

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

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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,

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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

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- 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.

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