

## **Embedded Finance Market Report and Forecast 2025-2034**

Market Report | 2025-07-14 | 172 pages | EMR Inc.

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### **Report description:**

The global embedded finance market attained a value of nearly USD 73.83 Billion in 2024. The market is projected to grow at a CAGR of 24.30% between 2025 and 2034 to reach a value of around USD 650.05 Billion by 2034.

#### Key Trends in the Market

Embedded finance refers to a process in which a non-financial company offers financial products and services to a client. These financial services include lending, payment processing, and insurance, among others.

- The growing expansion of the e-commerce sector is offering lucrative growth opportunities for the embedded finance market. E-commerce platforms use embedded financial services to attract and retain sellers to gain a competitive edge.
- Growing collaborations and partnerships between software companies to bolster the adoption of embedded finance across businesses are likely to aid the market. For instance, companies like Weavr and Visa are collaborating to increase the sales of embedded finance solutions across B2B SaaS firms.
- The integration of artificial intelligence (AI) with embedded financial services is redefining financial engagement while facilitating next-generation personalisation for the end-users. This trend is likely to augment the embedded finance market dynamics in the coming years.

#### Market Segmentation

The EMR's report titled "Global Embedded Finance Market Report and Forecast 2025-2034" offers a detailed analysis of the market based on the following segments:

#### Market Breakup by Type

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- Embedded Payment
- Embedded Insurance
- Embedded Investment
- Embedded Banking
- Embedded Lending

#### Market Breakup by Business Model

- B2B
- B2C
- B2B2B
- B2B2C

#### Market Breakup by End Use

- Retail
- Healthcare
- Education
- IT and Telecom
- Real Estate
- Mobility
- Travel and Entertainment
- Manufacturing
- Others

#### Market Breakup by Region

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

#### Market Share by Type

Embedded payment accounts for a significant share in the embedded finance market. Embedded payment streamlines the user experience by eradicating the need for users to leave an application to make a payment. It speeds up the payment process, hence boosting customer satisfaction and improving customer loyalty and business revenue.

Moreover, amidst the changing consumer preferences and habits, embedded payments can help a business gain consumer insights which can add value to marketing strategies. This is a major advantage offered by embedded payments, which is likely to support the segment growth.

#### Market Share by Business Model

B2B accounts for a significant share of the market. THE B2B sector uses embedded financing methods to improve the payment

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process between the supplier and customers.

Meanwhile, the increasing number of fintech and software start-ups addressing the challenges of the B2B sector, such as security breaches, broken financial workflows, and lack of financial transparency, among others, have been bolstering the growth of this segment.

## Competitive Landscape

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. The report gives a detailed analysis of the key players in the global embedded finance market report, covering their competitive landscape and latest developments like mergers, acquisitions, investments and expansion plans.

### Stripe, Inc.

Stripe, Inc. is a financial services company which offers platforms for credit cards, billing management, money transfer, and marketplace management. It was founded in 2010 and is headquartered in Dublin, Ireland.

### Payrix Solutions, LLC

Payrix Solutions, LLC is an embedded payments company offering software technologies for different verticals, such as non-profit and charity, property management, and fitness, among others. It was established in 2015 and is headquartered in Georgia, the United States.

### Cybrid Technology Inc.

Cybrid Technology Inc. is a company which offers embedded financial services for businesses of various fields, using APIs and SDKs. The company was established in 2006 and is headquartered in Jiangsu, China.

Other market players include Walnut Insurance Inc., Lendflow Inc., Finastra, Zopa Bank Limited, Fortis Payment Systems, LLC, Transcard Payments, LLC, and Fluency Pty Limited., among others.

