

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

Market Report | 2025-08-11 | 171 pages | EMR Inc.

AVAILABLE LICENSES:

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

Report description:

The global online banking market attained a value of USD 20.14 Billion in 2024. The market is further expected to grow in the forecast period of 2025-2034 at a CAGR of 12.90% to reach a value of USD 67.76 Billion by 2034.

Increasing Preference for Online Payments to Augment the Global Online Banking Industry Growth

The online banking business was dominated by the payments segment based on service type. Because of a large number of consumers migrating to online payment systems, which offer more convenience and time-saving features than traditional payment methods, the segment witnessed a considerable growth. The payments segment is expected to continue its dominance over the forecast period as a result of the superior customer service and a consistent user experience, which is becoming a prominent trend in the industry. In addition, increasing collaborations, implementing business strategies, providing customised solutions, and improving digital channels for online payments are anticipated to help the market grow.

North America to Dominate the Global Online Banking Industry

Region-wise, North America is expected to dominate the global market for online banking in the forecast period. This can be attributed to the presence of robust banking infrastructure and the increased acceptance of advanced technology in the region. Meanwhile, in the anticipated term, the Asia Pacific is expected to witness a healthy growth due to the increasing demand to access online banking services in nations like China, India, Japan, and Australia, as a result of the growing internet usage.

Online Banking: Definition and Segmentation

An electronic payment system that allows users to make financial transactions over the internet is known as online banking. All typical banking operations and programmes, such as money deposits, withdrawals, transfers, savings account administration,

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

financial product application, loan management, bill payments, and other account services, can also be digitised.

Market Breakup by Service Type

- Payments
- Processing Services
- Customer and Channel Management
- Wealth Management
- Others

Market Breakup by Banking Type

- Retail Banking
- Corporate Banking
- Investment Banking

Market Breakup by Region

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

Growing Digitalisation and Automation to Bolster the Growth of the Global Online Banking Industry

The growing internet penetration and smartphone usage, supported by the rapid digitisation globally, is driving the expansion of the online banking industry. Cloud computing, application programming interfaces (APIs), robotic process automation (RPA), chatbots, machine learning, and blockchain are among key technologies that are accelerating the growth of the online banking business. Furthermore, the expansion of the online banking industry is fuelled by real-time payment solutions, convenience and simpler access to online banking, and rising smartphone usage. Furthermore, during the forecast period, the market is expected to increase at a significant rate. This is due to the banking industry's tremendous development and uniformity in terms of products and services delivered via mobile application, as well as greater consumer brand loyalty, which, in turn, has fuelled the expansion of the online banking sector. In addition, the market's expansion is increasingly being driven by high-yield interest rates. Because online banking has enabled investors to keep a real-time track of their investment portfolio while investing or trading online with continuous access to their funds, the market is likely to increase. Thus, these online banking features are likely to accelerate the market expansion in the near future.

Key Industry Players in the Global Online Banking Market

The report presents a detailed analysis of the following key players in the global online banking market, looking into their capacity, market shares, and latest developments like capacity expansions, plant turnarounds, and mergers and acquisitions:

- ACI Worldwide
- Capital Banking Solution
- Cor Financial Solutions Limited
- EdgeVerve Systems Limited

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- Fiserv, Inc.
- Others

The comprehensive report looks into the macro and micro aspects of the industry. The EMR report gives an in-depth insight into the market by providing a SWOT analysis as well as an analysis of Porter's Five Forces model.

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 Global Online Banking Market Analysis
 - 5.1 Key Industry Highlights
 - 5.2 Global Online Banking Historical Market (2018-2024)
 - 5.3 Global Online Banking Market Forecast (2025-2034)
 - 5.4 Global Online Banking Market by Service Type
 - 5.4.1 Payments
 - 5.4.1.1 Historical Trend (2018-2024)
 - 5.4.1.2 Forecast Trend (2025-2034)
 - 5.4.2 Processing Services
 - 5.4.2.1 Historical Trend (2018-2024)

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- 5.4.2.2 Forecast Trend (2025-2034)
- 5.4.3 Customer and Channel Management
 - 5.4.3.1 Historical Trend (2018-2024)
 - 5.4.3.2 Forecast Trend (2025-2034)
- 5.4.4 Wealth Management
 - 5.4.4.1 Historical Trend (2018-2024)
 - 5.4.4.2 Forecast Trend (2025-2034)
- 5.4.5 Others
- 5.5 Global Online Banking Market by Banking Type
 - 5.5.1 Retail Banking
 - 5.5.1.1 Historical Trend (2018-2024)
 - 5.5.1.2 Forecast Trend (2025-2034)
 - 5.5.2 Corporate Banking
 - 5.5.2.1 Historical Trend (2018-2024)
 - 5.5.2.2 Forecast Trend (2025-2034)
 - 5.5.3 Investment Banking
 - 5.5.3.1 Historical Trend (2018-2024)
 - 5.5.3.2 Forecast Trend (2025-2034)
- 5.6 Global Online Banking Market by Region
 - 5.6.1 North America
 - 5.6.1.1 Historical Trend (2018-2024)
 - 5.6.1.2 Forecast Trend (2025-2034)
 - 5.6.2 Europe
 - 5.6.2.1 Historical Trend (2018-2024)
 - 5.6.2.2 Forecast Trend (2025-2034)
 - 5.6.3 Asia Pacific
 - 5.6.3.1 Historical Trend (2018-2024)
 - 5.6.3.2 Forecast Trend (2025-2034)
 - 5.6.4 Latin America
 - 5.6.4.1 Historical Trend (2018-2024)
 - 5.6.4.2 Forecast Trend (2025-2034)
 - 5.6.5 Middle East and Africa
 - 5.6.5.1 Historical Trend (2018-2024)
 - 5.6.5.2 Forecast Trend (2025-2034)
- 6 North America Online Banking 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 Online Banking 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)

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

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 Online Banking 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 Online Banking 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 Online Banking 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	

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

- 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 ACI Worldwide
 - 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 Capital Banking Solution
 - 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 Cor Financial Solutions Limited
 - 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 EdgeVerve Systems 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 Fiserv, Inc.
 - 12.5.5.1 Company Overview
 - 12.5.5.2 Product Portfolio
 - 12.5.5.3 Demographic Reach and Achievements

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

12.5.5.4 Certifications

12.5.6 Others

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

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

Market Report | 2025-08-11 | 171 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="2026-02-17"/>
		Signature	

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com



Scotts International. EU Vat number: PL 6772247784

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