

Personal Finance Management Market CAGR to be at 8.1% from 2025 to 2029 | \$1.65 Billion Industry Revenue by 2029

*The Business Research Company's
Personal Finance Management Global
Market Report 2025 – Market Size,
Trends, And Forecast 2025-2034*

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KINGDOM, September 8, 2025

/EINPresswire.com/ -- What Is The

Projected Market Size & [Growth Rate Of The Personal Finance Management Market?](#)

The market size of personal finance management has witnessed robust growth over the past few years. Its worth is predicted to escalate from \$1.12 billion in 2024 to \$1.22 billion in 2025, registering a compound annual growth rate (CAGR) of 8.4%. Factors including enhanced



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smartphone usage, increasing financial literacy awareness, a growing trend towards digital banking, escalating personal debt rates, and an elevated demand for budget management have been contributing to the growth experienced in the historical period.

Strong expansion is anticipated for the personal finance management market in the coming years, with predictions of a surge to \$1.66 billion by 2029, corresponding to a compound annual growth rate of 8.1%. Factors that are likely to fuel this growth during the forecast period include

an escalated usage of blockchain within the financial sphere, a soaring demand for fiscal wellness solutions, a spike in regulatory backing for fintech, a rising trend in subscription-based models, and growing concerns about data security and privacy. The key trends that seem to be shaping the forecast period encompass advancements in AI-powered budgeting tools, sophisticated data analysis for personalized insights, the emergence of voice-activated financial assistants, innovations in subscription-based financial applications, and progress in open banking integration.

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What Is The Crucial Factor Driving The [Global Personal Finance Management Market?](#)

The personal finance management market is set for expansion with the rise in smartphone usage. The term smartphone penetration denotes the proportion of the population that owns or frequently uses a smartphone within a certain area or market. The growth in smartphone penetration can be attributed to the widespread accessibility of the internet, which provides wider access to digital services, communication, and web content. Personal finance management gets a boost from smartphones as they allow a more comprehensive access to financial mobile apps. These apps assist users in tracking expenses, managing budgets, and making sound financial decisions at their convenience. A report published by Uswitch Limited, a UK-based online and telephone comparison service provider in February 2023, stated that there were 71.8 million active mobile connections in 2022, a rise of 3.8% from 2021. Moreover, it is projected that by 2025, the UK will have a population of 68.3 million, 95% of whom will possess smartphones. Consequently, the rise in smartphone penetration is fueling the expansion of the personal finance management market.

Who Are The Emerging Players In The Personal Finance Management Market?

Major players in the Personal Finance Management Global Market Report 2025 include:

- Intuit Inc.
- Empower Personal Wealth LLC
- Revolut Ltd.
- Social Finance Inc.
- Zeta Help Inc.
- Chime Financial Inc.
- Quicken Inc.
- Betterment LLC
- Perfios Software Solutions Pvt. Ltd.
- Albert Inc.

What Are The Main Trends, Positively Impacting The Growth Of Personal Finance Management Market?

Several leading entities in the personal finance management market are directing their efforts towards creating innovative offerings, like hybrid finance management platforms, to merge budget management, investment monitoring, and financial planning in a single user-friendly interface. Hybrid finance management platforms represent digital instruments that meld traditional budgeting abilities with next-generation financial services such as investment monitoring, goal setting, and advisory support, providing a comprehensive personal finance solution for users. For example, in December 2023, Quicken Inc., an American financial software firm, unveiled Quicken Classic Business and Personal for Mac, a product specifically designed for Mac users to handle both their business and personal finances on one platform. This Mac-specific application enables users to easily manage all financial aspects in a consolidated user

interface. The app includes functions like integrated account monitoring, customizable budgeting and reporting, bill settlement, investment management, and dedicated features for rental property management and tax planning.

What Segments Are Covered In The Personal Finance Management Market Report?

The personal finance management market covered in this report is segmented –

- 1) By Component: Software, Services
- 2) By Technology Type: Machine Learning, Predictive Analytics, Natural Language Processing
- 3) By Platform: Web-Based, Mobile-Based
- 4) By Application: Budget Management, Investment Management, Debt Management, Retirement Planning, Expense Tracking
- 5) By End-User: Individual Consumers, Financial Institutions

Subsegments:

- 1) By Software: Budgeting Software, Investment Tracking Software, Tax Management Software, Debt Management Software, Retirement Planning Software, Mobile Applications
- 2) By Services: Managed Services, Consulting Services, Support And Maintenance Services, Financial Advisory Services

View the full personal finance management market report:

<https://www.thebusinessresearchcompany.com/report/personal-finance-management-global-market-report>

Which Region Is Projected To Hold The Largest Market Share In The Global Personal Finance Management Market?

In the Personal Finance Management Global Market Report 2025, North America reigned as the preeminent region in 2024. It is projected that the most rapid growth will occur in the Asia-Pacific region during the forecast period. Regions included in this report are Asia-Pacific, Western Europe, Eastern Europe, North America, South America, the Middle East, and Africa.

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