

United Kingdom Fintech Market Report and Forecast 2025-2034

Market Report | 2025-06-06 | 136 pages | EMR Inc.

AVAILABLE LICENSES:

- Single User License \$3599.00
- Five User License \$4249.00
- Corporate License \$5099.00

Report description:

The United Kingdom fintech market size reached USD 10.32 Billion in 2024. The market is expected to grow at a CAGR of 7.05% between 2025 and 2034, reaching USD 20.40 Billion by 2034.

Due to the deployment mode, the United Kingdom fintech market growth benefits from enhanced data control

This entails companies having full authority over their data, which is crucial for safeguarding sensitive financial information. On-site fintech solutions enhance data control, aiding in safeguarding sensitive financial information. They simplify adherence to regulations as data remains under the company's jurisdiction. Customization options are adaptable, and performance can be quicker with reduced latency. Some perceive them as more secure due to direct security oversight.

Cloud-based fintech solutions offer scalability, adjusting resources according to market needs. They are cost-effective, eliminating substantial hardware investments with pay-as-you-go models. Accessible globally, they support remote work. Cloud providers manage updates, alleviating the IT team's burden. Furthermore, they offer robust disaster recovery through data redundancy and backups.

In August 2023, the UK introduced a £1 billion Fintech Growth Fund to enhance its global FinTech investment standing. Supported by industry giants like Mastercard and Barclays, the fund aims to assist growth-stage FinTech companies, addressing concerns about UK FinTech obstacles and promoting local listings.

Market Segmentation

United Kingdom Fintech Market Report and Forecast 2025-2034 offers a detailed analysis of the market based on the following segments:

Market Breakup by Deployment Mode

Scotts International. EU Vat number: PL 6772247784

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

www.scott-international.com

- On-Premises
- Cloud

Market Breakup by Technology

- Artificial Intelligence
- Application Programming Interface (API)
- Robotic Process Automation
- Data Analytics
- Others

Market Breakup by Application

- Payments and Fund Transfers
- Loans
- Insurance and Personal Finance
- Wealth Management
- Others

Market Breakup by Region

- England
- Wales
- Scotland
- Northern Ireland

The United Kingdom fintech market key players are Revolut Ltd., Monzo Bank Limited, Wise Plc, Paymentsense Limited, Starling Bank Limited, JPMorgan Chase & Co. (Nutmeg), Soldo Software Ltd., Digital Moneybox Limited, OakNorth Bank Plc, and SumUp Payments Limited among others.

[View Our Regional Reports](#)

[United States Fintech Market](#)

[Brazil Fintech Market](#)

[Vietnam Fintech Market](#)

[France Fintech Market](#)

[Germany Fintech Market](#)

[Fintech Market](#)

[China Fintech Market](#)

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

Table of Contents:

- 1 Executive Summary
 - 1.1 Market Size 2024-2025
 - 1.2 Market Growth 2025(F)-2034(F)
 - 1.3 Key Demand Drivers
 - 1.4 Key Players and Competitive Structure
 - 1.5 Industry Best Practices
 - 1.6 Recent Trends and Developments
 - 1.7 Industry Outlook
- 2 Market Overview and Stakeholder Insights
 - 2.1 Market Trends
 - 2.2 Key Verticals
 - 2.3 Key Regions
 - 2.4 Supplier Power
 - 2.5 Buyer Power
 - 2.6 Key Market Opportunities and Risks
 - 2.7 Key Initiatives by Stakeholders
- 3 Economic Summary
 - 3.1 GDP Outlook
 - 3.2 GDP Per Capita Growth
 - 3.3 Inflation Trends
 - 3.4 Democracy Index
 - 3.5 Gross Public Debt Ratios
 - 3.6 Balance of Payment (BoP) Position
 - 3.7 Population Outlook
 - 3.8 Urbanisation Trends
- 4 Country Risk Profiles
 - 4.1 Country Risk
 - 4.2 Business Climate
- 5 Europe Fintech Market Overview
 - 5.1 Key Industry Highlights
 - 5.2 Europe Fintech Historical Market (2018-2024)
 - 5.3 Europe Fintech Market Forecast (2025-2034)
- 6 United Kingdom Fintech Market Overview
 - 6.1 Key Industry Highlights
 - 6.2 United Kingdom Fintech Historical Market (2018-2024)
 - 6.3 United Kingdom Fintech Market Forecast (2025-2034)
- 7 United Kingdom Fintech Market by Deployment Mode
 - 7.1 On-Premises
 - 7.1.1 Historical Trend (2018-2024)
 - 7.1.2 Forecast Trend (2025-2034)

