

# Digital Finance Market - Opportunities, Share, Growth and Competitive Analysis and Forecast 2029

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

LONDON, GREATER LONDON, UNITED KINGDOM, September 3, 2025

/EINPresswire.com/ -- "Get 30% Off All Global Market Reports With Code

ONLINE30 – Stay Ahead Of Trade Shifts, Macroeconomic Trends, And Industry Disruptors



The Business  
Research Company

The Business Research Company

What Is The Forecast For The Digital Finance Market From 2024 To 2029?

In recent times, the [size of the digital finance market](#) has seen significant expansion. The market is anticipated to grow from a size of \$8.51 billion in 2024 to \$10.12 billion in 2025, at a compound annual growth rate (CAGR) of 18.9%. Factors contributing to the growth in the historical period include a surge in demand for cashless transactions, an increase in e-commerce transactions, expansion of digital payment infrastructure, a rise in government initiatives, and a burgeoning demand for instantaneous payment solutions.

“

The Business Research Company's Latest Report Explores Market Driver, Trends, Regional Insights - Market Sizing & Forecasts Through 2034”

*The Business Research  
Company*

Expectations for quick expansion are held for the digital finance market size over the approaching years. The

market is projected to escalate to a value of \$20.00 billion in 2029, expanding at a compound annual growth rate (CAGR) of 18.6%. This growth through the forecasted period can be credited to the rising count of tech-conscious consumers, heightened investments in FinTech start-ups, the escalating digitalization in finance services, surging demand for online banking, and the widespread penetration of the internet. Key trends anticipated for the forecasted duration include innovative advancements in digital finance technologies, the use of blockchain technology, incorporation of AI technologies, progress in mobile technology, and an increase in financial services technology adoption.

Download a free sample of the digital finance market report:

<https://www.thebusinessresearchcompany.com/sample.aspx?id=27087&type=smp>

### What Are The Core Growth Drivers Shaping The Future Of The Digital Finance Market?

Digital finance market's expansion is anticipated to be fueled by the rising penetration of smartphones. The term smartphone penetration pertains to the proportion of individuals in a specific population who own and frequently utilise a smartphone. The drop in gadget prices is making smartphones more affordable and reachable to a wider populace, resulting in a higher global adoption rate. Smartphones bolster digital finance by offering users convenient access to financial services through mobile apps, enabling them to make transactions, send money, and handle accounts anywhere and at any time. For example, a Uswitch Limited report, a UK-based company that offers online and telephone comparison services, stated in February 2023 that there were 71.8 million active mobile connections in 2022, a 3.8% increase from 2021.

Furthermore, it is projected that the UK population will reach 68.3 million by 2025, with 95% of them possessing smartphones. As a result, the digital finance market's growth is primarily driven by the rise in smartphone penetration.

### Which Companies Are Currently Leading In The Digital Finance Market?

Major players in the Digital Finance Global Market Report 2025 include:

- Pine Labs Private Limited
- PhonePe
- Cashfree Payments Private Limited
- Razorpay
- Rupeek Fintech Private Limited
- Indifi Technologies Private Limited
- KreditBee Technology Private Limited
- Lendingkart Technologies Private Limited
- Easebuzz Software Private Limited
- Kissht Limited

### What Are Some Emerging Trends In The Digital Finance Market?

Leading businesses in the digital finance industry are prioritizing the innovation of digital finance technologies like AI-driven fintech software to improve automation, adherence to regulations, and scalability within the financial services sector. AI-driven fintech software implies the utilization of advanced digital platforms that incorporate artificial intelligence to automate banking procedures, guarantee instantaneous regulatory compliance, and present intelligent financial solutions. For instance, Laraware Pvt Ltd, operating out of India, unveiled an AI-based comprehensive fintech platform called Nxtbanking in July 2025. This platform is engineered to provide secure, scalable, and intelligent financial solutions through sophisticated API integration and automation. It proffers an intricate 8-level KYC and compliance structure that undertakes real-time authentication of Aadhaar, PAN, GSTIN, and CIN. Simultaneously, it embraces AI-driven OCR for document reading, facial confirmation with liveness checks, geo-tagging, and device

fingerprinting. It bolsters security through automated escalation and blacklist controls to ward off fraud. Nxtbanking, built on a secure, scalable, and developer-driven architecture, is custom-made to propel the expansion of India's digital finance domain.

### Comparative Analysis Of Leading [Digital Finance Market Segments](#)

The digital finance market covered in this report is segmented –

- 1) By Component: Software, Hardware, Services
- 2) By Enterprise Size: Small And Medium Enterprises, Large Enterprises
- 3) By Deployment Mode: On-Premises, Cloud
- 4) By Application: Infrastructure, Payment And Settlement, Financing, Investment Management, Insurance
- 5) By End-User: Banking, Financial Services, And Insurance, Retail, Healthcare, Government, Other End Users

### Subsegments:

- 1) By Software: Digital Wallets, Core Banking Software, Loan Origination Systems, Robo-Advisors
- 2) By Hardware: Point of Sale Terminals, Automated Teller Machines, Biometric Authentication Scanners, Mobile Payment Processing Devices
- 3) By Services: Implementation Services, Consulting Services, Maintenance And Support Services, Training And Education Services

View the full digital finance market report:

<https://www.thebusinessresearchcompany.com/report/digital-finance-global-market-report>

### Which Regions Are Dominating The Digital Finance Market Landscape?

In the Digital Finance Global Market Report 2025, North America led the way as the biggest market in 2024. Anticipated to grow the quickest is Asia-Pacific. Evaluations have been carried out across various regions including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa in the report.

Browse Through More Reports Similar to the Global Digital Finance Market 2025, By The Business Research Company

### Digital Payments Global Market Report 2025

<https://www.thebusinessresearchcompany.com/report/digital-payments-global-market-report>

### Digital Asset Custody Global Market Report 2025

<https://www.thebusinessresearchcompany.com/report/digital-asset-custody-global-market-report>

### Digital Lending Platform Global Market Report 2025

<https://www.thebusinessresearchcompany.com/report/digital-lending-platform-global-market-report>

[report](#)

Speak With Our Expert:

Saumya Sahay

Americas +1 310-496-7795

Asia +44 7882 955267 & +91 8897263534

Europe +44 7882 955267

Email: [saumyas@tbrc.info](mailto:saumyas@tbrc.info)

[The Business Research Company - www.thebusinessresearchcompany.com](http://www.thebusinessresearchcompany.com)

Follow Us On:

• LinkedIn: <https://in.linkedin.com/company/the-business-research-company>"

Oliver Guirdham

The Business Research Company

+44 7882 955267

[info@tbrc.info](mailto:info@tbrc.info)

Visit us on social media:

[LinkedIn](#)

[Facebook](#)

[X](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/845213622>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.