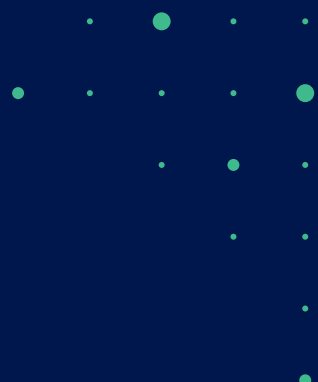




TIETOEVRV BANKING

Payments in 2035: navigating shifts in digital commerce



While the payment industry has adapted to the huge growth in digital commerce seen during the past decade, these changes will seem minor compared to the seismic shifts that lie ahead.

New digital identity services, the expansion of instant payments, the adoption of stablecoins, potential for a digital Euro, and further growth in open banking payments are just some of the massive changes facing the payments industry over the next decade.

We have partnered with leading research and advisory firm Celent to understand this changing landscape in more detail and deliver a first look at the European retail payments landscape in 2035.

We explore trend data from five key European markets – Germany, the Netherlands, Poland, Spain, and the UK – and analyze this data to predict three seismic changes that will affect online payments by 2035:

- Digital commerce will almost double in value across the five highlighted markets from €665 billion today to €1,090 billion in 2035;
- Account-to Account (A2A) services will rise from 24% of European e-commerce today to almost 40% by volume. Within this, the scope for options to pay now (debit and instant) or pay later (credit, Buy Now/Pay Later, Request to Pay and others) will expand considerably;
- Digital commerce will increasingly be driven by smart AI agents that connect with vendors to research buying options, communicate with buyers, and execute transactions automatically. We project that by 2035, digital commerce via AI Agent will account for 17.5% of total activity in the markets surveyed.



At Tietoevry Banking, we will continue to partner with banks and other stakeholders to deliver effective technological transformation across the payments value chain. Our goal is to help clients grow revenue and margin while maintaining customer loyalty in the face of rising competition.

We hope you enjoy this report.

Celent.

A Future of European Payments

Getting Ready for a Seismic Shift in Commerce

Zil Bareisis, Kieran Hines

May 22, 2025

This is an authorised reprint of a
Celent report granted to Tietoevry.
For more information, please contact
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Executive Summary

The European payments market is undergoing a strategic transformation. The way consumers shop and pay will change significantly in the near future. Having not moved quickly enough to capture the first wave of e-commerce development, banks must now be in the driving seat to capture the opportunities.

Celent (now part of GlobalData) has set out to explore what the European payments market would look like in 2030 and 2035 and has developed a model for consumer e-commerce payments volumes in five markets: Germany, the Netherlands, Poland, Spain, and the UK. While we recognise that this isn't a complete view of Europe, we believe our choices capture the market diversity today and represent the frontier of changes.

Of course, the future is too uncertain for anyone to accurately predict with a high degree of confidence, especially 10 years from now. Nevertheless, Celent believes that outlining "*a future*" – a plausible scenario based on informed perspectives of how market developments today might shape the outcomes tomorrow – is a helpful exercise to assist clients with their longer-term planning efforts.

The established convention to analyse the e-commerce payments market today is to look at how payments are initiated at the checkout page on the merchant website or app, i.e., the acquiring view. At the European level, for the countries in Celent's analysis, digital wallets are expected to dominate in 2025, capturing 32% of a €665 billion transaction volume, followed by credit cards (23%), bank account-to-account (A2A) at 18%, and debit cards (17%). Naturally, these numbers mask significant differences in the individual markets discussed further in the report.

The total e-commerce market for the five countries in Celent's analysis is expected to grow to €860 billion by 2030 and nearly to €1.1 trillion by 2035. However, Celent believes that the established way of looking at the breakdown of e-commerce payments will no longer yield the best insights by 2030, let alone 2035. Instead, Celent proposes looking at the market via three different lenses:

- **The 'Payment Rails' lens:** This reflects the battle between card-based and A2A transactions. Card-based transactions will continue to grow in absolute terms, but they will lose market share to A2A services, which will grow from ~24% in 2025 to nearly 40% of total e-commerce by 2035. Digital wallets will continue to play a key role, but innovations in how and what kind of payment credential is captured at checkout will make it increasingly difficult to break wallets out as a standalone payment method. Finally, Celent forecasts digital assets to play a bigger role in later years, especially if a digital Euro is introduced, as expected, although digital assets are likely to remain a very small segment of the e-commerce market.
- **The 'Funding Timing' lens:** As the market grows, the split between pay now and pay later products will remain broadly consistent. While pay now will grow slightly faster than the market, A2A volume growth will come largely at the expense of debit cards and cash on delivery. There will continue to

be demand for pay later/credit products, and Celent expects credit cards to remain robust. However, banks and wallet providers will target buy now, pay later (BNPL) over time with new credit offerings attached to A2A and wallet products. Celent expects credit on A2A transactions to grow to €35.7 billion or around 7.4% of the total pay later value by 2035.