- 7.2 Cloud
 - 7.2.1 Historical Trend (2018-2024)
 - 7.2.2 Forecast Trend (2025-2034)
- 8 United Kingdom Fintech Market by Technology
 - 8.1 Artificial Intelligence
 - 8.1.1 Historical Trend (2018-2024)
 - 8.1.2 Forecast Trend (2025-2034)
 - 8.2 Application Programming Interface (API)
 - 8.2.1 Historical Trend (2018-2024)
 - 8.2.2 Forecast Trend (2025-2034)
 - 8.3 Robotic Process Automation
 - 8.3.1 Historical Trend (2018-2024)
 - 8.3.2 Forecast Trend (2025-2034)
 - 8.4 Data Analytics
 - 8.4.1 Historical Trend (2018-2024)
 - 8.4.2 Forecast Trend (2025-2034)
 - 8.5 Others
- 9 United Kingdom Fintech Market by Application
 - 9.1 Payments and Fund Transfer
 - 9.1.1 Historical Trend (2018-2024)
 - 9.1.2 Forecast Trend (2025-2034)
 - 9.2 Loans
 - 9.2.1 Historical Trend (2018-2024)
 - 9.2.2 Forecast Trend (2025-2034)
 - 9.3 Insurance and Personal Finance
 - 9.3.1 Historical Trend (2018-2024)
 - 9.3.2 Forecast Trend (2025-2034)
 - 9.4 Wealth Management
 - 9.4.1 Historical Trend (2018-2024)
 - 9.4.2 Forecast Trend (2025-2034)
 - 9.5 Others
- 10 United Kingdom Fintech Market by Region
 - 10.1 England
 - 10.1.1 Historical Trend (2018-2024)
 - 10.1.2 Forecast Trend (2025-2034)
 - 10.2 Wales
 - 10.2.1 Historical Trend (2018-2024)
 - 10.2.2 Forecast Trend (2025-2034)
 - 10.3 Scotland
 - 10.3.1 Historical Trend (2018-2024)
 - 10.3.2 Forecast Trend (2025-2034)
 - 10.4 Northern Ireland
 - 10.4.1 Historical Trend (2018-2024)
 - 10.4.2 Forecast Trend (2025-2034)
- 11 Market Dynamics
 - 11.1 SWOT Analysis
 - 11.1.1 Strengths

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- 11.1.2 Weaknesses
- 11.1.3 Opportunities
- 11.1.4 Threats
- 11.2 Porter's Five Forces Analysis
 - 11.2.1 Supplier's Power
 - 11.2.2 Buyer's Power
 - 11.2.3 Threat of New Entrants
 - 11.2.4 Degree of Rivalry
 - 11.2.5 Threat of Substitutes
- 11.3 Key Indicators for Demand
- 11.4 Key Indicators for Price
- 12 Competitive Landscape
 - 12.1 Supplier Selection
 - 12.2 Key Global Players
 - 12.3 Key Regional Players
 - 12.4 Key Player Strategies
 - 12.5 Company Profiles
 - 12.5.1 Revolut Ltd.
 - 12.5.1.1 Company Overview
 - 12.5.1.2 Product Portfolio
 - 12.5.1.3 Demographic Reach and Achievements
 - 12.5.1.4 Certifications
 - 12.5.2 Monzo Bank Limited
 - 12.5.2.1 Company Overview
 - 12.5.2.2 Product Portfolio
 - 12.5.2.3 Demographic Reach and Achievements
 - 12.5.2.4 Certifications
 - 12.5.3 Wise Plc
 - 12.5.3.1 Company Overview
 - 12.5.3.2 Product Portfolio
 - 12.5.3.3 Demographic Reach and Achievements
 - 12.5.3.4 Certifications
 - 12.5.4 Paymentsense Limited
 - 12.5.4.1 Company Overview
 - 12.5.4.2 Product Portfolio
 - 12.5.4.3 Demographic Reach and Achievements
 - 12.5.4.4 Certifications
 - 12.5.5 Starling Bank Limited
 - 12.5.5.1 Company Overview
 - 12.5.5.2 Product Portfolio
 - 12.5.5.3 Demographic Reach and Achievements
 - 12.5.5.4 Certifications
 - 12.5.6 JPMorgan Chase & Co. (Nutmeg)
 - 12.5.6.1 Company Overview
 - 12.5.6.2 Product Portfolio
 - 12.5.6.3 Demographic Reach and Achievements
 - 12.5.6.4 Certifications

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- 12.5.7 Soldo Software Ltd.
 - 12.5.7.1 Company Overview
 - 12.5.7.2 Product Portfolio
 - 12.5.7.3 Demographic Reach and Achievements
 - 12.5.7.4 Certifications
- 12.5.8 Digital Moneybox Limited
 - 12.5.8.1 Company Overview
 - 12.5.8.2 Product Portfolio
 - 12.5.8.3 Demographic Reach and Achievements
 - 12.5.8.4 Certifications
- 12.5.9 OakNorth Bank Plc
 - 12.5.9.1 Company Overview
 - 12.5.9.2 Product Portfolio
 - 12.5.9.3 Demographic Reach and Achievements
 - 12.5.9.4 Certifications
- 12.5.10 SumUp Payments Limited
 - 12.5.10.1 Company Overview
 - 12.5.10.2 Product Portfolio
 - 12.5.10.3 Demographic Reach and Achievements
 - 12.5.10.4 Certifications
- 12.5.11 Others

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

United Kingdom Fintech Market Report and Forecast 2025-2034

Market Report | 2025-06-06 | 136 pages | EMR Inc.

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
	Single User License	\$3599.00
	Five User License	\$4249.00
	Corporate License	\$5099.00
		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"/>
		Date	<input type="text" value="2026-03-04"/>
		Signature	<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