

Global Fintech Personal Finance Market to grow at 11.5% during 2021 - 2029: A Report by Absolute Markets Insights

PUNE, MAHARASHTRA, INDIA, March 28, 2022 /EINPresswire.com/ -- The [Global Fintech Personal Finance Market](#) Report by [Absolute Markets Insights](#) offers a high-level summary of classification, competition, and strategic actions taken in recent years. For a global scenario, the Fintech Personal Finance market report provides historical details, future forecasts, and market size. The competitive analysis conducted in this study makes you aware about the moves of the key players in the market such as new product launches,

expansions, agreements, joint ventures, partnerships and acquisitions. This report provides market insights which give a more precise understanding of the market landscape, issues that may impose on the industry in the future, and how to position specific brands in the best way. Furthermore, businesses can decide upon the strategies about the product, customer, key player, sales, promotion or marketing by acquiring a detailed analysis of competitive markets. Global fintech personal finance market is estimated to grow at a CAGR of 11.5% over the forecast period (2021 – 2029).



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Extensive information on the following pointers will be covered in the 402+ Pages Research study:

- Global Market size and forecast values (2015 – 2029), in terms of revenue (US\$ Million) by segments/sub-segments; wherein 2015 to 2019 has been considered as historic years, 2020 as the base year, while 2021 to 2029 has been considered as the forecast period.
- Split of the market revenue (US\$ Million) into all the relevant segments & sub-segments across

all major regions/countries.

- Market determinants and Influencing Factors
- Market Dynamics (Drivers, Restraints, Opportunities and Challenges)
- Business and Technological Trends
- Regulatory Landscape
- Impact of the Covid-19 Pandemic on Global Fintech Personal Finance Market
- Macro-Economic and Micro-Economic Indicators
- Porter's Five Forces Analysis
- Competitive Analysis
- oGlobal Presence and Growth Strategies
- oMarket Share Analysis, 2020
- Detailed profiles of major market participants operating in the market, encompassing information on company details, company overview, product offerings, key developments, financial analysis, SWOT analysis and business strategies
- Region specific reports focusing on North America, Europe, Asia Pacific, Middle East & Africa and Latin America are also available
- We have reports available in different languages including Russian, Arabic, Japanese, Spanish, Chinese, French, German, Korean and other languages.

Growing inclination of end users towards flexibility in managing personal finances, is encouraging fintech companies to provide customer centric solutions. Every industry is transitioning from manual processes to digital operations. Fintech facilitates with automated processes to overcome the repetitive procedures of scanning, downloading, printing, signing, and scanning documents, which is extensively prevalent across the financial sector. Bank closures are on the rise as a result of shifting consumer behavior, brought about by the pandemic, which has furthered the adoption of fintech for personal finance. Amidst the Covid-19 pandemic, the financial sector had been affected widely. The physical movement of Individuals at large were restricted, which made accessing their financial accounts through banks even more difficult. Fintech personal finance market participants are increasingly investing towards incorporating advanced technologies such as blockchain and artificial intelligence to transform their existing business models and facilitate incorporation of fintech personal finance solutions, thereby enabling people to have access to their money easily. Thus, Covid-19 has accelerated the growth of global fintech personal finance market.

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FinTech encompasses more than banking and lending operations. Furthermore, it is continuing to develop and cater associated sectors, such as trading and investment. FinTech has uncovered a variety of profitable opportunities for veteran traders with decades of experience to beginners. Initially, trading whether it was stocks or Forex, was an activity reserved to the experts and outsiders were unable to engage in trading since both the know-how and the platforms themselves were unavailable. Fintech, however, has changed it all now, and has enabled anyone

to trade online by registering on the respective platforms. In the last few years, people are becoming well aware of the various investments platforms and resources. Fintech businesses provide the benefits of mutual funds and other investments while also guaranteeing that individuals have access to cash whenever they need it. Because of the flexibility of their services, fintechs are providing a great deal of ease to investors. Most of these platforms offer services through many channels, including mobile applications. Thus, investment and trading services are experiencing fast growth, which is driving the growth of fintech personal finance market.

Web based applications has been preferred by a huge population and has also garnered highest share in the global fintech personal finance market in 2020. Web apps can be accessed through internet browser and can get adapted to any device. Fintech companies are adopting new technologies such as hybrid apps, which combine both web and mobile apps, as end users are increasingly emphasizing on flexibility of managing their personal finances from any location irrespective of the device. Furthermore, as users are looking for applications that require less storage, the fintech providers for personal finance are introducing web based applications, which provide the flexibility to be used through desktop as well as mobile phones.

North America accounted for the highest share in the global fintech personal finance market in 2020. The fintech market in the United States is expanding as consumers are increasingly getting digitally aware and engaged and more inclined to incorporating fintech into their daily life. The personal finance industry has been a catalyst and supported fintech development in the United States by encouraging automated investing services. Moreover, majority of the fintech companies are building and designing new platforms for the delivery of online financial services at a fast pace. The latest COVID-19 pandemic, on the other hand, has highlighted the need for digital transformation in the banking industry, since customers are being compelled to use online services and minimize their bank visits. The majority of banking businesses are collaborating with fintech vendors to provide unique and competitive services. Digital customer experience is emerging as the key source of competitive advantage in the financial services sector, and is projected to drive the growth of global fintech personal finance market over the period of next eight years.

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The global fintech personal finance market share is competitive and comprises various companies such as:

- Acorns
- Betterment LLC
- BUXFER INC.
- Chime
- Credit Karma, Inc.
- Credit Sesame, Inc
- doxo inc.

- Evolution Finance, Inc.
- Faircent
- Finicity Corporation (mvelopes)
- Hello Digit, Inc.
- Ideas Infosoft Pvt. Ltd.
- Intuit, Inc.
- KENDINGKART Technologies Private Limited
- M1 Holdings Inc.
- Money Dashboard Ltd
- MoneyTap
- NerdWallet, Inc.
- Personal Capital Corporation
- Qapital, Inc.
- Rakuten, Inc.
- Robinhood
- Stash Financial, Inc.
- Tally Technologies, Inc.
- The Infinite Kind
- Wealthfront Corporation
- WAB
- Other Market Participants

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Global Fintech Personal Finance Market:

By Type

- Expense Tracking
- Investment
- Trading
- Account Management
- Lending and Credit Cards
- Others

By Platform

- Web-based
- App-based
 - o Android
 - o iOS
 - o Others

By End-User

- Individuals
- Group

By Region

- North America (U.S., Canada, Mexico, Rest of North America)
- Europe (France, The UK, Spain, Germany, Italy, Nordic Countries (Denmark, Finland, Iceland, Sweden, Norway), Benelux Union (Belgium, The Netherlands, Luxembourg), Rest of Europe)
- Asia Pacific (China, Japan, India, New Zealand, Australia, South Korea, Southeast Asia (Indonesia, Thailand, Malaysia, Singapore, Rest of Southeast Asia), Rest of Asia Pacific)
- Middle East & Africa (Saudi Arabia, UAE, Egypt, Kuwait, South Africa, Rest of Middle East & Africa)
- Latin America (Brazil, Argentina, Rest of Latin America)

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