

Personal Finance Software Market Report by Product Type (Web-based Software, Mobile-based Software), End User (Small Business, Individual Consumers), and Region 2026-2034

Market Report | 2026-02-01 | 150 pages | IMARC Group

AVAILABLE LICENSES:

- Electronic (PDF) Single User \$3999.00
- Five User Licence \$4999.00
- Enterprisewide License \$5999.00

Report description:

The global personal finance software market size reached USD 1.4 Billion in 2025. Looking forward, IMARC Group expects the market to reach USD 2.1 Billion by 2034, exhibiting a growth rate (CAGR) of 4.51% during 2026-2034. The growing need to track and manage income, integration of the internet of things (IoT), and wide availability of digital services and mobile apps represent some of the key factors driving the market.

Rising Demand for Safe, Secure, and Efficient Finance Tracking Solutions Impelling Market Growth

The increasing demand for safe, secure, and efficient finance tracking solutions among individuals and small businesses represents one of the major factors propelling the market growth around the world. Both individuals and small businesses face similar financial challenges as larger enterprises but with fewer resources. They are focusing on handling their finances effectively to ensure profitability, compliance with regulations, and personal financial well-being. As a result, they are utilizing various finance tracking solutions that provide a secure environment for managing their financial transactions, expenses, and budgets. Nowadays, they often deal with multiple accounts, transactions, and payment methods, making manual tracking and reconciliation processes cumbersome and error-prone. By adopting finance tracking solutions, they can streamline these tasks, accurately track their finances, and gain better control over their financial activities. In addition, rising number of digital payments and online banking platforms is increasing the complexity and volume of financial data, which is contributing to the personal finance software market growth.

What is Personal Finance Software?

Personal finance software is a specialized computer program or application designed to help individuals manage their personal finances effectively. It provides a comprehensive set of tools and features that enable users to track income, expenses,

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

investments, budgets, and financial goals in a structured and organized manner. It allows users to link their bank accounts, credit cards, and other financial accounts to import and categorize transactions automatically and eliminate the need for manual data entry. It also enables users to analyze their spending patterns, identify areas of saving, and make informed financial decisions by providing an overview of income and expenditures. It helps track progress toward personal financial goals, alerts users about impending bill payments, and provides timely reminders to avoid late fees or penalties. It aids in financial planning and decision-making by delivering insights into net worth, investment performance, and cash flow. It also assists in monitoring investment portfolios, tracking stock prices, analyzing investment performances, and setting up alerts for market movements or target prices.

Personal Finance Software Market Trends:

At present, there is a rise in the demand for personal finance software to track and manage the income of consumers around the world. This, along with the increasing awareness about the benefits of personal finance software among individuals, represents one of the key factors supporting the growth of the market. In addition, the increasing focus of organizations on digitalizing their financial services, coupled with the growing number of internet users, is offering a favorable market outlook. Besides this, the escalating demand for personal finance software due to the rising inclination towards a budget-oriented lifestyle is propelling the growth of the market. Moreover, the integration of the internet of things (IoT) in personal finance software to collect and analyze data of clients for gaining valuable insights into their needs and ensuring faster decision-making is strengthening the growth of the market. In line with this, IoT payment platforms allow people to pay their invoices through a variety of devices not limited to contactless cards, smartphones, and smartwatches. They also help elevate customer experiences and make the payment process smoother, which is impelling the growth of the market. Apart from this, the growing number of tax payable citizens, as collecting taxes and fees is a fundamental way to generate public revenues for making investments in human capital, infrastructure, and the provision of services for citizens and businesses, is positively influencing the market. Additionally, the wide availability of digital services and mobile apps that manage the personal finance of individuals, along with the rapid development of telecommunication infrastructures, is offering lucrative growth opportunities to industry investors. Furthermore, the rising employment of mobile banking on account of real-time customer assistance, user-friendly interfaces, and immediate transactions is bolstering the growth of the market.

Key Market Segmentation:

IMARC Group provides an analysis of the key trends in each sub-segment of the global personal finance software market report, along with forecasts at the global, regional and country level from 2026-2034. Our report has categorized the market based on product type and end user.

Product Type Insights:

- Web-based Software
- Mobile-based Software

The report has provided a detailed breakup and analysis of the personal finance software market based on the product type. This includes web-based software and mobile-based software. According to the report, web-based software represented the largest segment due to the high security provided by web-based personal finance software, as it is integrated with anti-virus and anti-malware solutions. In addition, web-based programs enable users to input their financial information, such as bank account and credit card information, loans, and debts, and track real-time transactions.

Mobile-based software offers mobile applications with built-in personal financial software that guarantee effective operations. It helps save money and cut back on wasteful spending. It offers various advantages over web-based software, such as instant online and offline access, pushes notifications and instant updates, productivity enhancement, cost savings, and others, which, in turn, is strengthening the market growth in this segment.

