

## **AI in Fintech Market Report and Forecast 2025-2034**

Market Report | 2025-07-21 | 167 pages | EMR Inc.

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### **Report description:**

The global AI in fintech market size attained a value of approximately USD 12.61 Billion in 2024. The market is further expected to grow in the forecast period of 2025-2034 at a CAGR of 19.50%, reaching a value of around USD 74.88 Billion by 2034.

AI technology is increasingly being adopted in the fintech sector to enhance decision-making and to facilitate predictive analysis, bolstering the operational efficiency of fintech services. Meanwhile, an unpredicted wave of loan applications are likely to be among the key AI in fintech market trends, fuelling the demand for AI to sanction digital loans. Incorporation of AI in fintech enables efficient 24X7 customer service which has enhanced customer satisfaction in real-time. Technology is constantly evolving with numerous ventures initiated by companies to research and develop new processes to improve the workflow. Artificial intelligence completes many tasks simultaneously, learns self-advancement, removes the need for human intervention, and reduces the margins of error. Usage of AI is helping the financial sector gain real-time actionable insights, creating opportunities for the growth of the market for AI in fintech.

### Global AI in Fintech Market Share by Region

North America accounts for a healthy share of the global market for AI in fintech, owing to the developed financial sector in countries like the United States and Canada. Increased investments in research and development and innovations in AI technology are further strengthening the market in this region. Advancing technology and adoption of internet and mobile banking are expected to augment the AI in fintech market growth further. During the COVID 19 pandemic and post-pandemic, the finance technology market experienced high growth as the industry increasingly adopted internet banking as well as technology tools. Meanwhile, the Asia Pacific region is expected to witness significant growth in the market for AI in fintech.

### Market Segmentations

AI in Fintech refers to the usage of artificial intelligence in financial technology, utilising modern technologies and AI to improve operations in the financial industry and provide improved services to end-user customers. It uses computer innovations to

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complete and deliver financial services, and provides services through software, such as online banking, mobile payment apps, and even cryptocurrency.

#### Market Breakup by Type

- Solutions
- Services

#### Market Breakup by Deployment

- Cloud
- On-premises

#### Market Breakup by Application

- Chatbots
- Credit Scoring
- Quantitative and Asset Management
- Fraud Detection
- Others

#### Market Breakup by Region

- North America
- Europe
- Asia Pacific
- Latin America
- Middle East and Africa

#### Rising Adoption of Artificial Intelligence is Bolstering the Market Growth

Collaborations in the market for AI in fintech are increasing worldwide, spurred by surge in fund transfers and operations in different sectors, resulting in increasing involvement of technology in financial services. Increasing globalisation has propelled the financial sector to implement advanced technologies such as artificial intelligence to automate and secure processes against fraudulent acts. Organisations which are dealing with data pile up can substantially benefit from using artificial intelligence, machine learning, and big data analysis, creating new ways to track and record transactions and financial assets.

Smart mobile payments are becoming increasingly popular as more people depend on online transactions when they collaborate and conduct business. Accordingly, many key players are launching and providing payment platforms and are continually developing them by adding new features, which is expanding the scope of the AI in fintech market. Adopting advanced technologies has helped fintech evolve in the investment management sector; it assists businesses in evaluating investment possibilities, creating portfolios, and mitigating risks.

#### Key Players in the Global Market for AI in Fintech

The report gives a detailed analysis of the following key players in the global AI in fintech market, covering their competitive landscape, capacity, and latest developments like mergers, acquisitions, investments, expansions of capacity, and plant

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turnarounds:

- Intel Corporation
- Google LLC
- Microsoft Corporation
- IBM Corporation
- TIBCO Software Inc.
- Super.AI Inc
- NVIDIA Corporation
- ComplyAdvantage
- Amazon Web Services, Inc.
- Amelia US LLC
- Cognizant
- Capgemini SE
- Onfido
- Fair Isaac Corporation (FICO)
- HCL Technologies Limited
- Oracle Corporation
- Salesforce, Inc
- Others

The comprehensive EMR report provides an in-depth assessment of the market based on the Porter's five forces model along with giving a SWOT analysis.

