

Global Artificial Intelligence (AI) In Financial Wellness Market Set For 33.7% Growth, Reaching \$56.71 Billion By 2028

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Artificial Intelligence (AI) In Financial Wellness Global Market Report 2024 - Market Size, Trends, And Global Forecast 2024-2033

[The global artificial intelligence AI in financial wellness market](#) is projected for exponential growth, increasing from \$13.27 billion in 2023 to \$17.73 billion in 2024, exhibiting a compelling compound annual growth rate CAGR of 33.6%. Key growth drivers for this marked expansion include growing fintech companies, enhanced digitalization of financial services, rising consumer demand for personalized financial solutions, heightened awareness around financial wellness, and present economic uncertainty.

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The artificial intelligence (AI) in financial wellness market size is expected to see growth in the next few years. It will grow to \$56.71 billion in 2028 at an annual growth rate (CAGR) of 33.7%.”

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What Is the Projected Market Size of the Global Artificial Intelligence (AI) In Financial Wellness Market and Its Growth Rate?

Looking ahead, the AI in financial wellness market is expected to hit \$56.71 billion by 2028, continuing its rapid growth rate at a CAGR of 33.7%. The forecast period attracts this surge due to the rising demand for automated

financial services, the expansion of employer-led financial wellness programs, a sharpened focus on financial literacy, an increased attention on mental health and its connection to financial wellness, and the extension of AI into new financial service areas.

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What are the Key Drivers Fueling Growth in the Artificial Intelligence (AI) In Financial Wellness Market?

One key driver to underline is the increasing financial accessibility. Financial accessibility, referring to the ease at which individuals can access and leverage financial services and products, will significantly propel the market's growth. AI enhances this accessibility by offering personalized, automated financial advice and services for underserved populations, reducing complex financial tasks, and extending affordable solutions to meet individual needs. In October 2023, the International Monetary Fund, a US-based international financial institution, reported a massive growth in mobile and internet banking in Europe and the Western Hemisphere, with online banking transactions per 1,000 adults experiencing a 20% rise in 2022.

Who Are the Key Players Driving Growth in the Artificial Intelligence (AI) In Financial Wellness Market?

Major companies spearheading the expansions in the AI in financial wellness market include Prudential Financial Inc., Fidelity National Financial, Transamerica Corporation, Nu Pagamentos S.A. Nubank, Mercer LLC, Ayco a Goldman Sachs Company, Ramsey Solutions LLC, Purchasing Power LLC, Personetics Technologies Inc., Wealthfront Corporation, Aduro Inc., Health Advocate Inc., PayActiv Inc., HealthCheck360 a division of Cottingham & Butler, Fyle Technologies Private Limited, Ellevest Inc., Financial Fitness Group, EarnUp Inc., Brigit, BrightDime Inc., Edukate Inc., Enrich Financial Wellness, Money Starts Here, SUM180 Inc., Best Money Moves LLC.

What Are The Emerging Trends Shaping [The Growth Of The Artificial Intelligence \(AI\) In Financial Wellness Market](#)?

The leading trend emerging in the AI in financial wellness market is the focus on virtual assistants, namely AI advisors. These next-gen advisors are designed to enhance personalized financial guidance to allow for more informed and advantageous financial decision-making. In July 2024, EarnUp Inc., a US-based fintech company, unveiled AI Advisor, an artificially intelligent financial guide which analyses real-time banking and credit data to offer tailored advice, enhancing the overall user experience.

The market shows diversity in its subsegments which include key areas such as:

1 By Type: Software, Service

2 By Deployment Type: Cloud-Based, On-Premises

3 By Application: Wealth Management, Fraud Detection And Prevention, Risk Management And Compliance, Customer Service And Support, Other Applications

4 By End-User Type: Financial Institutions, Enterprises, Individuals

Dive into the full report for extensive insights:

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Regionally, the market dominance lies with North America, which was the largest AI in financial wellness market in 2023. However, the report also includes findings from other key geographical regions including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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