- **The 'Actor' lens:** However, the biggest change in e-commerce will come not in the mix of payment methods, but how the commerce is conducted, i.e., not how we *pay* but how we *buy*. Agentic or a-commerce, where customers deploy AI agents capable of initiating transactions on their behalf, is rapidly moving from the sci-fi domain into reality. While it is still early days, by 2035, Celent expects that the value of e-commerce initiated fully by autonomous agents will reach €191 billion across its five European markets, or 17.5% of the total.

The opportunity ahead for European banks is enormous. To capture it, they must be clear on the role they want to play in e-commerce, digital wallets, and the developing digital identity infrastructure; have a robust and modern payments technology stack; and begin planning for the big shift in how customers and organisations will soon be interacting with each other.

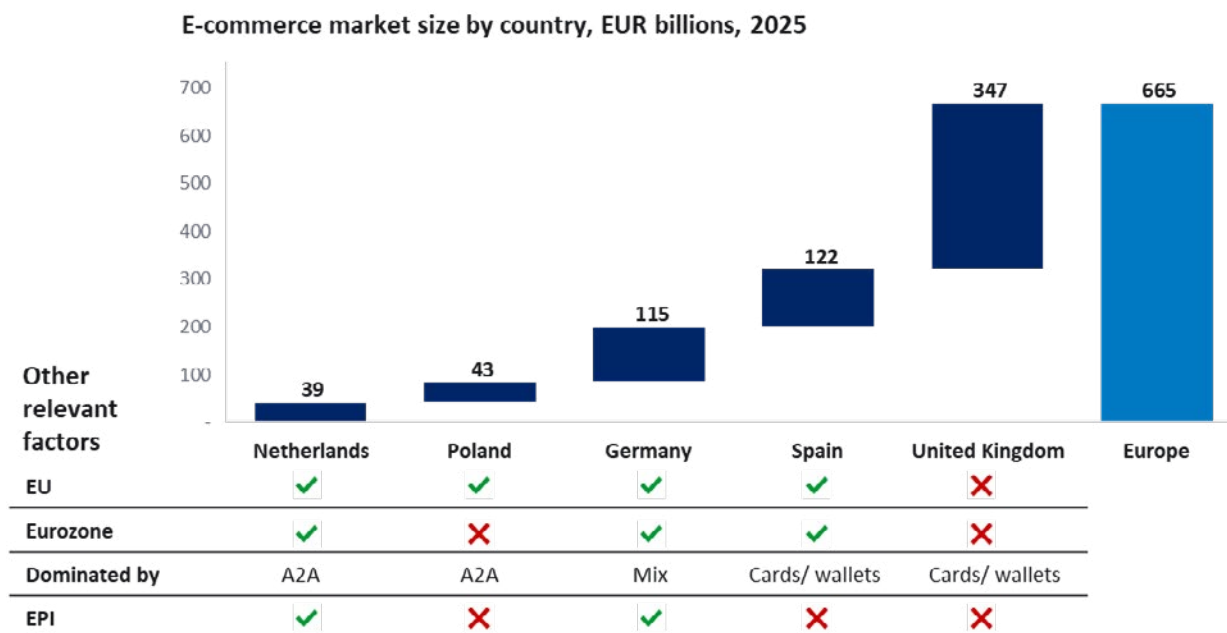
Introduction

There is no question that the European payments market is in flux and undergoing significant transformation, but what will it look like in five or 10 years from now, and what does it mean for financial institutions? These are the questions Celent set out to answer in this report.

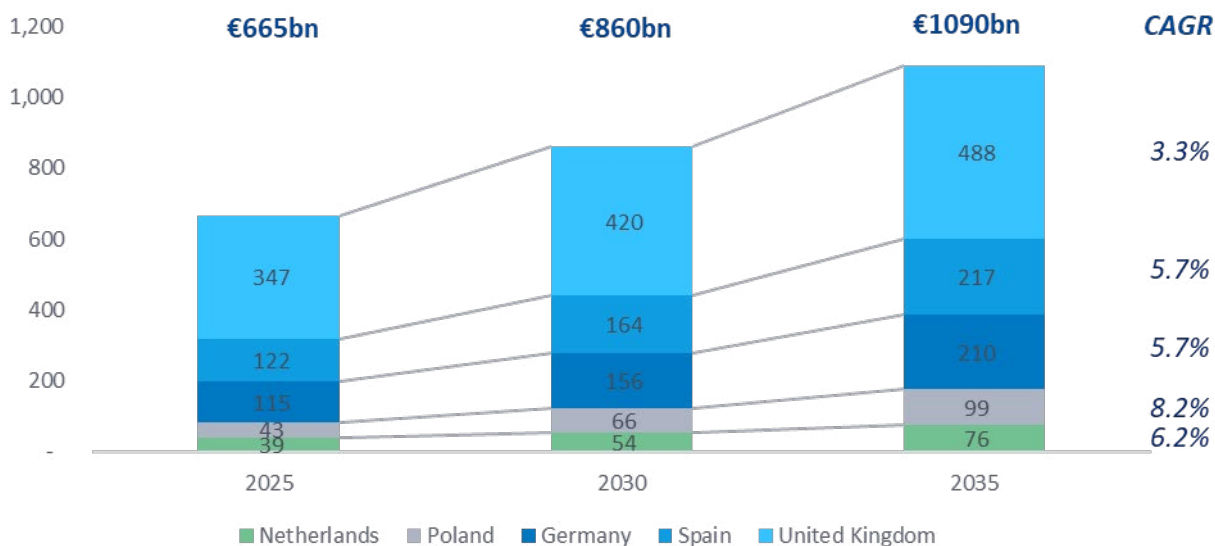
Celent decided to answer the first of these questions—what the European payments market will look like in 2030 and 2035—by building a model of consumer e-commerce payments volumes in five markets: Germany, the Netherlands, Poland, Spain, and the UK. We recognise that this isn't a complete view of the market, and when we speak about Europe in this report, we only refer to the five in-scope markets. However, Celent believes its choices capture the market diversity today, represent the frontier of changes, and can be a useful guide when planning for the future. Specifically:

