

China Fintech Market Size, Share and Growth Analysis Report - Forecast Trends and Outlook (2025-2034)

Market Report | 2025-06-29 | 127 pages | EMR Inc.

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Report description:

The China fintech market size reached approximately USD 76.50 Billion in 2024. The market is further projected to grow at a CAGR of 18.30% between 2025 and 2034, reaching a value of USD 410.69 Billion by 2034.

China Fintech Market Growth

Fintech, variously referred to as financial technology, is a technology that enhances or automates financial services and processes. It utilises specialised software and algorithms to help business owners, companies, and consumers manage their finances using a computer or a smartphone. It is typically used to automate insurance, investments, trading, risk management, and banking services among others and can provide insight into finances that are driving the growth of the China fintech industry.

The increasing internet penetration and the rising ownership of smartphones around the globe, along with the rising adoption of cashless currency, are the major factors propelling the China fintech market demand. Companies are also increasingly adopting the latest technologies to improve user-friendliness and propel the demand for fintech solutions among the technology-driven millennials and Gen-Z.

China Fintech Market Analysis

The growth of the China fintech market can be attributed to the increasing government investments to promote financial inclusion, surge digital payments, and ensure the stability of financial service payments. For instance, the United Kingdom government has created a task force to explore digital bank currency to form a more open, greener, and technologically advanced financial services sector. Similarly, South Korea's regulatory sandbox scheme is aimed at commercialising innovative fintech solutions and promoting competition.

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Fintech organisations are increasingly integrating AI to prevent fraud, respond to customers' queries, and enhance client engagement. There is a surge in the deployment of cloud computing, blockchain, and IoT by fintech companies to maintain sensitive data, reduce transaction costs, and comply with government regulations. Technological advancements and innovations is further driving the China fintech market.

China Fintech Industry Outlook

According to the People's Bank of China, in 2023, China recorded 531.087 billion bank card transactions, amounting to USD 153.54 trillion processed nationwide. This marked a 17.51% increase in transaction volume and a 7.23% increase in transaction value compared to the previous year. The rise in transaction volume and value highlights growing consumer trust in digital financial services and their expanding adoption nationwide, thus, driving the China fintech industry revenue.

According to the China Internet Network Information Center, the number of mobile internet users in China increased to 1076.19 million in June 2023 from 1046.59 million in June 2022, marking a growth of 2.8%. Meanwhile, the proportion of mobile internet users has significantly increased to 99.8% in June 2023 while expanding the user base for mobile financial services.

According to the National Bureau of Statistics of China, in Beijing, the local government expenditure on financial regulations has been estimated at USD 3.07 million in 2022. This funding enhances regulatory frameworks, providing a secure and stable environment for fintech operations.

The China fintech market trends and dynamics are being boosted as the number of online shopping users in China has increased to 884.10 million in June 2023 from 840.57 million in June 2022, with a significant growth of 5.2%. The utilisation ratio of online shopping among Internet users also has significantly increased, moving from 80.0% to 82.0% during the same period as reported by the China Internet Network Information Centre.

According to the China Internet Network Information Centre, the number of online payment users in China grew to 943.19 million in June 2023, up from 904.44 million in June 2022. The utilization ratio has increased, rising from 86.0% to 87.5% within the same period. This indicates strong growth in digital payment adoption, fuelled by increased consumer trust and the widespread integration of online payment solutions boosting the China fintech market revenue.

At the end of 2023, China has recorded a 3.26% year-on-year increase in the total number of bankcards issued, reaching 9.787 billion. Debit cards grew by 3.92% to 9.02 billion. The average number of bankcards per capita has been 6.93, with credit cards and debit-credit integrated cards making up 0.54 per capita, according to the People's Bank of China.

High digital adoption rates and a large, tech-savvy population drive strong demand in the China fintech market.

- Government support and favourable regulations foster innovation and growth in the fintech sector.
- Advanced technology infrastructure and a leading role in mobile payments provide a solid foundation for fintech expansion.

Regulatory uncertainties and changing policies pose compliance challenges for fintech companies.

- Intense domestic competition can reduce profitability and market share for individual firms.
- Geopolitical tensions and varying international regulations limit China expansion.

Efforts to increase financial inclusion create significant China fintech market opportunities, especially in underserved rural areas.

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- Expanding into emerging markets and offering cross-border services can further drive China fintech industry growth.

- Advances in blockchain, AI, and big data can improve product offerings and operational efficiency.

Regulatory crackdowns and stricter compliance requirements may hinder innovation and growth.

- Cybersecurity threats and data privacy issues pose significant risks to consumer trust and market stability.

Cybersecurity threats and data privacy issues pose significant risks to consumer trust and market stability.

- Economic fluctuations and market volatility can affect consumer spending and investment in fintech services.

Key Players in the China Fintech Market and their Strategic Initiatives

Airwallex

- Integration of WeChat Pay and Alipay into their payment gateway.

- The company expanded its virtual card offerings to meet the growing demand in China fintech market.

ZhongAn Technologies International Group Limited

- Collaboration with tech startups for innovative payment solutions.

- Enhancement of cybersecurity measures for digital transactions.

Shanghai Dianrong Financial Information Services Co., Ltd.

- Established partnerships with regional banks to expand financial inclusivity.

- Implemented a digital identity verification system for enhanced security.

China Fintech Industry Segmentation

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

Market Breakup by Technology

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

Market Breakup by Application

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- Banking
- Insurance
- Securities
- Others

China Fintech Market Share

On-premises is anticipated to account for a significant China fintech market share. This growth can be attributed to the high security, control, and performance optimisation offered by the mode of deployment. On-premises allows the local storage of data offering enhanced control of data, services, and resources.

The low latency and short feedback loop between the employees and on-premises infrastructure supports performance optimisation. On-premises protects sensitive data from leaving the company and is especially helpful for regulatory compliance further boosting the China fintech market demand.

Leading Companies in the China Fintech Market

The companies offer services such as international money transfers, foreign exchange, and multi-currency accounts, enabling businesses to streamline financial operations and lower costs related to China transactions.

- Airwallex
- ZhongAn Technologies International Group Limited
- Beijing Lerong Duoyuan Information Technology Co., Ltd.
- Shanghai Dianrong Financial Information Services Co., Ltd.
- Tencent Holdings Ltd.
- Rong360.com Inc.
- Lufax Holdings Limited
- Mashang Consumer Finance Co., Ltd.
- ZhongAn Online Property Insurance Co., Ltd.
- Futu Securities International (Hong Kong) Limited
- OneConnect Technology Co., LTD.

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China Fintech Market Report Snapshots

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