

United States RegTech Market Assessment, By Component [Solutions, Services], By Deployment Mode [On-premises, Cloud, Hybrid Model], By Enterprise Size [Small and Medium Enterprises, Large Enterprises], By Application [Anti-Money Laundering and Fraud Management, Regulatory Intelligence, Risk and Compliance Management, Regulatory Reporting], By End-user [BFSI, Manufacturing, IT and Telecom, Healthcare, Government, Others], By Region, Opportunities and Forecast, 2018-2032F

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Report description:

United States regtech market is projected to witness a CAGR of 17.68% during the forecast period 2025-2032, growing from USD 4.64 billion in 2024 to USD 17.07 billion in 2032. The RegTech market in the United States is driven by critical growth factors. Due to increased complexities and rigidity in regulatory regimes, organizations are, on their part, turning to RegTech to meet obligations progressively. The need for automation in internal processes in compliance deters organizations from several IT-related challenges that would have ironically involved going through human recommendations. Despite this, a high number of financial crimes and subsequent money laundering or fraud led to more calls for RegTech solutions such as AML software and fraud analytics. It is also more powerfully driven by enhancements in AI, machine learning, and analytics permitting better risk management and forecasting. Fintech penetration and globalization combined have led to the rising need for solutions for cross-border compliance and safe online transactions. Along with such demands came a vital build-up of data privacy acts such as General Data Protection Regulation and California Consumer Privacy Act, giving an upper hand to companies mindful of data safety. Since then, companies have been striving to combat the emerging regulatory risks by automating business processes and

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keeping them open to the rest of corporate structures. To assure growth, a well-oiled machine was created by changing a company's FDA and regulatory actions respond to the market. Heavy regulatory penalty means instead of integrating costly manual approaches, it is now the norm to adopt low-cost, automated solutions. Government support for innovation, combined with all these forces, will continue driving fast growth in the RegTech market, giving companies a flexible and efficient way to deal with complex compliance challenges.

The RegTech market focuses on leveraging technology to streamline regulatory compliance, risk management, and financial crime prevention for businesses. Driven by increasing regulatory complexity, the rise of financial crimes, and technological advancements, RegTech solutions help companies improve efficiency, reduce operational costs, and stay compliant with evolving laws. In January 2025, Quantifind Inc., a financial crime intelligence company powered by artificial intelligence, has raised USD 22 million in financing from Deloitte Ventures, Stephens Group, and current investors including Citi Ventures, S&P Global, DNS Capital, and USVP. The new investment will fuel Quantifind's global growth of its flagship product, Graphyte, as well as the launch of its new Payments Risk Intelligence solution.

Surge in Fraudulent Activities is Driving Market Growth

Consequently, increased instances of fraud rank among the highest in boosting growth for RegTech markets in the USA. Financial fraud cases, cyberdrama and money laundering continue to rise, with still bigger pressure on corporations to put in place capable systems to prevent and detect fraud. RegTech solutions such as anti-money laundering (AML) software, fraud detection tools, and transaction monitoring systems are fast becoming necessities for businesses towards safeguarding against such threats. The solutions use advanced algorithms, artificial intelligence (AI), and machine learning to identify suspicious behavior, identify real-time anomalies, and automate compliance. Not only does this reduce the business financial crime risk, keeping it aligned to regulatory compliance, but with ever more sophisticated fraud, it also addresses the need for ever more sophisticated, versatile solutions.

The demand for RegTech products is growing exponentially as companies attempt to shield themselves from potential reputational damage, hefty fines, and financial loss. This is being propelled by other key movements, such as increasing regulatory complexity and matters to do with data privacy, towards establishing the RegTech market in the United States as a fundamental part of today's financial setting. In October 2024, Forter Inc. launched several updates to further prevent fraud, such as enhanced device spoofing detection, new address manipulation logic, and a marketplace collusion model. The platform provides more visibility with better decision explainability, AI insights, and analytics tools, as well as prioritizing sign-up friction reduction through customizable policies. Forter has also fortified enterprise-grade partnerships by attaining AWS Retail Competency and opening an EU data center for improved data control and compliance.