- **Consumer e-commerce** is currently the most dynamic and innovative payments market. Changes at the physical point-of-sale (POS) often require hardware changes, which are costly and rely on upgrade cycles. Furthermore, while Celent expects account-to-account (A2A) payments to grow their POS share in Europe, the convenience of today's contactless payments is hard to replicate.
- The **five markets** chosen by Celent are quite different along several dimensions (Figure 1 on page 6):
 - **Size and projected growth rates:** The Netherlands and Poland are the smallest e-commerce markets, but Celent expects them to grow the fastest. Germany and Spain are much larger with a slightly slower growth rate. All of them are collectively dwarfed by the UK, where the growth rate of e-commerce volumes is expected to be the smallest but starting with the largest base.
 - Overall, Celent expects e-commerce volumes to continue to grow strongly over the coming decade—from €665 billion in 2025 to €860 billion in 2030 and nearly €1.1 trillion in 2035. This will be driven by the continued preference of consumer and merchants to transact digitally, including in-store app and online purchases as well as the increasing expansion of service sales to e-commerce channels.
 - **EU membership:** The UK is one country that is not part of the EU, so some of the EU initiatives, such as the EU Digital Identity Wallet (EUDIW) do not impact them directly.
 - **Eurozone:** While part of the EU, Poland is outside of the Eurozone and wouldn't be part of the initiatives such as digital Euro.
 - **Dominant e-commerce payment method:** Cards are very strong in the UK and Spain, while the Netherlands and Poland have dominant A2A solutions, iDEAL and BLIK respectively.
 - **EPI reach:** Celent believes that the European Payments Initiative (EPI) will be successful in driving the adoption of A2A payments in Europe, but of Celent's five markets, it is currently only present in the Netherlands and Germany, while Spain and Poland pursue independent alternatives for now.

Figure 1: Diversity of the Five Markets and The Projected Growth of E-commerce



E-commerce volumes will grow significantly over the next decade, but at different rates in different markets



Source: Celent e-commerce and payments model

Note: The forecasts for the period 2030-35 have largely been generated using a standard regression model. However, additional variables have been introduced to capture the broader impact of future changes in consumer and merchant behaviour as well as technology changes.

E-commerce includes online purchases of goods and services such as purchases made on e-commerce websites as well as online booking of travel and accommodation. However, it does not include online purchases of motor vehicles, real estate, utility bill payments (such as water, heating, and electricity), mortgage payments, loans, credit card bills, or purchases of shares and bonds.

Celent's e-commerce and payments model is based on extensive data research and new modelling. The model builds on the work done by GlobalData's Payments and Retail teams and data available at GlobalData [Banking and Payments](#) and [Retail Intelligence Centres](#). It also considers data published by various other sources including PayPal, Worldpay, EPI, and Open Banking Limited.

Finally, we would like to acknowledge the contribution of Tietoevry, who purchased the report distribution rights in advance, enabling Celent to fast-track the report onto its research agenda. The analysis, conclusions and opinions are Celent's alone, and Tietoevry had no editorial control over the report contents.

Of course, the future is too uncertain for anyone to accurately predict with a high degree of confidence, especially 10 years from now. Nevertheless, Celent believes that outlining "a future" – a plausible scenario based on informed perspectives of how market developments today might shape the outcomes tomorrow – is a helpful exercise to assist clients with their longer-term planning efforts.

