

Universal Banking Market to Reach \$8.3 Trillion, Globally, by 2032 at 10.9% CAGR

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NEW CASTLE, DE, UNITED STATES, September 15, 2025 /EINPresswire.com/ -- Allied Market Research published a report, titled, "[Universal Banking Market](#) by Service (Commercial Banking Service, Investment Banking Service, Retail Banking Service and Others), and Function (Deposit and Lending, Wealth Management, Asset Management and Others): Global Opportunity Analysis and Industry Forecast, 2024-2032". According to the report, the universal banking market was valued at \$3.2 trillion in 2023, and is estimated to reach \$8.3 trillion by 2032, growing at a CAGR of 10.9% from 2024 to 2032.

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Worldwide Home Banking Market Expected to Touch \$54.9 Billion by 2033 | 13.1% CAGR”

AMR

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Prime determinants of growth

However, regulatory constraints hinder market growth to some extent. On the contrary, technological advancements and integrated financial solutions offer remunerative opportunities for the expansion of the global universal banking market.

The commercial banking segment held the largest market share in 2023

By service, the commercial banking segment held the largest market share in 2023, owing to its important role in providing comprehensive financial services to businesses. It offers a wide range of products such as business loans, credit lines, cash management services, and treasury solutions, which are essential for the daily operations and growth of businesses. In addition, the increasing demand from small and medium-sized enterprises (SMEs) and large corporations for tailored financial solutions, along with the growth in global trade and economic activities, thereby significantly contributed to the dominance of the commercial banking segment in the universal banking market.

The deposits and lending segment held the largest market share in 2023

By function, the deposits and lending held the largest market share in 2023, owing to its essential role in providing fundamental banking services. It includes savings and checking accounts, personal and business loans, and mortgages, which are vital for daily financial operations and economic growth. The ability to attract deposits ensures a stable funding source for banks, while lending activities generate substantial interest income, driving profitability. The widespread necessity and usage of these services make the segment dominant in the universal banking market

North America to maintain its dominance by 2032

North America led the market share in 2023, owing to its advanced financial infrastructure, robust economy, and high adoption of innovative banking technologies. The presence of major global financial institutions and a well-regulated banking sector contribute to market stability and growth. Additionally, the strong demand for diverse banking services from a large consumer base, along with significant investments in digital banking solutions and financial inclusion initiatives, drives the region's dominance in the universal banking market.

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Players: -

JPMorgan Chase
Bank of America
Wells Fargo
BNP Paribas
Deutsche Bank
Barclays
Banco Santander
Mizuho Financial Group
Lloyds Banking Group
HSBC Bank
ICICI Bank Ltd
HDFC Bank Ltd

The report provides a detailed analysis of these key players in the global universal banking market. These players have adopted different strategies such as new product launches, collaborations, expansion, joint ventures, agreements, acquisition and others 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.

Recent Development:

In May 2023, JPMorgan Chase announced it acquired a substantial majority of assets and assumed the deposits and certain other liabilities of First Republic Bank from the Federal Deposit Insurance Corporation (FDIC). By executing this transaction, JPMorgan Chase is leveraging its significant strength and execution capabilities to support the U.S. financial system. As part of the acquisition, JPMorgan Chase is assuming all deposits, both insured and uninsured.

In October 2023, Mizuho Financial Group announced its intention to change its structure in the EU region, through the creation of Universal Bank, which is bringing together its Banking and Securities business in the region.

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Key Benefits for Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the universal banking market analysis from 2024 to 2032 to identify the prevailing universal banking market opportunities.

Market research is offered along with information related to key drivers, restraints, and opportunities.

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders to make profit-oriented business decisions and strengthen their supplier-buyer network.

In-depth analysis of the universal banking market segmentation assists to determine the prevailing market opportunities.

Major countries in each region are mapped according to their revenue contribution to the global market.

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 universal banking market trends, key players, market segments, application areas, and universal banking market outlook strategies.

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Universal Banking Market Report Highlights

By Service

Commercial Banking Service

Investment Banking Service

Retail Banking Service

Others

By Function

Deposit and Lending
Wealth Management
Asset Management
Others
By Region

North America (U.S., Canada)
Europe (France, Germany, Italy, Spain, UK, Rest of Europe)
Asia-Pacific (China, Japan, India, South Korea, Australia, Rest of Asia-Pacific)
LAMEA (Latin America, Middle East, Africa)
Key Market Players

BNP Paribas, Barclays Bank Plc., HSBC Bank, Lloyds Banking Group, Deutsche Bank., Wells Fargo and Co., JPMorgan Chase & Co, Mizuho Financial Group, HDFC Bank limited, Banco Santander, ICICI Bank Ltd., Bank of America

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enterprises as well as medium and small businesses with unmatched quality of "Market Research Reports Insights" and "Business Intelligence Solutions." AMR has a targeted view to provide business insights and consulting to assist its clients to make strategic business decisions and achieve sustainable growth in their respective market domain.

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

Contact Us:

United States

1209 Orange Street,

Corporation Trust Center,

Wilmington, New Castle,

Delaware 19801 USA.

Int'l: +1-503-894-6022

Toll Free: +1-800-792-5285

Fax: +1-800-792-5285

help@alliedmarketresearch.com

<https://medium.com/@kokate.mayuri1991>

<https://bfsibloghub.blogspot.com/>

<https://steemit.com/@monikak/posts>

David Correa

Allied Market Research

+ + +1 800-792-5285

[email us here](#)

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