

Purpose-Driven Banking Market to Exceed US \$111.7 Billion by 2029, with 14.7% CAGR: The Business Research Company

The Business Research Company's Purpose-Driven Banking Global Market Report 2025 – Market Size, Trends, And Global Forecast 2025-2034

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What Is The Forecast For The <u>Purpose-Driven Banking Market</u> From 2025 To 2029? In recent years, the market size for purpose-driven banking has been rapidly expanding. The



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projection indicates that it is set to increase from \$56.05 billion in 2024 to \$64.50 billion in 2025. This translates to a compound annual growth rate (CAGR) of 15.1%. This significant growth during the historical period can be linked to many factors. Among them include the escalating demand for easy-to-use banking services, the growing trend of mobile and online banking, the increase in government initiatives for financial inclusion, the surging consumer preference for a customized banking experience, and the steadily rising middle-class income.

The market for purpose-driven banking is set to experience a significant surge in the coming years, with projections indicating a growth to \$111.60 billion in 2029. This would represent a Compound Annual Growth Rate (CAGR) of 14.7%. Factors generating this forward momentum during the forecast period comprise an increased appetite for digital payment methods and mobile wallets, an expansion in banking needs for small and medium enterprises (SMEs), a surge in the adoption of open banking, a heightened demand for eco-friendly and sustainable financial products, and evolving consumer preferences for uniform multi-channel banking experiences. Looking ahead, trends for the forecast period are likely to include innovations in cloud-based

retail banking solutions, advancements in the use of artificial intelligence for offering bespoke services, the merger of artificial intelligence and machine learning in banking procedures, investment in fintech alliances and partnerships, and the creation of open banking and finance ecosystems.

Download a free sample of the purpose-driven banking market report: https://www.thebusinessresearchcompany.com/sample.aspx?id=29159&type=smp

What Are The Core Growth Drivers Shaping The Future Of The Purpose-Driven Banking Market? The surge in consumer preference for ethical banking will likely spur the expansion of the purpose-driven banking sector. When we talk about ethical banking, it means that consumers are likely to opt for financial institutions that are transparent, socially responsible, and uphold ethical standards in their operations. The surge in consumer demand for ethical banking is due to an increased societal expectation for corporate honesty, especially in the financial sector. Purpose-driven banking addresses this need by implementing explicit ethical policies, sustainable investment methodologies, and transparency in reporting that aligns with consumers' values. For example, the Governance Institute of Australia, a UK-based professional body, reported that in 2023, 76% of adults considered ethical conduct in the banking, finance, and insurance sectors as important or very important, marking an increase of 2% from the prior year. Thus, the rising consumer preference for ethical banking practices is anticipated to boost the expansion of the purpose-driven banking sector.

Which Companies Are Currently Leading In The Purpose-Driven Banking Market? Major players in the Purpose-Driven Banking Global Market Report 2025 include:

- Crédit Agricole S.A.
- · DBS Bank Ltd.
- Svenska Handelsbanken AB (publ)
- Vancouver City Savings Credit Union
- BancoSol S.A.
- Triodos Bank
- Amalgamated Bank
- Self-Help Credit Union
- GLS Bank eG
- Bank Australia Ltd.

What Are The Prominent Trends In The Purpose-Driven Banking Market? Leading firms in the purpose-driven banking sector are prioritizing innovative advancements such as eco-friendly banking cards. These new initiatives are aimed at providing green financial solutions, improving customer interaction, and increasing their footprint in the burgeoning ethical finance sector. The term 'sustainable banking cards' implies debit, credit, or rewards cards that are crafted from recycled substances with the intent of curbing plastic pollution without compromising on the card's full operational capacity. For instance, Bank Australia, a consumer-owned bank based in Australia, unveiled a novel Visa debit card in September 2025,

entirely composed of recycled plastic. About 64% of these materials were accumulated from coastal territories by Parley for the Oceans, an international organization dedicated to environmental conservation. This card comprises numerous layers of reused polyethylene terephthalate (PET) and polyethylene terephthalate glycol (rPETG), features Braille dots for improved accessibility, and ensures that all materials' origin can be tracked. Besides mitigating plastic pollution, this initiative bolsters the bank's sustainability goals, which involve acquiring the Benefit Corporation (B Corp) certification and achieving net-zero operations.

Comparative Analysis Of Leading Purpose-Driven Banking Market Segments

The purpose-driven bankingmarket covered in this report is segmented –

- 1) By Service Type: Retail Banking, Corporate Banking, Investment Banking, Wealth Management, Other Service Types
- 2) By Channel: Online Banking, Mobile Banking, Branch Banking, Other Channel Types
- 3) By Deployment Mode: On-Premises, Cloud-Based
- 4) By End-User: Individuals, Small And Medium Enterprises, Large Corporates, Non-Profit Organizations, Other End-User Types

Subsegments:

- 1) By Retail Banking: Savings Accounts, Current Accounts, Personal Loans, Mortgages, Credit Cards, Digital Banking Services, Microfinance Services
- 2) By Corporate Banking: Business Loans, Working Capital Financing, Cash Management Services, Trade Finance, Corporate Social Responsibility Financing, Sustainable Supply Chain Financing
- 3) By Investment Banking: Mergers And Acquisitions Advisory, Equity And Debt Underwriting, Sustainable Investment Advisory, Green Bond Issuance, Corporate Restructuring
- 4) By Wealth Management: Sustainable Investment Portfolios, Financial Planning, ESG-Focused Funds, Impact Investing, Retirement Planning, Philanthropic Advisory
- 5) By Other Service Types: Community Development Financing, Financial Inclusion Programs, Climate Financing, Educational Savings Programs, Social Impact Banking Initiatives

View the full purpose-driven banking market report:

https://www.thebusinessresearchcompany.com/report/purpose-driven-banking-global-market-report

Which Regions Are Dominating The Purpose-Driven Banking Market Landscape? In 2024, Europe dominated the market for purpose-driven banking. However, for the forecast period leading up to 2025, Asia-Pacific is predicted to experience the most rapid growth. The market report for purpose-driven banking encompasses regions including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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