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Sample Report: Global Open Banking & Open Finance Infrastructure Market 2026

Financial Data Sharing, APIs, Consent, Interoperability & Ecosystem Development

Prepared by yStats.com

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In 2026, Open Banking turns permissioned account [illegible] into consolidated views and ongoing financial-management [illegible]

Global: Account-Information and Financial-Management Applications Enabled by Open Ba[illegible]6

Account Aggregation Consolidates Financial Information

- Permissioned access to account information allows third-party services to bring financial information from multiple institutions [illegible] a single interface, giving users a consolidated view of their accounts rather than requiring separate access to each provider. The BIS's international review of Open Finance identifies the reduction of data silos through customer-permissioned data sharing as a central benefit of Open Finance, while the Central Bank of the Republic of Azerbaijan provides a current implementation example in which users can manage multiple financial accounts through one platform.

Account Information Services Provide the Core Data Layer

- Open Banking APIs allow authorized providers to retrieve account information such as balances, statements and transaction-related information once the customer has granted explicit permission. The current Open Banking Standards specification defines Account Information Services around this model, with an Account Information Service Provider accessing information held by an account-servicing institution to provide services to the customer.

Transaction Data Supports Ongoing Financial Management

- Once account information is accessible on a permissioned basis, applications can use continuing financial information to help customers monitor and manage their financial position rather than simply view individual account balances. Open Banking Standards identifies personal financial management and account aggregation among use cases for ongoing Account Information Services, while the BIS international evidence highlights the broader potential for customer-permissioned financial data to support new financial services and reduce information asymmetries.

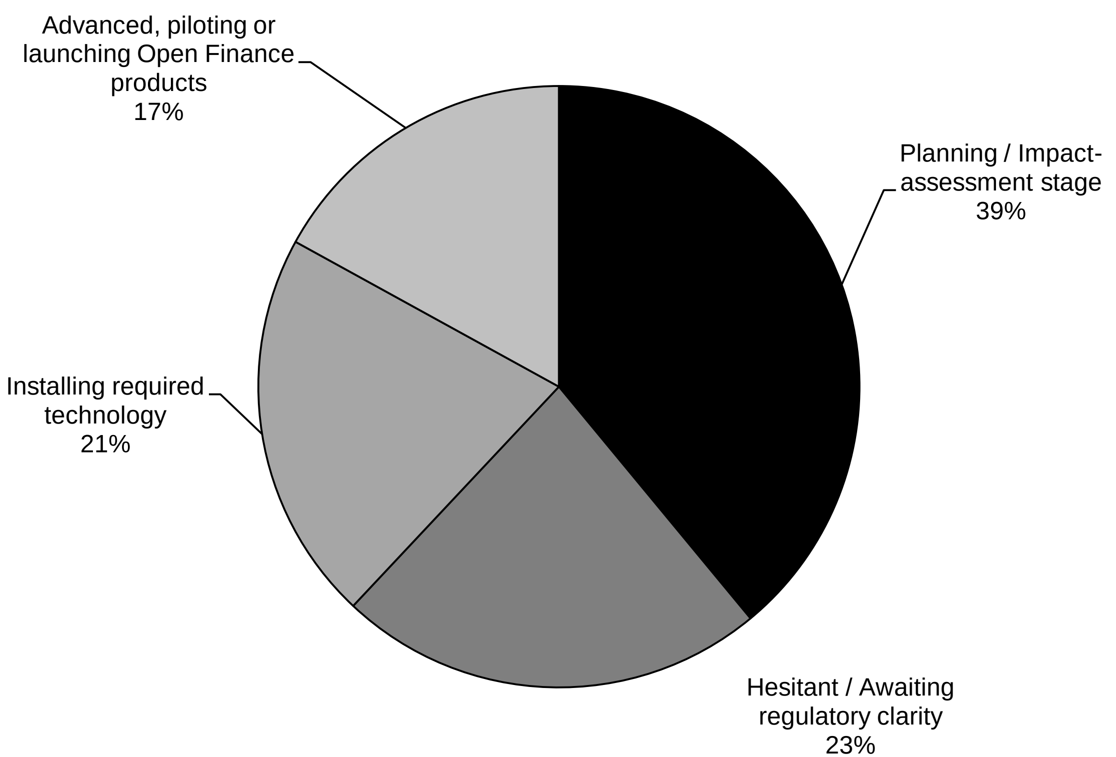
The Application Layer Extends Beyond Basic Account Visibility

- The resulting application layer ranges from multi-account aggregation and financial-information dashboards to transaction monitoring and personal financial-management services. These should be viewed as enabled use-case categories rather than uniformly adopted global products: the BIS evidence shows that Open Finance is developing across multiple jurisdictions, while individual implementations differ in the services and data made available.

Source: BIS, March 2026; Open Banking Limited, March 2026; Central Bank of Azerbaijan, May 2026; yStats Assessment as of September 2026

60% of surveyed banks were in planning/impact-ass technology-installation stages for Open Finance in 202 with 17% that were advanced, piloting or launching produc

Global: Banks by Stage of Open Finance Readiness, in %, 2025



Note: Capgemini's broader research covered 200+ senior payment executives across 15 markets and multiple organization types, including Tier I and Tier II banks, financial-services organizations, payment service providers, industry associations and central banks. The Open Finance readiness distribution shown here refers specifically to surveyed bank respondents.

Source: Capgemini Research Institute, 2025

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PREFACE

Sample Report

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GENERAL METHODOLOGY OF MARKET REPORTS

Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sou[illegible] based on information and data acquired from national and international statistical offices, industry and trade associations, business repor[illegible]d company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum [illegible] for reported data. As a result, companies gain a precise and unbiased impression of the market situation.
- Cross referencing of data is conducted in order to ensure validity and reliability.
- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
- The reports include mainly data from the last 12 months prior to the date of report publication. Exact publication dates are mentioned in every chart.

Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

Chart Types

- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

Notes and Currency Values

- If available, additional information about the data collection, for example the time of survey and number of people surveyed, is provided in the form of a note. In some cases, the note (also) contains additional information needed to fully understand the contents of the respective data.
- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.

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