plaid, Inc. (US), Klarna Bank AB (Sweden), FIS (US), Visa Inc. (US), Cross River Bank (US), Zeta Services Inc. (US), Marqeta, Inc. (US), Wise Payments Limited (UK), Goldman Sachs (UK), JPMorgan Chase & Co. (US), Alipay+ (China), Unit Finance Inc. (US), Solaris SE (Germany), Parafin, Inc. (US), Belvo (Mexico), Kasko Ltd. (UK), Tint Technologies Inc. (US), Mezu, Inc. (US), Fortis Payment Systems (US), Additiv AG (Switzerland), Galileo Financial Technologies, LLC (US), Trevipay (US).

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