The European E-commerce Payments Market in 2025

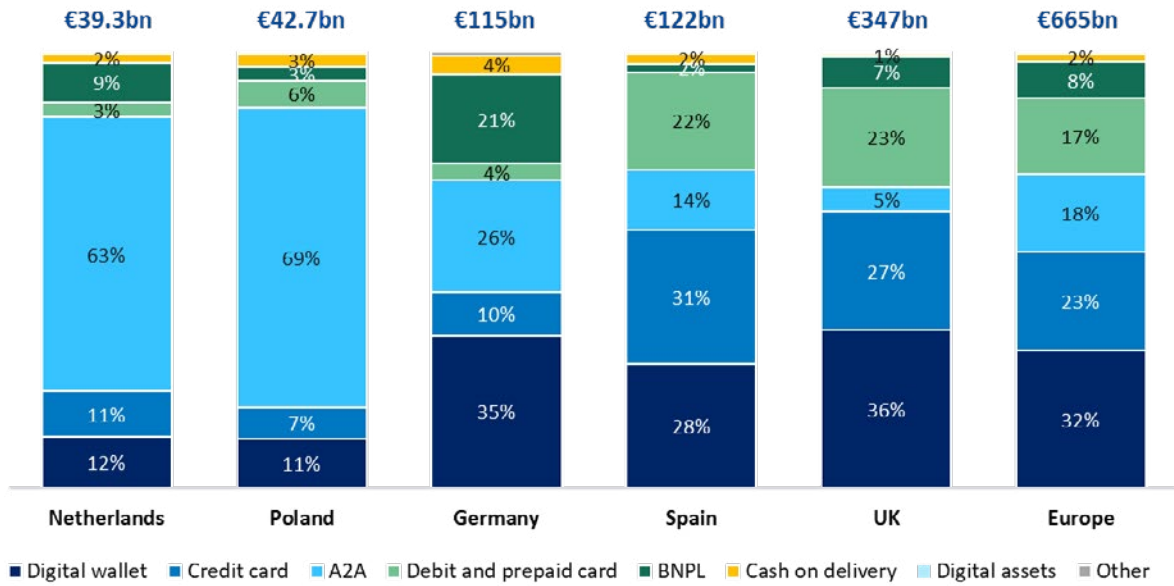
Before we start painting the picture of the future, let's establish the baseline and take a closer look at how e-commerce payments are conducted in Europe in 2025.

The established convention to analyse the e-commerce payments market today is to look at how payments are initiated at the checkout page on the merchant website or app, i.e., the acquiring view. The typical payment types include:

- **Digital wallet:** Payment services that offer consumer convenience by allowing them to store their payment credentials and shipping details. Examples today include PayPal, Apple Pay, Google Pay, Amazon Pay, and others. While some, like PayPal, allow customers to fund and store balances, and A2A wallets are beginning to move into e-commerce, the majority of the wallet transactions today are a pass through to a payment card transaction.
- **A2A:** Payment services that facilitate a direct push payment from the account of a customer to that of the recipient. Includes dedicated A2A services such as iDEAL, BLIK, open banking-initiated payments, including variable recurring payments (VRP)/similar, and in the future, EPI/Wero.
- **BNPL:** Propositions enabling customers to complete a purchase with a merchant and then repay the balance in fixed instalments (a.k.a. POS finance). Includes brands like Klarna and PayPal Pay in 3.
- **Credit cards:** Credit and charge cards ("the original pay later") used at the checkout directly.
- **Debit and prepaid cards:** Debit and prepaid cards issued on international or domestic debit brands used at the checkout directly.
- **Cash on delivery:** Payments made in cash to the delivery driver.
- **Digital assets:** Includes stablecoins, crypto, and in the future, CBDC, such as Digital Euro; currently, by far the smallest category.
- **Other:** All other services, including paper prepaid vouchers etc.

At the European level (for the countries in our analysis) Celent's expectation is that digital wallets will continue to dominate the e-commerce market by the end of 2025, capturing 32% of a €665 billion transaction volume, followed by credit cards (23%), A2A (18%) and debit cards (17%). This is shown on Figure 2 on page 9. However, these total numbers mask significant differences in the individual markets.

Figure 2: Breakdown of the E-commerce Market by Payment Initiation Tool, 2025



Source: Celent e-commerce and payments model

For example, digital wallets are very strong in the UK and Germany, but while PayPal and Apple Pay have similar market shares in the UK, PayPal is by far the dominant digital wallet in Germany. The UK and Spain are also both card strongholds and have the largest share of credit and debit card transactions. In contrast, Germany has a relatively high share of both bank transfers (A2A) and BNPL transactions. Germany is one of the key markets for Klarna, a payments company known for its BNPL offerings, which also owns Sofort, a popular direct bank transfer payment method in Germany, which is now known as Klarna Pay in Full and has just been discontinued as a standalone payment option.

The picture is completely different in the Netherlands and Poland. Both countries have dominant e-commerce payment solutions – iDEAL in the Netherlands and BLIK in Poland – which allow customers to make payments directly from their bank accounts. In 2023, iDEAL was acquired by the European Payments Initiative (EPI), which is developing a pan-European A2A solution.

