

E-banking Market : Global Opportunity Analysis and Industry Forecast, 2023-2032

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NEW CASTLE, WILMINGTON, UNITED STATES, January 17, 2024 /EINPresswire.com/ -- E-banking, also known as internet banking, web banking, or home banking, is an electronic payment system that allows a bank or other financial institution customers to conduct a variety of financial transactions through the institution's website. Furthermore, customers can use online banking to access almost all of the services that are available in a physical branch, such as deposits, transfers, and online bill payments. Almost every banking institution offers some form of online banking, which is accessible via desktop and mobile apps. Moreover, banks, on the other hand, are striving to provide a more seamless experience across online and mobile channels, as well as to increase customer engagement to meet the customers' demands, needs, and preferences. Therefore, the surge in demand for e-banking services is expected to boost the growth of the [e-banking market](#) size in the upcoming years.

Top Impacting Factors: Market Scenario Analysis, Trends, Drivers, and Impact Analysis

Convenience and better rates of interest and increase in smartphone usage and internet penetration are driving the growth of the market. In addition, switching banks from traditional methods to digitalized banking by implementing technologies is further fueling the growth of the market. However, security and privacy concerns may limit the market growth. On the contrary, the rise in innovative banking services and increase in corporate investors are expected to provide lucrative opportunities to the market in the upcoming years.



The global e-banking market trends are as follows:

Convenience and Better Rates of Interest:

The high yield interest rate is becoming a key factor for market growth as it provides convenience and easier access to online banking products and services. Furthermore, in e-banking, there are no branches to maintain, and other operational costs are reduced over time, resulting in increased cost efficiency in business operations. As a result of the reduction in these additional expenses, banks offer customers better-interest saving options.

Moreover, because all transaction information is stored at the bank's terminal, customers can use e-banking without purchasing any software, storage, or backup data. As a result, these factors make using e-banking more convenient for customers, thereby driving the growth of the e-banking market share during the forecasted period.

Increase in Smartphone Usage and Internet Penetration:

The demand for e-banking is continuing to rise, and it is expected to maintain its dominance in the market, thanks to an increase in smartphone usage and widespread internet penetration in several countries. Furthermore, consumers are increasingly using e-banking as banks offer real-time payment solutions, allowing regular banking transactions online, as well as bill payment and other features. Furthermore, the banking industry has seen massive expansion and standardization in terms of products and services offered via mobile applications, as well as increased consumer brand loyalty, propelling the e-banking market growth forward. Therefore, the increase in smartphone usage and internet penetration is driving the growth of the market during the forecasted period.

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COVID-19 Scenario Analysis

During the COVID-19, the global e-banking market size experienced significant growth and continued development. Furthermore, due to widespread fear of the virus and a desire to maintain social distance, consumers have been primarily using mobile phones and web browsers to access banking services.

As a result, shifting consumer preferences toward e-banking services has accelerated the e-banking market's growth. Furthermore, COVID-19 had a positive impact on e-banking, which is expected to continue to dominate during the forecasted period.

Key Benefits of the Report:

This study presents an analytical depiction of the global e-banking market along with the current trends and future estimations to determine the imminent investment pockets.

The report presents information related to key drivers, restraints, and opportunities along with a detailed analysis of the market share.

The current market is quantitatively analyzed to highlight the global e-banking market growth scenario.

Porter's five forces analysis illustrates the potency of buyers & suppliers in the market.

The report provides a detailed market analysis depending on the present and future competitive intensity of the market.

E-Banking Market Report Highlights

Aspects Details

By Type

Informational services

Transactional services

Communicative services

By Software

Customized software

Standard software

By Application

Payments

Processing Services

Customer and Channel Management

Risk Management

Others

By Region

North America (U.S., Canada, Mexico)

Europe (UK, Germany, France, Spain, Italy, Rest of Europe)

Asia-Pacific (China, Japan, India, Australia, South Korea, Rest of Asia-Pacific)

LAMEA (Latin America, Middle East, Africa)

Key Market Players

CGI Inc., Cor Financial Solutions Ltd, EdgeVerve Systems Limited, Microsoft Corporation, ACI Worldwide, Temenos Group AG, Broadridge Financial Solutions Inc., Fiserv Inc., Oracle Corporation, Tata Consultancy Services

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