**Table of Contents:**

- 1 Executive Summary
- 1.1 Market Size 2024-2025
- 1.2 Market Growth 2025(F)-2034(F)

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- 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 Global AI in Fintech Market Analysis
  - 5.1 Key Industry Highlights
  - 5.2 Global AI in Fintech Historical Market (2018-2024)
  - 5.3 Global AI in Fintech Market Forecast (2025-2034)
  - 5.4 Global AI in Fintech Market by Type
    - 5.4.1 Solutions
      - 5.4.1.1 Historical Trend (2018-2024)
      - 5.4.1.2 Forecast Trend (2025-2034)
    - 5.4.2 Services
      - 5.4.2.1 Historical Trend (2018-2024)
      - 5.4.2.2 Forecast Trend (2025-2034)
  - 5.5 Global AI in Fintech Market by Deployment
    - 5.5.1 Cloud
      - 5.5.1.1 Historical Trend (2018-2024)
      - 5.5.1.2 Forecast Trend (2025-2034)
    - 5.5.2 On-premises
      - 5.5.2.1 Historical Trend (2018-2024)
      - 5.5.2.2 Forecast Trend (2025-2034)
  - 5.6 Global AI in Fintech Market by Application
    - 5.6.1 Chatbots
      - 5.6.1.1 Historical Trend (2018-2024)
      - 5.6.1.2 Forecast Trend (2025-2034)

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- 5.6.2 Credit Scoring
  - 5.6.2.1 Historical Trend (2018-2024)
  - 5.6.2.2 Forecast Trend (2025-2034)
- 5.6.3 Quantitative and Asset Management
  - 5.6.3.1 Historical Trend (2018-2024)
  - 5.6.3.2 Forecast Trend (2025-2034)
- 5.6.4 Fraud Detection
  - 5.6.4.1 Historical Trend (2018-2024)
  - 5.6.4.2 Forecast Trend (2025-2034)
- 5.6.5 Others
- 5.7 Global AI in Fintech Market by Region
  - 5.7.1 North America
    - 5.7.1.1 Historical Trend (2018-2024)
    - 5.7.1.2 Forecast Trend (2025-2034)
  - 5.7.2 Europe
    - 5.7.2.1 Historical Trend (2018-2024)
    - 5.7.2.2 Forecast Trend (2025-2034)
  - 5.7.3 Asia Pacific
    - 5.7.3.1 Historical Trend (2018-2024)
    - 5.7.3.2 Forecast Trend (2025-2034)
  - 5.7.4 Latin America
    - 5.7.4.1 Historical Trend (2018-2024)
    - 5.7.4.2 Forecast Trend (2025-2034)
  - 5.7.5 Middle East and Africa
    - 5.7.5.1 Historical Trend (2018-2024)
    - 5.7.5.2 Forecast Trend (2025-2034)
- 6 North America AI in Fintech Market Analysis
  - 6.1 United States of America
    - 6.1.1 Historical Trend (2018-2024)
    - 6.1.2 Forecast Trend (2025-2034)
  - 6.2 Canada
    - 6.2.1 Historical Trend (2018-2024)
    - 6.2.2 Forecast Trend (2025-2034)
- 7 Europe AI in Fintech Market Analysis
  - 7.1 United Kingdom
    - 7.1.1 Historical Trend (2018-2024)
    - 7.1.2 Forecast Trend (2025-2034)
  - 7.2 Germany
    - 7.2.1 Historical Trend (2018-2024)
    - 7.2.2 Forecast Trend (2025-2034)
  - 7.3 France
    - 7.3.1 Historical Trend (2018-2024)
    - 7.3.2 Forecast Trend (2025-2034)
  - 7.4 Italy
    - 7.4.1 Historical Trend (2018-2024)
    - 7.4.2 Forecast Trend (2025-2034)
  - 7.5 Others

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## 8 Asia Pacific AI in Fintech Market Analysis

