

The Rapid Rise of Embedded Banking at a 23.6% CAGR to \$110,667.66 Million by 2032

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NEW CASTLE, DE, UNITED STATES, July 7, 2025 /EINPresswire.com/ -- Allied Market Research published a report, titled, "[Embedded Banking Market](#) by type (Payment Processing, Lending, Contactless Payment, Wealth Management and Others), Industry Vertical (Retail and E-commerce, Transport and Logistics, Healthcare Media and Entertainment, and Others): Global Opportunity Analysis and Industry Forecast, 2022-2032. According to the report, the global embedded banking industry generated \$13.6 billion in 2022 and is anticipated to generate \$110.7 billion by 2032, witnessing a CAGR of 23.6% from 2023 to 2032.

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Determinants of Growth

As industries undergo digital transformation, there is a growth in demand for embedded banking solutions to integrate financial services seamlessly into various digital platforms and processes. Businesses across sectors have adopted embedded banking to enhance customer experiences and operational efficiency. Furthermore, the continued innovation within the fintech sector contributes significantly to the growth of embedded banking. Fintech companies are at the forefront of developing technologies and solutions that embed banking services into non-financial platforms, creating new opportunities and disrupting traditional banking models. Moreover, embedded banking plays a crucial role in promoting financial inclusion by reaching underserved and unbanked populations. The demand for inclusive financial services, especially in emerging markets, has driven the adoption of embedded banking solutions to provide easy access to banking services.

COVID-19 Scenario

The impact of COVID-19 on the embedded banking market can be described as mixed. The pandemic accelerated the digital transformation of financial services while it posed challenges for many industries. The increased demand for contactless transactions, remote access to financial services, and a shift toward online platforms created opportunities for embedded banking solutions. Businesses sought innovative ways to adapt to the change in landscape, and

the emphasis on digitalization and efficiency became a driving force for the adoption of embedded banking services. However, economic uncertainties and disruptions in certain sectors also presented challenges.

In addition, the need for contactless and digital financial services surged as lockdowns and social distancing measures were implemented globally. Businesses, especially in retail and e-commerce, accelerated their adoption of embedded banking to offer seamless online transactions and financial services to customers. The focus on remote work and change in consumer behaviors created an increased appetite for innovative solutions that integrate banking functionalities into digital

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

On the basis of type, the payment processing segment held the highest market share in 2022, accounting for more than one-third of the global embedded banking market revenue. This can be attributed to the increase in demand for seamless and integrated financial transactions within various digital platforms, including e-commerce, retail, and mobile applications. Embedded banking solutions, with a focus on efficient payment processing, cater to the growth in need for frictionless payment experiences, driving widespread adoption across industries. However, the wealth management segment is projected to manifest the fastest CAGR of 27.0% from 2023 to 2032, this is attributed to the fact that the growth in demand for integrated financial services, personalized investment solutions, and seamless wealth management tools within digital platforms. Embedded banking caters to this need, offering a holistic approach to financial management and investment services, driving its prominence in the market.

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

Based on industry vertical, retail and e-commerce segment held the highest market share in 2022, accounting for more than two-fifths of the global embedded banking market revenue and is estimated to maintain its leadership status throughout the forecast period. This is attributed to the widespread adoption of digital transactions, the need for seamless payment processing, and the integration of banking services within online shopping platforms, enhancing the overall customer experience. However, the healthcare segment is projected to manifest the fastest CAGR of 27.4% from 2023 to 2032, this is attributed to increase in focus of the industry on digital transformation, demand for streamlined financial processes in patient care, and the integration of banking services to enhance the overall healthcare financial ecosystem.

North America to maintain its dominance by 2032

On the basis of region, North America held the highest market share in terms of revenue in 2022,

accounting for more than one-third of the global embedded banking market revenue. This is attributed to advanced fintech infrastructure, widespread digital adoption, and a proactive shift toward embedded financial services, driven by the tech-savvy consumers and innovative financial institutions of this region. However, the Asia-Pacific region is expected to witness the fastest CAGR of 26.8% from 2023 to 2032 and is expected to dominate the market during the forecast period, owing to a rapidly growing digital economy, increased smartphone penetration, and a strong emphasis on financial inclusion, driving widespread adoption of integrated banking services across diverse sectors.

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Leading market players: -

Cybrid Inc.

EdgeVerve Systems Limited

Finastra

Fiserv, Inc.

Lendflow

Moshpit Technologies, Inc.

PayPal

PAYRIX

Stripe, Inc.

Zopa Bank Limited

The report provides a detailed analysis of these key players in the global embedded banking market. These players have adopted different strategies such as expansion and product launches to increase their market share and maintain dominant shares in different regions. The report is valuable in highlighting business performance, operating segments, product portfolio, and strategic moves of market players to showcase the competitive scenario.

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Embedded banking is a financial services framework that integrates and prioritizes the needs of the consumer by seamlessly integrating banking and financial products with non-banking platforms and apps.

This concept makes financial management and transactions more accessible, easy, and efficient by integrating banking services into daily living. Furthermore, embedded banking fundamentally depends on Application Programming Interfaces (APIs) to link traditional banks or financial institutions with a variety of third-party platforms, such as e-commerce websites, mobile apps,

and even internet of things (IoT) devices.

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