Integration of AI is Fueling Regtech Market Growth

AI adoption tremendously drives the growth of the RegTech market in the United States. AI technologies are undergoing transformations in how the companies will beat regulatory measures for compliance, risk detection, and fraud detection. AI introduces machine learning algorithms that allow real-time analysis of enormous data volumes for pattern recognition and threat detection, which would be difficult for a human being to identify. Rapid anomaly identification and forecasting of potential compliance threats will spur operational efficiencies and ultimately minimize lapses brought about by human errors arising in compliance procedures. AI mainly automates complex processes including, but not limited to, the AML screening, transaction monitoring, and regulatory-reporting functions that keep the organizations in sync with ever-evolving compliance regimes. Moreover, these AI-enabled RegTech solutions will develop their methodologies in creating consistency through continued learning from recent data to exist in adaptive environments. In addition to this, AI-based RegTech is being rapidly adopted by corporations around the world to improve risk management, save costs, and enhance organizational compliance management, especially with the growing regulatory requirements for a more complete picture of their risk exposures. Driven by the ever evolving and growing adoption of AI towards these technologies, a major sector of innovation within RegTech is the way regulatory compliance across industries is delivered. In February 2025, Chainalysis Inc. launched upgrades aimed at helping organizations better comprehend Virtual Asset Service Providers (VASPs). VASPs are a key part of the cryptocurrency ecosystem, providing services that enable the adoption and utilization of digital assets by retail and institutional customers alike. VASPs bridge traditional finance with blockchain technology through exchanges and custody providers to payment processors.

BFSI Segment to Dominate United States RegTech Market

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The BFSI (Banking, Financial Services, and Insurance) sector is projected to comprise the largest share of the RegTech market in the United States, spurred on by the increasing demand toward regulatory compliance complexity, heightened financial crime risks, and effective risk management to ensure efficiency. While developments have been sweeping across various quarters of the financial services landscape, a spate of regulatory requirements, anti-money laundering (AML) controls, data protection legislation-has been imposed on banks and other lenders and, increasingly, elegant RegTech solutions have been solicited to automate compliance, reduce the scope for human error, and avoid costly fines. The BFSI sector increasingly relies on RegTech technologies such as automated reporting systems, fraud detection tools, and real-time transaction monitoring amidst changing regulations and security threats. Moreover, the emergence of digital banking, mobile payments and fintech platforms has amplified the demand for more sophisticated technologies to enable regulatory compliance.

RegTech allows financial businesses to counteract fraud, manage risk and foster customer trust while at the same time maximizing reform effectiveness. As financial crimes like money laundering and fraud become more and more complex and advanced, accordingly, the growth of using RegTech solutions in the BFSI space is mushrooming. With an increasing grip of regulatory oversight, the BFSI sector uses cutting-edge technologies to stay compliant, which sets it on course to be a major force in the spectrum of the United States' RegTech. In February 2025, Elliptic Enterprises Limited, a company specializing in cryptoasset compliance and risk management, is thrilled to announce the integration of Unichain into its complete set of screening and investigation compliance solutions. This will enable developers to build on Unichain, a high-speed decentralized Superchain L2 aimed at being the building block for DeFi and cross-chain liquidity.

Future Market Scenario (2025 – 2032F)

□ Increased adoption of cutting-edge technologies such as AI, machine learning, blockchain, and big data analytics will increase RegTech offerings in real-time tracking, predictive analytics, and automation.

□ The increased significance of data security and privacy because of the strict regulations of GDPR and CCPA will propel the growth in demand for RegTech solutions in protecting sensitive data.

□ Governments and regulatory authorities will impose more stringent compliance requirements, driving companies to use more advanced RegTech solutions to escape penalties and reputation loss.

□ As regulations are becoming more complex, companies will increasingly turn to RegTech for compliance management, cost savings in operations, and risk reduction.

Key Players Landscape and Outlook

The competition in the United States RegTech market is rugged, with large established technology firms and small emerging startups providing diverse solutions for regulatory compliance, risk management, and financial crime prevention. The large companies have vast industry knowledge and use their power to provide a holistic enterprise-wide offering, while small startups focus on pre-filling work back against areas like anti-money laundering, fraud detection, and blockchain analytics. Companies embedding next-gen technologies, including AI, ML, and automation, will get a competitive edge by creating effective, scalable, and real-time compliance solutions. With increasing complexity in the regulations, the ones who possess solid regulatory insight and industry-specific solutions rank highest in the market. The rapid technological growth coupled with the pressure for more effective compliance is an avalanche of competition; with mergers and acquisitions happening as larger corporations seek to enhance their capabilities by purchasing small, specialized exporters.

In September 2024, Hummingbird RegTech Inc., the risk management firm focused on financial crime, purchased LogicLoop for its no-code data integration and automation technology. This purchase was meant to solidify Hummingbird's platform for financial institutions to solve data fragmentation problems and better manage risk as well as carry out financial crime investigations.

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