## 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

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- 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 Embedded Finance Market Analysis
  - 5.1 Key Industry Highlights
  - 5.2 Global Embedded Finance Historical Market (2018-2024)
  - 5.3 Global Embedded Finance Market Forecast (2025-2034)
  - 5.4 Global Embedded Finance Market by Type
    - 5.4.1 Embedded Payment
      - 5.4.1.1 Historical Trend (2018-2024)
      - 5.4.1.2 Forecast Trend (2025-2034)
    - 5.4.2 Embedded Insurance
      - 5.4.2.1 Historical Trend (2018-2024)
      - 5.4.2.2 Forecast Trend (2025-2034)
    - 5.4.3 Embedded Investment
      - 5.4.3.1 Historical Trend (2018-2024)
      - 5.4.3.2 Forecast Trend (2025-2034)
    - 5.4.4 Embedded Banking
      - 5.4.4.1 Historical Trend (2018-2024)
      - 5.4.4.2 Forecast Trend (2025-2034)
    - 5.4.5 Embedded Lending
      - 5.4.5.1 Historical Trend (2018-2024)
      - 5.4.5.2 Forecast Trend (2025-2034)
  - 5.5 Global Embedded Finance Market by Business Model
    - 5.5.1 B2B
      - 5.5.1.1 Historical Trend (2018-2024)
      - 5.5.1.2 Forecast Trend (2025-2034)
    - 5.5.2 B2C
      - 5.5.2.1 Historical Trend (2018-2024)
      - 5.5.2.2 Forecast Trend (2025-2034)
    - 5.5.3 B2B2B
      - 5.5.3.1 Historical Trend (2018-2024)
      - 5.5.3.2 Forecast Trend (2025-2034)
    - 5.5.4 B2B2C
      - 5.5.4.1 Historical Trend (2018-2024)

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- 5.5.4.2 Forecast Trend (2025-2034)
- 5.6 Global Embedded Finance Market by End Use
  - 5.6.1 Retail
    - 5.6.1.1 Historical Trend (2018-2024)
    - 5.6.1.2 Forecast Trend (2025-2034)
  - 5.6.2 Healthcare
    - 5.6.2.1 Historical Trend (2018-2024)
    - 5.6.2.2 Forecast Trend (2025-2034)
  - 5.6.3 Education
    - 5.6.3.1 Historical Trend (2018-2024)
    - 5.6.3.2 Forecast Trend (2025-2034)
  - 5.6.4 IT and Telecom
    - 5.6.4.1 Historical Trend (2018-2024)
    - 5.6.4.2 Forecast Trend (2025-2034)
  - 5.6.5 Real Estate
    - 5.6.5.1 Historical Trend (2018-2024)
    - 5.6.5.2 Forecast Trend (2025-2034)
  - 5.6.6 Mobility
    - 5.6.6.1 Historical Trend (2018-2024)
    - 5.6.6.2 Forecast Trend (2025-2034)
  - 5.6.7 Travel and Entertainment
    - 5.6.7.1 Historical Trend (2018-2024)
    - 5.6.7.2 Forecast Trend (2025-2034)
  - 5.6.8 Manufacturing
    - 5.6.8.1 Historical Trend (2018-2024)
    - 5.6.8.2 Forecast Trend (2025-2034)
  - 5.6.9 Others
- 5.7 Global Embedded Finance 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 Embedded Finance Market Analysis
  - 6.1 United States of America
    - 6.1.1 Historical Trend (2018-2024)
    - 6.1.2 Forecast Trend (2025-2034)

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- 6.2 Canada
  - 6.2.1 Historical Trend (2018-2024)
  - 6.2.2 Forecast Trend (2025-2034)
- 7 Europe Embedded Finance 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
- 8 Asia Pacific Embedded Finance 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 Embedded Finance 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 Embedded Finance Market Analysis
  - 10.1 Saudi Arabia

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- 10.1.1 Historical Trend (2018-2024)
- 10.1.2 Forecast Trend (2025-2034)
- 10.2 United Arab Emirate
  - 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
    - 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 Stripe, Inc.
      - 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 Payrix Solutions, 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 Cybrid Technology Inc.
      - 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

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- 12.5.4 Walnut Insurance Inc.
  - 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 Lendflow 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 Finastra
  - 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 Zopa Bank Limited
  - 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 Fortis Payment Systems, LLC
  - 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 Transcard Payments, LLC
  - 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 Fluency Pty 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

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