

Anticipated Expansion: Embedded Finance Market Expected to Hit US\$ 622.9 Billion by 2030, Demonstrating a 25.4% (CAGR)

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NEW CASTLE, DE, UNITED STATES, October 9, 2024 /EINPresswire.com/ -- Embedded finance means incorporating financial capabilities directly into the customer experience of various businesses or platforms, such as e-commerce websites, social media platforms, or mobile apps. Embedded finance allows any individual to access and use financial services, such as payments, loans, or insurance, without leaving the platform or app, which is already using it. It brings financial services closer to the customers, making them more convenient and accessible in everyday activities.

Allied Market Research published a report, titled, "[Embedded Finance Market](#) by Type (Embedded Payment, Embedded Lending, Embedded Investment, and Embedded Insurance), and Industry Vertical (Retail and E-Commerce, Transportation & Logistics, Healthcare, Media & Entertainment, and Others): Global Opportunity Analysis and Industry Forecast, 2023-2032." According to the report, the global embedded finance market was valued at \$66.8 billion in 2022, and is projected to reach \$622.9 billion by 2032, growing at a CAGR of 25.4% from 2023 to 2032.

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Prime Determinants of Growth-

The embedded finances market is driven by the rising trend of digital transformation in several sectors and the evolving demands of customers in the digital world to embrace embedded finance as a means to enhance their products and services. However, regulatory challenges indeed act as a significant restraint for the embedded finance market. On the contrary, with the integration of financial services into non-financial platforms, such as e-commerce websites, ride-sharing apps, and social media platforms, embedded finance has the potential to reach a much larger audience than traditional financial institutions alone.

The embedded payment segment to maintain its leadership status throughout the forecast period-

Based on type, the embedded payment segment held the highest market share in 2022, accounting for around two-fifths of the global embedded finance market revenue. This can be attributed to the widespread adoption of payment service across various demographics and regions. However, the embedded lending segment is projected to manifest the highest CAGR of 28.7% from 2023 to 2032, this is attribute to the fact that it enables businesses to provide rapid and personalized lending options right within their platforms, satisfying the increased demand for quick access to finance and improving the overall customer experience.

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The retail and e-commerce segment to maintain its leadership status throughout the forecast period-

Based on industry vertical, the retail and e-commerce segment held the highest market share in 2022, accounting for nearly two-fifths of the global embedded finance market revenue. This is attributed to the increasing demand for integrated payment solutions, personalized financing options, and streamlined customer experiences within these sectors. However, the media and entertainment segment is projected to manifest the highest CAGR of 29.7% from 2023 to 2032. This is owing to the integration of microtransactions and digital currencies into media platforms has the potential to revolutionize content monetization models.

North America to maintain its dominance in 2022-

Based on region, North America held the highest market share in terms of revenue in 2022, accounting for more than one-third of the global embedded finance market revenue. This is because regulatory bodies in North America are actively considering policies and regulations to foster innovation and competition in the embedded finance space. However, the Asia-Pacific region is expected to witness the fastest CAGR of 28.7% from 2023 to 2032, and is likely to dominate the market during the forecast period, owing to the fact that Asia-Pacific region witnessing significant digital transformation across various sectors, including finance.

Leading Market Players: -

- Block, Inc.
- Cybrid Technology Inc
- Fortis Payment Systems, LLC ("Fortis")
- Finastra International Limited
- FinBox
- Lendflow
- PAYRIX
- PayPal Holdings, Inc

□ Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.

□ The report includes the analysis of the regional as well as global embedded finance market trends, key players, market segments, application areas, and market growth strategies.

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We are in professional corporate relations with various companies and this helps us in digging out market data that helps us generate accurate research data tables and confirms the utmost accuracy in our market forecasting. Allied Market Research CEO Pawan Kumar is instrumental in

inspiring and encouraging everyone associated with the company to maintain high-quality data and help clients in every way possible to achieve success. Each and every data presented in the reports published by us is extracted through primary interviews with top officials from leading companies of the domain concerned. Our secondary data procurement methodology includes deep online and offline research and discussion with knowledgeable professionals and analysts in the industry.

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