End User Insights:

- Small Business

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

-□ Individual Consumers

A detailed breakup and analysis of the personal finance software market based on the end-user has also been provided in the report. This includes small businesses and individual consumers. According to the report, small businesses accounted for the largest market share as various small and home businesses use personal finance software to combine and separate financial data from companies to produce the needed analytical output for better financial planning. It assists in identifying spending patterns, assisting with debt repayment, and keeping track of financial objectives to enable business users to make wiser financial decisions. It provides efficient planning and control of the influx and outflow of money and aids users of small-size businesses in effortlessly managing their business operations and funding. Additionally, it produces reports and bills depending on data. The individual consumers market uses personal finance software to keep track of the income, expenses, credit cards, investments, and bank accounts of a person on a smartphone or computer. It can effectively handle financial transactions by assisting a person in tracking their monthly expenses. According to the personal finance software market analysis, there has been a rise in internet penetration and daily internet usage, which is catalyzing the demand for personal finance software to track and manage financial activities. Additionally, this program manages all financial facts simply, as it can keep track of investments and small transactions. Further, it can be connected to internet banking for providing real-time transaction updates, assisting the individual customer in managing their finances and boosting its uptake within this market.

Regional Insights:

-□ North America

o□ United States

o□ Canada

-□ Asia-Pacific

o□ China

o□ Japan

o□ India

o□ South Korea

o□ Australia

o□ Indonesia

o□ Others

-□ Europe

o□ Germany

o□ France

o□ United Kingdom

o□ Italy

o□ Spain

o□ Russia

o□ Others

-□ Latin America

o□ Brazil

o□ Mexico

o□ Others

-□ Middle East and Africa

The report has also provided a comprehensive analysis of all the major regional markets, which include North America (the United States and Canada); Asia Pacific (China, Japan, India, South Korea, Australia, Indonesia, and others); Europe (the United Kingdom, Germany, France, Italy, Spain, Russia, and others); Latin America (Brazil, Mexico, and others); and the Middle East and Africa. According to the report, North America (the United States and Canada) was the largest market for personal finance software. The growing number of key market players in the region are offering a favorable market outlook. In line with this, they are focusing on

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

increasing the range of products. Key players are also creating cutting-edge personal finance software solutions to meet the different operating and development needs of end-user sectors. As a result, the market is anticipated to benefit from these lucrative opportunities. The rapid digitalization is helping in creating a uniquely tailored and user-friendly banking experience in the region. Numerous individuals are reaping significant financial gains from technological improvements and innovations in the financial services sector, including digital banking, digital lending, and other areas. Various information technology improvements and the growing creation of dynamic and user-friendly interfaces for websites and applications are catalyzing the demand for personal finance software in the region.

Competitive Landscape:

The report has also provided a comprehensive analysis of the competitive landscape in the global personal finance software market. Competitive analysis such as market structure, market share by key players, player positioning, top winning strategies, competitive dashboard, and company evaluation quadrant has been covered in the report. Also, detailed profiles of all major companies have been provided. Some of the companies covered include:

- Alzex Software
- BankTree Software Limited
- Buxfer Inc.
- CountAbout
- Microsoft Corporation
- Money Dashboard Ltd.
- Moneyspire Inc.
- Personal Capital Corporation (Empower Retirement)
- PocketSmith Ltd.
- Quicken Inc.
- The Infinite Kind
- You Need a Budget

Key Questions Answered in This Report

- 1.How big is the personal finance software market?
- 2.What is the future outlook of personal finance software market?
- 3.What are the key factors driving the personal finance software market?
- 4.Which region accounts for the largest personal finance software market share?
- 5.Which are the leading companies in the global personal finance software market?

Table of Contents:

- 1 Preface
- 2 Scope and Methodology
 - 2.1 Objectives of the Study
 - 2.2 Stakeholders
 - 2.3 Data Sources
 - 2.3.1 Primary Sources
 - 2.3.2 Secondary Sources
 - 2.4 Market Estimation
 - 2.4.1 Bottom-Up Approach
 - 2.4.2 Top-Down Approach
 - 2.5 Forecasting Methodology
- 3 Executive Summary
- 4 Introduction

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 4.1 Overview
- 4.2 Key Industry Trends
- 5 Global Personal Finance Software Market
 - 5.1 Market Overview
 - 5.2 Market Performance
 - 5.3 Impact of COVID-19
 - 5.4 Market Forecast
- 6 Market Breakup by Product Type
 - 6.1 Web-based Software
 - 6.1.1 Market Trends
 - 6.1.2 Market Forecast
 - 6.2 Mobile-based Software
 - 6.2.1 Market Trends
 - 6.2.2 Market Forecast
- 7 Market Breakup by End User
 - 7.1 Small Business
 - 7.1.1 Market Trends
 - 7.1.2 Market Forecast
 - 7.2 Individual Consumers
 - 7.2.1 Market Trends
 - 7.2.2 Market Forecast
- 8 Market Breakup by Region
 - 8.1 North America
 - 8.1.1 United States
 - 8.1.1.1 Market Trends
 - 8.1.1.2 Market Forecast
 - 8.1.2 Canada
 - 8.1.2.1 Market Trends
 - 8.1.2.2 Market Forecast
 - 8.2 Asia-Pacific
 - 8.2.1 China
 - 8.2.1.1 Market Trends
 - 8.2.1.2 Market Forecast
 - 8.2.2 Japan
 - 8.2.2.1 Market Trends
 - 8.2.2.2 Market Forecast
 - 8.2.3 India
 - 8.2.3.1 Market Trends
 - 8.2.3.2 Market Forecast
 - 8.2.4 South Korea
 - 8.2.4.1 Market Trends
 - 8.2.4.2 Market Forecast
 - 8.2.5 Australia
 - 8.2.5.1 Market Trends
 - 8.2.5.2 Market Forecast
 - 8.2.6 Indonesia
 - 8.2.6.1 Market Trends

