

**Embedded Finance Market By Type (Embedded Payment, Embedded Lending, Embedded Investment, Embedded Insurance, Embedded Credit Cards), By Industry Vertical (Retail and E-Commerce, Transportation and Logistics, Healthcare, Media and Entertainment, Others): Global Opportunity Analysis and Industry Forecast, 2024-2033**

Market Report | 2024-10-01 | 224 pages | Allied Market Research

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**Report description:**

The global embedded finance market was valued at \$82.7 billion in 2023, and is projected to reach \$570.9 billion by 2033, growing at a CAGR of 21.3% from 2024 to 2033. 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. Moreover, The embedded finance market is rapidly growing, driven by the integration of financial services into non-financial platforms. This model allows companies to offer services such as payments, lending, insurance, and investments within their ecosystems, enhancing customer experiences and streamlining transactions. The rise of fintech innovations and increasing consumer expectations for seamless, on-demand services have contributed to this market's expansion.

Key industries, including retail, e-commerce, and logistics, are adopting embedded finance solutions to improve convenience and customer retention. Companies can leverage data to personalize financial products, driving revenue growth. Moreover, embedded finance reduces the reliance on traditional banks by offering consumers direct access to financial services through platforms they already use, such as mobile apps or e-commerce websites.

With advancements in APIs and the rise of open banking, the embedded finance market is expected to grow substantially, offering

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new opportunities for businesses to integrate financial services into their operations.

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 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 opportunities 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.??

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#### Key Benefits For Stakeholders

- The study provides an in-depth analysis of the embedded finance market along with the current trends and future estimations to elucidate the imminent investment pockets.
- Information about key drivers, restrains, and opportunities and their impact analysis on the German commercial property insurance market size is provided in the report.
- Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the German commercial property insurance industry.
- The quantitative analysis of the German commercial property insurance market for the period 2024-2033 is provided to determine the Embedded finance market potential.

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- Regulatory Guidelines
- Strategic Recomendations
- Additional company profiles with specific to client's interest
- Additional country or region analysis- market size and forecast
- Brands Share Analysis
- Criss-cross segment analysis- market size and forecast
- Expanded list for Company Profiles
- Historic market data
- Market share analysis of players at global/region/country level
- SWOT Analysis

#### Key Market Segments

##### By Type

- Embedded Payment
- Embedded Lending
- Embedded Investment
- Embedded Insurance
- Embedded Credit Cards
- Type

- Traditional Credit Cards
- FinTech issued Credit Cards

##### By Industry Vertical

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

##### By Region

- North America
- U.S.

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- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- Bajaj Finserv Limited.
- Block, Inc.
- Cybrid Technology Inc
- Finastra International Limited
- FinBox
- Fortis Payment Systems, LLC ("Fortis")
- FPL Technologies Pvt. Ltd.
- 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

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- 3.2.1. Top impacting factors
- 3.2.2. Top investment pockets
- 3.3. Porter's five forces analysis
  - 3.3.1. Low intensity of rivalry
  - 3.3.2. Low bargaining power of buyers
  - 3.3.3. Low threat of new entrants
  - 3.3.4. Low threat of substitutes
  - 3.3.5. Low bargaining power of suppliers
- 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
    - 3.4.2.1. Regulatory challenges
  - 3.4.3. Opportunities
    - 3.4.3.1. Expanded customer base

#### 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
- 4.6. Embedded Credit Cards
  - 4.6.1. Key market trends, growth factors and opportunities
  - 4.6.2. Market size and forecast, by region
  - 4.6.3. Market share analysis by country
  - 4.6.4. Embedded Credit Cards Embedded Finance Market by Type
    - 4.6.4.1. Traditional Credit Cards Market size and forecast, by region
    - 4.6.4.2. Traditional Credit Cards Market size and forecast, by country
    - 4.6.4.3. FinTech issued Credit Cards Market size and forecast, by region
    - 4.6.4.4. FinTech issued Credit Cards Market size and forecast, by country

#### CHAPTER 5: EMBEDDED FINANCE MARKET, BY INDUSTRY VERTICAL

- 5.1. Overview

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- 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
  - 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 market trends, growth factors and opportunities
  - 6.2.2. Market size and forecast, by Type
    - 6.2.2.1. North America Embedded Credit Cards Embedded Finance Market 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. Market size and forecast, by Type
        - 6.2.4.1.1.1. U.S. Embedded Credit Cards Embedded Finance Market by Type
      - 6.2.4.1.2. Market size and forecast, by Industry Vertical
    - 6.2.4.2. Canada
      - 6.2.4.2.1. Market size and forecast, by Type
        - 6.2.4.2.1.1. Canada Embedded Credit Cards Embedded Finance Market by Type
      - 6.2.4.2.2. Market size and forecast, by Industry Vertical
- 6.3. Europe
  - 6.3.1. Key market trends, growth factors and opportunities
  - 6.3.2. Market size and forecast, by Type
    - 6.3.2.1. Europe Embedded Credit Cards Embedded Finance Market 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. Market size and forecast, by Type
        - 6.3.4.1.1.1. UK Embedded Credit Cards Embedded Finance Market by Type

