

## **Global Personal Finance Tools And - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2025 - 2030)**

Market Report | 2025-04-28 | 120 pages | Mordor Intelligence

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### **Report description:**

The Global Personal Finance Tools And Market is expected to register a CAGR of 5.60% during the forecast period.

#### Key Highlights

- The increased need to track and manage consumer income and the surge in mobile applications worldwide are the major factors driving the market growth. Furthermore, an increase in the focus of organizations on digitalizing their financial services and an increase in internet users globally drive market growth. However, security and compliance issues in personal finance tools and the availability of open-source finance software are impeding market growth.
- Lack of knowledge regarding the market in various countries can hinder the market's growth. Also, the shortage of skilled people in developing countries can hinder growth.
- The wide availability of digital services and mobile apps that manage your personal finance drives the Personal Finance tools Market. Adoption of personal finance tools bolsters users' financial literacy and eliminates confusion.
- Covid has impacted positively on the market, owing to the rise in demand for personal finance software to manage bank accounts, credit cards, investments, income, and expenditure of an individual on a smartphone or computer in lockdown conditions. During a raging pandemic, businesses and people scrambled to find viable ways to carry out financial operations. The finance industry was among the first to adopt technology to improve efficiency. As a result, digital transactions have increased in tandem with the growing digitization of financial services. Services have become more accessible and affordable as a result of digitization. The average consumer has embraced these changes, with sharp increases in digital transactions and services observed.

Personal Finance Tools & Market Trends

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## The Increasing Adoption of Smartphone has Significant Growth Potential on the Market

- The personal finance industry has been witnessing shifts in trends every year, especially as technology and its applications continue to develop. But the pandemic has put a spotlight on personal finance. It gained higher priority as people realized the importance of financial planning and protection, leading to many experimenting with digital offerings when physical interactions were restricted.
- Mobile banking app statistics show that the mobile app market is projected to generate USD 693 billion from downloads in 2021. Mobile applications have become an integral part of life for tech-savvy generations. Finances Online statistics show that 244.2 billion apps were downloaded in 2020 - 7,727 installations per second. ( Source- Dataprot)
- The rise of personal finance apps, the uptake of digitization by the millennials and Gen-Z, and lower entry barriers in terms of investment have democratized the private finance industry.
- The increased awareness of one's finances and the rapid adoption of technology will continue to impact the industry and influence the trends one can expect during the next year and beyond.
- According to AppsFlyer's State of Finance App Marketing report, India emerged at the top of the global market for finance app downloads last year with 149 crore downloads.
- The increasing adoption of smartphones has significant growth potential in the market because smartphone penetration is still lower than 70% in many densely populated countries, particularly China and India. Despite stagnant unit sales, the global personal finance tool market's revenue has increased in recent years, owing to an increasing average selling price of smartphones and the use of net banking applications.

## Asia Pacific is Expected to be Fastest Growing Region

- The increase in demand for self-service and the personalization of products and services has fueled the growth of the mobile banking market. Technological advancements have resulted in various useful features in mobile banking: real-time customer assistance, user-friendly interfaces, and immediate transactions. But mobile banking usage statistics over the years show a significant lack of secure network infrastructure in some parts of the world, which has slowed down the expansion of the mobile banking market.
- Online and mobile banking use is expected to increase steadily between 2021 and 2024, with the Asian market being the largest. In 2020, the Far East and China accounted for over 805 million active online banking users. This figure is predicted to reach nearly one billion by 2024. Although Asia was the largest market for online banking in 2020, the countries with the largest online banking penetration rate were all European. South Korea ranked sixth, with a penetration rate of 74 percent.

## Personal Finance Tools & Industry Overview

The global personal finance tools market is moderately fragmented. Major players are focusing on technological advancements and expansions to meet the rising demand for global personal finance tools. Furthermore, recent launches have resulted in the formation of collaborations to develop new products. The private finance tool market is highly competitive, with numerous market participants. Among the major market players are The Infinite Kind, Quicken Inc., Intuit Inc., Betterment, and others.

- September 2020- Wealthfront has introduced Autopilot, an exciting new service that automates a client's savings plan so that they no longer need to monitor accounts and move money around manually. This is a significant step toward Wealthfront's

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ultimate goal of providing a next-generation banking service that fully automates their clients' finances or Self-Driving Money™.

Additional Benefits:

- The market estimate (ME) sheet in Excel format
- 3 months of analyst support

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