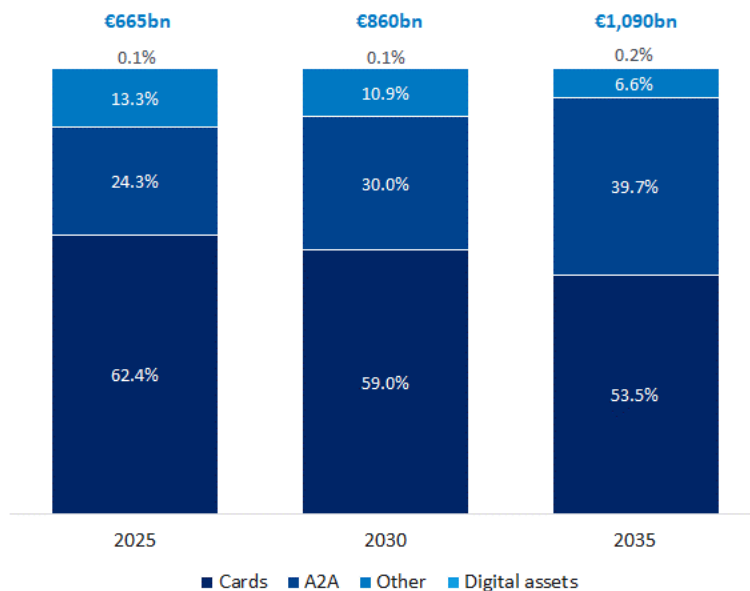
The European Payments Market in 2030 and 2035: Three Different Lenses

Celent believes that the established way of looking at the breakdown of e-commerce payments will no longer yield the best insights by 2030, let alone 2035. Instead, Celent proposes looking at the market via three different lenses.

The Payment Rails Lens: The Battle of Cards and A2A

The big payments battle in Europe is between cards and A2A payment rails. Celent expects that while card-based transactions will continue to grow in absolute terms, they will lose market share to A2A services, which will grow from ~24% in 2025 to nearly 40% of total e-commerce by 2035. The success of A2A will be driven by increasing consumer access and adoption as well as growing merchant acceptance for these payment methods in a range of checkout scenarios. Banks also have the opportunity to begin to position credit around A2A payments to win share from BNPL, the share of which Celent expects to decline over time. Finally, Celent forecasts digital assets to play a bigger role in later years, especially if a digital Euro is introduced, as expected, although digital assets are likely to remain a very small segment of the market (Figure 3).

Figure 3: The E-commerce Payments Market Forecasts: The Payment Rails Lens



Source: Celent e-commerce and payments model

As Figure 3 shows, Celent’s payment rails lens does not explicitly call out digital wallets. One of the challenges of including digital wallets in the breakdown as a standalone item has always been that it doesn’t reflect the underlying payment instrument. For example, the wallet could simply be a frontend to a credit or debit card transaction, or the payment could be made directly from the wallet balance (e.g., PayPal), which has been funded by a bank account.

Furthermore, the credit and debit card numbers in Figure 2 reflect card transactions outside of wallets, and therefore are potentially entered manually by the customer, although that’s increasingly no longer the case, especially in Europe. The growth of payment tokens, card-on-file transactions, a range of fast guest checkout tools, such as Stripe Link, and the browser’s ability to prefill payment credentials at checkout means that the distinction between a “traditional” card transaction and a wallet transaction continues to blur. Both Visa and Mastercard have mandated in Europe the rollout of their ‘Click to Pay’ service based on tokens and passkeys that offers further convenience and security for customers shopping with cards. Mastercard also publicly announced its broader aim to “eliminate the need for manual card entry and one-time or static passwords” by 2030.

However, even though the need for physical cards and card numbers will decline, the transactions will still run over the established “card rails” and governed by the scheme rules. While Celent does not discount the possibility that over the next decade the networks will radically upgrade their technology infrastructure to the extent that talking about “traditional card rails” may no longer make sense, it is difficult to make that prediction confidently at this stage.

On the other hand, there are many local digital wallets in Europe enabling A2A transactions. Examples include Bizum in Spain, BLIK in Poland, Satispay in Italy, Swish in Sweden, Vipps MobilePay in the Nordics, Twint in Switzerland, and others. Most of them began as person-to-person (P2P) solutions, allowing customers to send money to each directly from their bank accounts; however, many now have expanded into merchant payments, particularly online. Some did this by allowing customers to register their cards for shopping online (e.g., Vipps), while others facilitate A2A transfers (e.g., Bizum, Satispay).

In 2024, EPI launched Wero, a digital wallet and payment solution tailored for Europe. Users can make payments via a dedicated Wero wallet or directly from their bank’s mobile app. What differentiates EPI from other A2A payments, such as open banking payments, is that it is a proper four-party scheme. EPI members must adhere to SEPA Instant Credit Transfer (SCT Inst) rules as well as additional EPI scheme rules, covering a range of topics critical for commercial success, such as payment guarantee, liability, fraud protection, dispute resolution, and others.