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- 6.3.4.1.2. Market size and forecast, by Industry Vertical
- 6.3.4.2. Germany
  - 6.3.4.2.1. Market size and forecast, by Type
    - 6.3.4.2.1.1. Germany Embedded Credit Cards Embedded Finance Market by Type
  - 6.3.4.2.2. Market size and forecast, by Industry Vertical
- 6.3.4.3. France
  - 6.3.4.3.1. Market size and forecast, by Type
    - 6.3.4.3.1.1. France Embedded Credit Cards Embedded Finance Market by Type
  - 6.3.4.3.2. Market size and forecast, by Industry Vertical
- 6.3.4.4. Italy
  - 6.3.4.4.1. Market size and forecast, by Type
    - 6.3.4.4.1.1. Italy Embedded Credit Cards Embedded Finance Market by Type
  - 6.3.4.4.2. Market size and forecast, by Industry Vertical
- 6.3.4.5. Spain
  - 6.3.4.5.1. Market size and forecast, by Type
    - 6.3.4.5.1.1. Spain Embedded Credit Cards Embedded Finance Market by Type
  - 6.3.4.5.2. Market size and forecast, by Industry Vertical
- 6.3.4.6. Rest of Europe
  - 6.3.4.6.1. Market size and forecast, by Type
    - 6.3.4.6.1.1. Rest of Europe Embedded Credit Cards Embedded Finance Market by Type
  - 6.3.4.6.2. Market size and forecast, by Industry Vertical
- 6.4. Asia-Pacific
  - 6.4.1. Key market trends, growth factors and opportunities
  - 6.4.2. Market size and forecast, by Type
    - 6.4.2.1. Asia-Pacific Embedded Credit Cards Embedded Finance Market 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. Market size and forecast, by Type
        - 6.4.4.1.1.1. China Embedded Credit Cards Embedded Finance Market by Type
      - 6.4.4.1.2. Market size and forecast, by Industry Vertical
    - 6.4.4.2. Japan
      - 6.4.4.2.1. Market size and forecast, by Type
        - 6.4.4.2.1.1. Japan Embedded Credit Cards Embedded Finance Market by Type
      - 6.4.4.2.2. Market size and forecast, by Industry Vertical
    - 6.4.4.3. India
      - 6.4.4.3.1. Market size and forecast, by Type
        - 6.4.4.3.1.1. India Embedded Credit Cards Embedded Finance Market by Type
      - 6.4.4.3.2. Market size and forecast, by Industry Vertical
    - 6.4.4.4. Australia
      - 6.4.4.4.1. Market size and forecast, by Type
        - 6.4.4.4.1.1. Australia Embedded Credit Cards Embedded Finance Market by Type
      - 6.4.4.4.2. Market size and forecast, by Industry Vertical
    - 6.4.4.5. South Korea
      - 6.4.4.5.1. Market size and forecast, by Type
        - 6.4.4.5.1.1. South Korea Embedded Credit Cards Embedded Finance Market by Type
      - 6.4.4.5.2. Market size and forecast, by Industry Vertical

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- 6.4.4.6. Rest of Asia-Pacific
  - 6.4.4.6.1. Market size and forecast, by Type
    - 6.4.4.6.1.1. Rest of Asia-Pacific Embedded Credit Cards Embedded Finance Market by Type
  - 6.4.4.6.2. Market size and forecast, by Industry Vertical
- 6.5. LAMEA
  - 6.5.1. Key market trends, growth factors and opportunities
  - 6.5.2. Market size and forecast, by Type
    - 6.5.2.1. LAMEA Embedded Credit Cards Embedded Finance Market 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. Market size and forecast, by Type
        - 6.5.4.1.1.1. Latin America Embedded Credit Cards Embedded Finance Market by Type
      - 6.5.4.1.2. Market size and forecast, by Industry Vertical
    - 6.5.4.2. Middle East
      - 6.5.4.2.1. Market size and forecast, by Type
        - 6.5.4.2.1.1. Middle East Embedded Credit Cards Embedded Finance Market by Type
      - 6.5.4.2.2. Market size and forecast, by Industry Vertical
    - 6.5.4.3. Africa
      - 6.5.4.3.1. Market size and forecast, by Type
        - 6.5.4.3.1.1. Africa Embedded Credit Cards Embedded Finance Market by Type
      - 6.5.4.3.2. Market size and forecast, by Industry Vertical

## CHAPTER 7: COMPETITIVE LANDSCAPE

- 7.1. Introduction
- 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, 2023

## 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
  - 8.1.6. Business performance
  - 8.1.7. Key strategic moves and developments
- 8.2. FinBox
  - 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
  - 8.2.6. Key strategic moves and developments
- 8.3. Zopa Bank Limited
  - 8.3.1. Company overview

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- 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. PayPal Holdings, Inc
  - 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. Business performance
- 8.6. Fortis Payment Systems, LLC (?Fortis?)
  - 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. Cybrid Technology Inc
  - 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. Lendflow
  - 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. Key strategic moves and developments
- 8.9. PAYRIX
  - 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

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- 8.10. Stripe
  - 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
- 8.11. FPL Technologies Pvt. Ltd.
  - 8.11.1. Company overview
  - 8.11.2. Key executives
  - 8.11.3. Company snapshot
  - 8.11.4. Operating business segments
  - 8.11.5. Product portfolio
- 8.12. Bajaj Finserv Limited.
  - 8.12.1. Company overview
  - 8.12.2. Key executives
  - 8.12.3. Company snapshot
  - 8.12.4. Operating business segments
  - 8.12.5. Product portfolio
  - 8.12.6. Business performance

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