

# Global Embedded Finance Market Set For 21.8% Growth, Reaching \$208.89 Billion By 2029

*The Business Research Company's  
Embedded Finance Global Market Report  
2025 – Market Size, Trends, And Global  
Forecast 2025-2034*

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/EINPresswire.com/ -- The embedded  
finance market is experiencing

substantial growth in recent years. It has escalated from a value of \$77.64 billion in 2024 and is projected to reach a staggering \$94.77 billion in 2025, producing an impressive compound annual growth rate CAGR of 22.1%. Several contributing factors can be attributed to this development in the historic period, including elevated customer demand for convenience, the



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growth of e-commerce, heightened investments in open banking frameworks, augmented consumer trust in non-bank platforms, proliferating adoption of digital wallets and contactless payments, and a rising demand for instant credit and micro-lending solutions.

What Does The Future Hold For [The Embedded Finance Market?](#)

Following its significant growth, predictions for the embedded finance market point to a continuation of this trend over the next few years. It is forecasted to soar to a

whopping \$208.89 Billion in 2029 at a CAGR of 21.8%. Factors contributing to this projected growth include escalating digital transformation, increasing popularity of online payment services, rising smartphone penetration, growing demand for on-demand insurance solutions, and the skyrocketing use of real-time data analytics. Several major trends expected to emerge in the forecast period include the advent of technology-driven payment gateways, the development of insurance-as-a-service models, the integration of financial application programming interfaces, the innovation in micro-investing platforms, and the proliferation of financial literacy tools.

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Embedded Finance Global Market Report 2025



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### What's Driving The Embedded Finance Market Forward?

Stimulating the expansion of the embedded finance market is the rising popularity of online payment services. Online payment platforms facilitate secure, efficient money transactions over the internet for individuals and businesses, earning considerable favor due to the convenience, speed, and anytime-anywhere availability they offer. Embedded finance enhances these services further, integrating financial features directly into digital platforms to enrich user experience, streamline transactions, reduce friction and present seamless payment solutions, ultimately simplifying business management and the buying process for customers. To demonstrate, in July 2024, the UK-based financial services company UK Finance found that 62% of UK adults used online banking and 60% accessed banking services via mobile apps in 2023. This amplifying preference for online payment services is, therefore, a strong propellant for the continuing growth of the embedded finance market.

### Who Are Dominating The Embedded Finance Landscape?

Numerous major companies operating in the embedded finance market play a crucial role in its trajectory, including State Bank of India, eBay Inc., Adyen N.V., Cybrid Technology Inc., Stripe Inc., Finastra Group Holdings Limited, Green Dot Corporation, Affirm Holdings Inc., Paytm, Thoughtworks, Marqeta Inc., Q2 Holdings Inc., Xendit Inc., Zopa Bank Limited, Plaid Inc., Qover SA/NV, Transcard LLC, Lendflow Inc., Walnut Insurance Inc., SoFi Technologies Inc.

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### What's New In The Embedded Finance Market?

Companies are concentrating their efforts on developing substantial platforms such as comprehensive fintech platforms, to streamline payment solutions and enhance customer experiences. An example of this is the Fidelity Information Services FIS, a US-based financial services company. In May 2024, FIS launched Atelio, designed for use by financial institutions, businesses, and software developers. Atelio offers a comprehensive embedded finance platform with easy-to-integrate APIs, enabling the embedding of services like money movement, card issuance, lending, KYC onboarding, etc., directly into user products. This provides robust security, regulatory compliance, developer-friendly tools, allowing rapid deployment of customizable financial solutions leveraging FIS's extensive technology and expertise.

### How Is [The Embedded Finance Market Segmented?](#)

The embedded finance market is divided among various segments:

1 By Type: Embedded Payment, Embedded Lending, Embedded Investment, Embedded Insurance, Embedded Banking

2 By Business Model: Business-To-Business, Business-To-Consumer, Business-To-Business-To-Business, Business-To-Business-To-Consumer

3 By End-User: Retail, Healthcare, Logistics, Manufacturing, Travel And Entertainment, Other End-users

With Subsegments including payment methods such as In-App Payments and Pay Later options, lending services such as Consumer Loans and SME Lending, investments through Robo-Advisory Services and Micro-Investing, Insurance services such as Life Insurance and Auto Insurance, and Banking services such as Direct Deposit Services and Mobile Banking Tools.

What Does The Embedded Finance Market Geographic Landscape Look Like?

North America held the largest share of the embedded finance market in 2024, with Asia-Pacific primed to be the fastest-growing region in the forecast period. However, the market spans across various regions, including Western Europe, Eastern Europe, South America, the Middle East, and Africa.

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