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 8.2.6.2 Market Forecast
- 8.2.7 Others
 - 8.2.7.1 Market Trends
 - 8.2.7.2 Market Forecast
- 8.3 Europe
 - 8.3.1 Germany
 - 8.3.1.1 Market Trends
 - 8.3.1.2 Market Forecast
 - 8.3.2 France
 - 8.3.2.1 Market Trends
 - 8.3.2.2 Market Forecast
 - 8.3.3 United Kingdom
 - 8.3.3.1 Market Trends
 - 8.3.3.2 Market Forecast
 - 8.3.4 Italy
 - 8.3.4.1 Market Trends
 - 8.3.4.2 Market Forecast
 - 8.3.5 Spain
 - 8.3.5.1 Market Trends
 - 8.3.5.2 Market Forecast
 - 8.3.6 Russia
 - 8.3.6.1 Market Trends
 - 8.3.6.2 Market Forecast
 - 8.3.7 Others
 - 8.3.7.1 Market Trends
 - 8.3.7.2 Market Forecast
- 8.4 Latin America
 - 8.4.1 Brazil
 - 8.4.1.1 Market Trends
 - 8.4.1.2 Market Forecast
 - 8.4.2 Mexico
 - 8.4.2.1 Market Trends
 - 8.4.2.2 Market Forecast
 - 8.4.3 Others
 - 8.4.3.1 Market Trends
 - 8.4.3.2 Market Forecast
- 8.5 Middle East and Africa
 - 8.5.1 Market Trends
 - 8.5.2 Market Breakup by Country
 - 8.5.3 Market Forecast
- 9 SWOT Analysis
 - 9.1 Overview
 - 9.2 Strengths
 - 9.3 Weaknesses
 - 9.4 Opportunities
 - 9.5 Threats
- 10 Value Chain Analysis

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 11 Porters Five Forces Analysis
 - 11.1 Overview
 - 11.2 Bargaining Power of Buyers
 - 11.3 Bargaining Power of Suppliers
 - 11.4 Degree of Competition
 - 11.5 Threat of New Entrants
 - 11.6 Threat of Substitutes
- 12 Price Analysis
- 13 Competitive Landscape
 - 13.1 Market Structure
 - 13.2 Key Players
 - 13.3 Profiles of Key Players
 - 13.3.1 Alzex Software
 - 13.3.1.1 Company Overview
 - 13.3.1.2 Product Portfolio
 - 13.3.2 BankTree Software Limited
 - 13.3.2.1 Company Overview
 - 13.3.2.2 Product Portfolio
 - 13.3.3 Buxfer Inc.
 - 13.3.3.1 Company Overview
 - 13.3.3.2 Product Portfolio
 - 13.3.4 CountAbout
 - 13.3.4.1 Company Overview
 - 13.3.4.2 Product Portfolio
 - 13.3.5 Microsoft Corporation
 - 13.3.5.1 Company Overview
 - 13.3.5.2 Product Portfolio
 - 13.3.5.3 Financials
 - 13.3.5.4 SWOT Analysis
 - 13.3.6 Money Dashboard Ltd.
 - 13.3.6.1 Company Overview
 - 13.3.6.2 Product Portfolio
 - 13.3.7 Moneyspire Inc.
 - 13.3.7.1 Company Overview
 - 13.3.7.2 Product Portfolio
 - 13.3.8 Personal Capital Corporation (Empower Retirement)
 - 13.3.8.1 Company Overview
 - 13.3.8.2 Product Portfolio
 - 13.3.9 PocketSmith Ltd.
 - 13.3.9.1 Company Overview
 - 13.3.9.2 Product Portfolio
 - 13.3.10 Quicken Inc.
 - 13.3.10.1 Company Overview
 - 13.3.10.2 Product Portfolio
 - 13.3.11 The Infinite Kind
 - 13.3.11.1 Company Overview
 - 13.3.11.2 Product Portfolio

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 13.3.12 You Need a Budget
 - 13.3.12.1 Company Overview
 - 13.3.12.2 Product Portfolio

Personal Finance Software Market Report by Product Type (Web-based Software, Mobile-based Software), End User (Small Business, Individual Consumers), and Region 2026-2034

Market Report | 2026-02-01 | 150 pages | IMARC Group

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Electronic (PDF) Single User	\$3999.00
	Five User Licence	\$4999.00
	Enterprisewide License	\$5999.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-03-02"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Signature

An empty rectangular box with a thin black border, intended for a signature.