### 8.1 China

#### 8.1.1 Historical Trend (2018-2024)

#### 8.1.2 Forecast Trend (2025-2034)

### 8.2 Japan

#### 8.2.1 Historical Trend (2018-2024)

#### 8.2.2 Forecast Trend (2025-2034)

### 8.3 India

#### 8.3.1 Historical Trend (2018-2024)

#### 8.3.2 Forecast Trend (2025-2034)

### 8.4 ASEAN

#### 8.4.1 Historical Trend (2018-2024)

#### 8.4.2 Forecast Trend (2025-2034)

### 8.5 Australia

#### 8.5.1 Historical Trend (2018-2024)

#### 8.5.2 Forecast Trend (2025-2034)

### 8.6 Others

## 9 Latin America AI in Fintech Market Analysis

### 9.1 Brazil

#### 9.1.1 Historical Trend (2018-2024)

#### 9.1.2 Forecast Trend (2025-2034)

### 9.2 Argentina

#### 9.2.1 Historical Trend (2018-2024)

#### 9.2.2 Forecast Trend (2025-2034)

### 9.3 Mexico

#### 9.3.1 Historical Trend (2018-2024)

#### 9.3.2 Forecast Trend (2025-2034)

### 9.4 Others

## 10 Middle East and Africa AI in Fintech Market Analysis

### 10.1 Saudi Arabia

#### 10.1.1 Historical Trend (2018-2024)

#### 10.1.2 Forecast Trend (2025-2034)

### 10.2 United Arab Emirates

#### 10.2.1 Historical Trend (2018-2024)

#### 10.2.2 Forecast Trend (2025-2034)

### 10.3 Nigeria

#### 10.3.1 Historical Trend (2018-2024)

#### 10.3.2 Forecast Trend (2025-2034)

### 10.4 South Africa

#### 10.4.1 Historical Trend (2018-2024)

#### 10.4.2 Forecast Trend (2025-2034)

### 10.5 Others

## 11 Market Dynamics

### 11.1 SWOT Analysis

#### 11.1.1 Strengths

#### 11.1.2 Weaknesses

#### 11.1.3 Opportunities

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- 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 Intel Corporation
      - 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 Google LLC
      - 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 Microsoft Corporation
      - 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 IBM Corporation
      - 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 TIBCO Software Inc.
      - 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 Super.AI Inc
      - 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
    - 12.5.7 NVIDIA Corporation
      - 12.5.7.1 Company Overview

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- 12.5.7.2 Product Portfolio
- 12.5.7.3 Demographic Reach and Achievements
- 12.5.7.4 Certifications
- 12.5.8 ComplyAdvantage
  - 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 Amazon Web Services, Inc.
  - 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 Amelia US LLC
  - 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 Cognizant
  - 12.5.11.1 Company Overview
  - 12.5.11.2 Product Portfolio
  - 12.5.11.3 Demographic Reach and Achievements
  - 12.5.11.4 Certifications
- 12.5.12 Capgemini SE
  - 12.5.12.1 Company Overview
  - 12.5.12.2 Product Portfolio
  - 12.5.12.3 Demographic Reach and Achievements
  - 12.5.12.4 Certifications
- 12.5.13 Onfido
  - 12.5.13.1 Company Overview
  - 12.5.13.2 Product Portfolio
  - 12.5.13.3 Demographic Reach and Achievements
  - 12.5.13.4 Certifications
- 12.5.14 Fair Isaac Corporation (FICO)
  - 12.5.14.1 Company Overview
  - 12.5.14.2 Product Portfolio
  - 12.5.14.3 Demographic Reach and Achievements
  - 12.5.14.4 Certifications
- 12.5.15 HCL Technologies Limited
  - 12.5.15.1 Company Overview
  - 12.5.15.2 Product Portfolio
  - 12.5.15.3 Demographic Reach and Achievements
  - 12.5.15.4 Certifications
- 12.5.16 Oracle Corporation
  - 12.5.16.1 Company Overview
  - 12.5.16.2 Product Portfolio
  - 12.5.16.3 Demographic Reach and Achievements

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- 12.5.16.4 Certifications
- 12.5.17 Salesforce, Inc
  - 12.5.17.1 Company Overview
  - 12.5.17.2 Product Portfolio
  - 12.5.17.3 Demographic Reach and Achievements
  - 12.5.17.4 Certifications
- 12.5.18 Others

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