To be clear, Celent does not imply that digital wallets will disappear. On the contrary, we believe that a range of digital wallets and similar services will play a crucial role in making consumer e-commerce payments more secure and convenient. In the future, even more than a single wallet might be involved in the transaction – for example, customers may use the EU Digital Wallet to authenticate a payment initiated via the bank’s wallet – posing further challenges when counting the transactions. That is why the underlying payment rails is arguably more important than including digital wallets as a separate payment method. For a more detailed discussion on how the digital wallets landscape is expected to evolve, look out for Celent’s upcoming research report, **Rethinking the Digital Wallet Strategy**.

Finally, while cryptocurrencies have remained on the margins of the payments ecosystem, two developments in the digital assets space are becoming difficult to ignore: the rise of stablecoins and the prospect of a digital Euro. Celent’s view is that the European authorities’ deep desire to have sovereign payments solutions makes the launch of digital Euro over the next few years a strong possibility.

The Funding Timing Lens: Pay Now vs. Pay Later

Another important lens on the market is the funding timing, especially the role of credit or pay later options in the broad payment mix for e-commerce. This lens includes two broad categories:

- Pay now, which includes debit and prepaid cards, the majority of A2A transactions, wallet balances or wallets funded by bank accounts, cash on delivery, and in the future, digital assets.
- Pay later, which includes credit cards – directly or via wallets, BNPL, and new POS financing services developed by banks, such as credit offered on top of an A2A transaction.

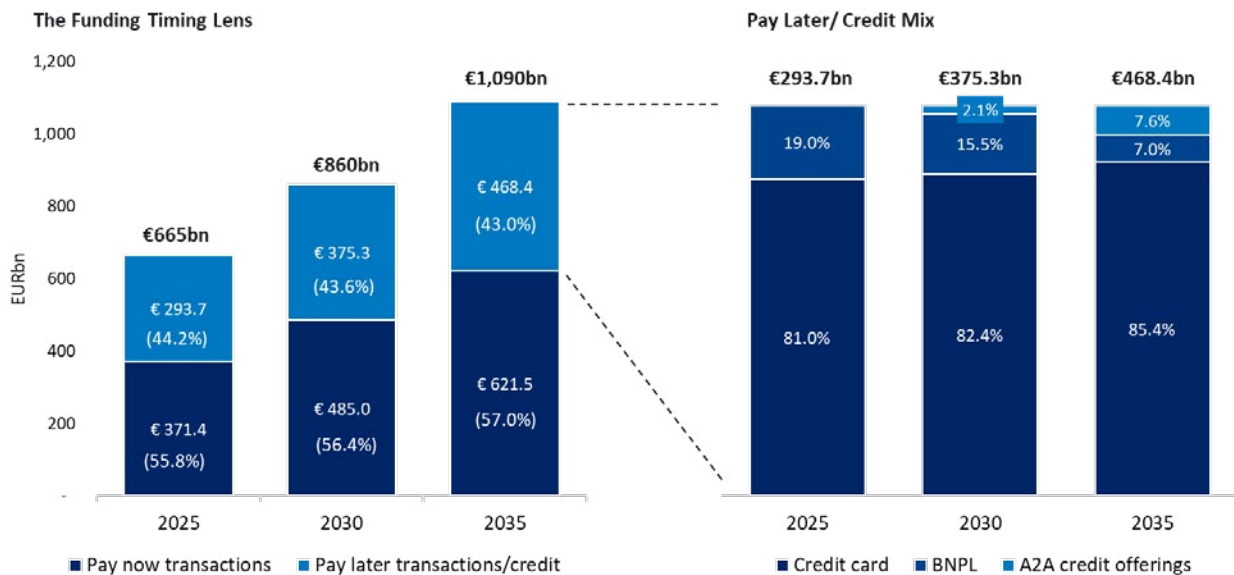
Celent’s expectation is that the split between pay now and pay later products will remain broadly consistent as the market continues to grow, despite the expected increase in the use of A2A services. Pay now will grow slightly in the mix as a higher share of regular spending moves digital (Figure 4).

Pay now growth is tempered because growth in A2A will come in large part from customers substituting away from debit cards and products such as cash on delivery. This will also apply to the way that wallet payments are ultimately funded.

There will continue to be demand for credit to fund large purchases as well as for transactions for which payment protection is important, such as travel. This is partly why Celent expects credit cards to remain robust into the future. Network innovations such as Visa’s Flexible Credential and Mastercard’s One Credential will give customers more control over how they fund a specific transaction, which will drive the demand for credit and instalment products. ‘Card’-based rewards – while not as important in Europe as other markets, such as the US – will continue to incentivise the use of these rails over time.

Given the size of the BNPL market, we expect banks and wallet providers to aggressively target this over time with enhanced credit offerings attached to A2A and wallets. As such, Celent expects credit delivered via A2A products to grow to €35.7 billion or around 7.4% of the total pay later value by 2035.

Figure 4: The E-commerce Payments Market Forecasts: The Funding Timing Lens



Source: Celent e-commerce and payments model

The Actor Lens: The Rise of Agentic Commerce

The biggest change in e-commerce will come not in the mix of payment methods, but how the commerce is conducted, i.e., not how we pay but how we buy.

Today, all transactions are initiated by consumers, browsing on the website or via the app, deciding what to buy and how to pay. Celent expects that in the future, customers will deploy AI agents capable of initiating transactions on their behalf, so called “agentic commerce” (a-commerce).

While this might have sounded like sci-fi until very recently, the necessary capabilities are already being built across the industry. Emerging standards such as Anthropic’s Model Context Protocol (MCP) aim to create new machine-to-machine, or agent-to-agent, interfaces, enabling AI agents to connect, communicate, and execute transactions. In recent weeks, payments and technology giants, such as Visa, Mastercard, PayPal, Stripe, AWS, Microsoft, and others made significant announcements about their efforts to drive agentic commerce.

Of course, these are early days, and Celent doesn’t expect any material impact on payment volumes in the very short term. For agentic commerce to jump from demo screens to practical consumer applications, robust mechanisms for delegation and controls, the agent trust infrastructure, and a clear liability framework for when things go wrong, all need to be in place.

However, Celent does believe that the potential for autonomous agents to play a greater role in e-commerce in the future is considerable and is expected to grow strongly over time.

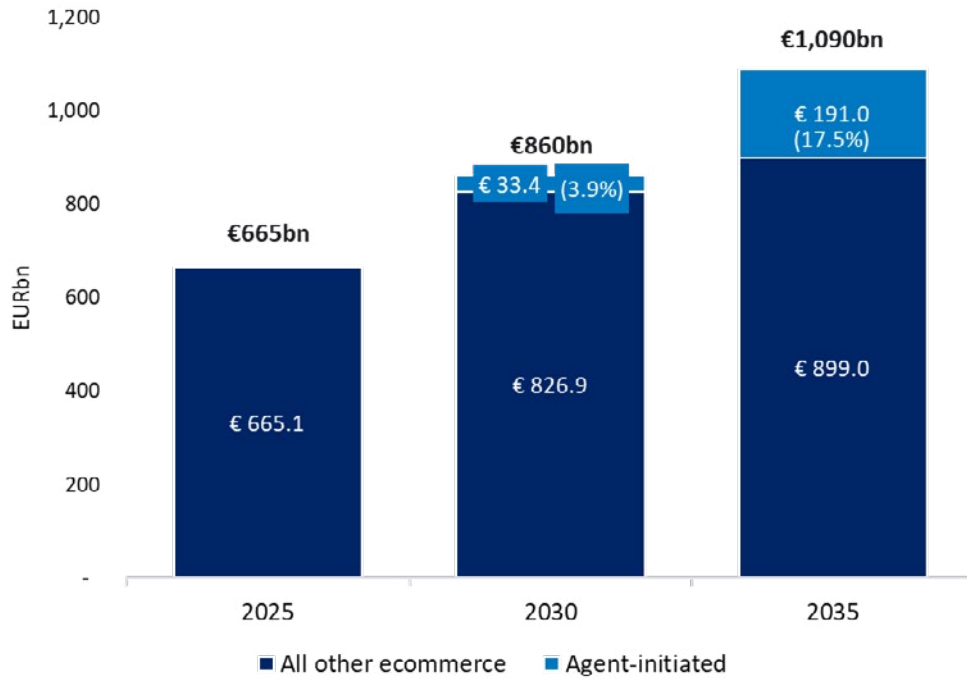
Growth of Agentic Commerce

By 2035, Celent expects that the value of e-commerce initiated fully by autonomous agents will reach €191 billion across its five European markets, or 17.5% of the total (Figure 5). This figure reflects transactions fully made by agents, including the initiation of the payment, with no customer involvement beyond the initial prompt.

The impact of a-commerce will be strongest in areas such as travel, food and drink, digital content, DIY/gardening, financial services, and music/films/books. In all these areas, there are clear use cases for a customer to ask an agent to purchase the items required to meet a stated outcome. For example, the ingredients for a recipe, the raw materials for a DIY project, travel for an outlined itinerary, travel insurance for that trip, or a book that the customer might like to read on the beach.

Will the agents have their own wallets? Will a-commerce be underpinned by digital assets or built on top of today’s cards infrastructure (hint: a strong possibility)? If we were to revisit this report in a few years, we would not be surprised if A2A stood for ‘agent-to-agent’, rather than ‘account-to-account’. It might be too early to predict what kind of payment instruments will come to dominate a-commerce, but it is not too early to start planning for the big shift in how customers and organisations will soon be interacting with each other.

Figure 5: The E-commerce Payments Market Forecasts: The Actor Lens



Source: Celent e-commerce and payments model

Path Forward

The opportunity ahead for the European banks is enormous. To capture it, they must be clear on the role they want to play in e-commerce, digital wallets, and the developing digital identity infrastructure; have a robust and modern payments technology stack; and begin planning for the big shift in how customers and organisations will soon be interacting with each other.

Make Payments Strategic Again

The banking industry learned a painful lesson in the early 2010s. By not moving quickly enough to address the changing needs of customers and merchants to transact digitally, the door was left open to a range of new players that now dominate the landscape. The emergence of providers such as PayPal, Klarna, Stripe, and Adyen into multi-billion-dollar companies, and more recent success of mobile wallets such as Apple Pay and Google Pay was made possible by the relative inaction of the banking industry.

Many banks have acknowledged since that this was a major strategic error. While card revenues continued to grow on the back of e-commerce, banks also ceded an important part of the customer relationship (on the issuing and acquiring ends of the chain) to third parties. This has resulted in significant costs downstream in the form of lost product sales and customer attrition. Fintechs and challengers have benefitted hugely as a result.

It's rare to have an opportunity to correct past mistakes, but the growth of instant payments, emergence of A2A services, and developments around digital wallets, digital identity infrastructure, and even digital assets provide the banking industry a second chance to play a leadership role and to make payments strategic again. Unlike 15-20 years ago when there was some uncertainty about the long-term outlook of e-commerce, the further expansion of digitally initiated commerce is beyond doubt.

Banks should play an active role in the development of various solutions, striking the balance between the card and A2A rails. From open banking to domestic and pan-regional A2A wallet initiatives, A2A certainly offers the industry the opportunity to push forward innovation in the market and restore their primary position in facilitating payments between consumers and businesses. This will support stronger customer relationships as well as opening the door for product innovation in areas such as credit at the point of purchase and even potentially add-on insurance products.

Actively Shape the Future

When the idea of agent-initiated commerce surfaced several ago, it seemed incredibly far-fetched. The development of generative and agentic AI has changed the game though. While it will take some time before viable commercial products are available to all, once that happens, the time horizon between first few real-world a-commerce transactions and broader adoption will be short. Banks should actively

explore what this means for them and ensure that they have the payment propositions and risk frameworks in place to support the needs of their customers.

Invest in the Platform for Your Future Needs

The expected growth of e-commerce transactions and the development of agentic commerce will have a considerable impact on the industry, and in a short timeframe. Banks must ensure that they have the capabilities in place to support the changing needs of customers which, for many, may require new and focused investment in their underlying payment systems, both those that support card and A2A rails. Ensuring that you have sufficient flexibility in your payment architecture to keep pace with changing developments will be essential, particularly given the potential for new digital identity propositions, such as the EU Digital Identity Wallet to touch on payments, plus the availability of CBDCs such as the digital Euro for retail transactions.

Succeeding in the future landscape will require more than just technology though. Many banks still operate their cards and A2A payment operations in different siloes, and this will increasingly become a barrier to innovation over time. To better align with the changing needs and expectations of the market, and especially to maximise the opportunities in propositions such as providing credit around A2A payments, banks should consider how best to organise their payment business for success.

Leveraging Celent's Expertise

If you found this report valuable, you might consider engaging with Celent for custom analysis and research. Our collective experience and the knowledge we gained while working on this report can help you streamline the creation, refinement, or execution of your strategies.

Support for Financial Institutions

Typical projects we support include:

Vendor short listing and selection. We perform discovery specific to you and your business to better understand your unique needs. We then create and administer a custom RFI to selected vendors to assist you in making rapid and accurate vendor choices.

Business practice evaluations. We spend time evaluating your business processes and requirements. Based on our knowledge of the market, we identify potential process or technology constraints and provide clear insights that will help you implement industry best practices.

IT and business strategy creation. We collect perspectives from your executive team, your front line business and IT staff, and your customers. We then analyse your current position, institutional capabilities, and technology against your goals. If necessary, we help you reformulate your technology and business plans to address short-term and long-term needs.

Support for Vendors

We provide services that help you refine your product and service offerings. Examples include:

Product and service strategy evaluation. We help you assess your market position in terms of functionality, technology, and services. Our strategy workshops will help you target the right customers and map your offerings to their needs.

Market messaging and collateral review. Based on our extensive experience with your potential clients, we assess your marketing and sales materials—including your website and any collateral.

Related Celent Research

[Shedding Light on Agentic AI in Banking](#)

April 2025

[Dimensions: Retail Banking IT Pressures & Priorities 2025](#)

March 2025

[GenAI Driving Next](#)

[Gen Front Office in Banking](#)

January 2025

[The Steady Rise of Open Finance](#)

December 2024

[Stopping Scammers, Tackling Fraud: All Eyes on the UK](#)

December 2024

[Generative AI in Payments: Today and Tomorrow](#)

October 2024

[GenAI: Beyond the Proof of Concept — Banking Edition](#)

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[An Introduction to SPAA: A Framework for Direct Revenue from Open Banking](#)

June 2024

[Payments Intelligence: A Pioneering Approach to Leveraging Payments Data](#)

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[PKO Bank Polski: Buy Now Pay Later Solution from a Bank](#)

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[Now is the Time for Open Banking Payments](#)

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[Payments and the Internet of Things: Opportunities and Challenges](#)

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