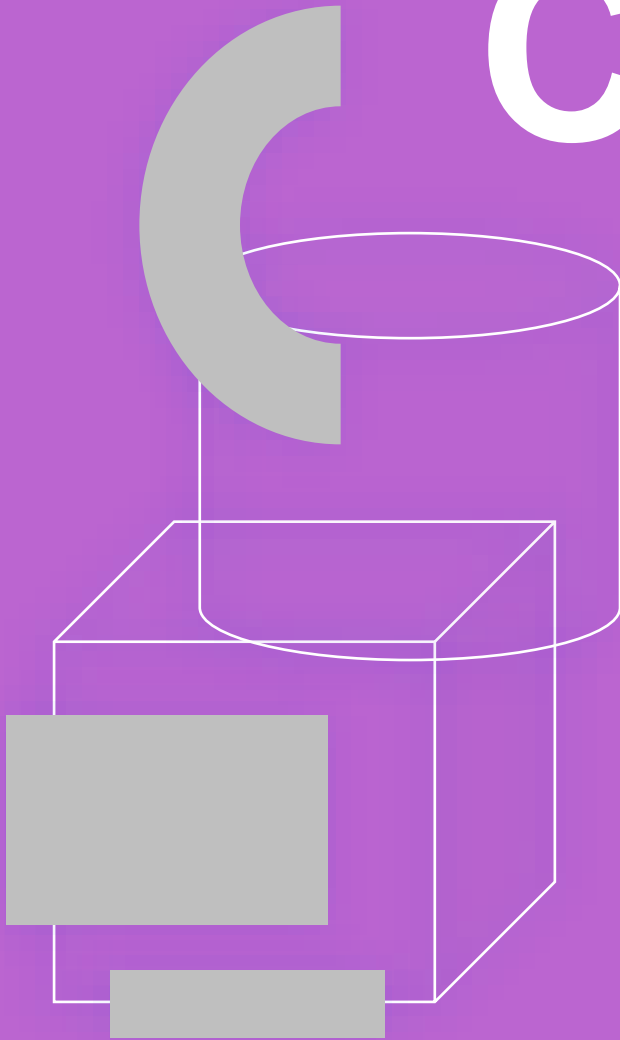




Marketing Trends of Finance Apps in 2025



Contents



- 1. Overall Marketing of Finance Apps in 2025**
- 2. The Leading Finance Apps in 2025**
- 3. Prediction for Future Finance Apps**



With SocialPeta, you can spy on your competitors' ad data, and get ad data from networks, media, and advertisers around the world to inspire you. SocialPeta covers more than 80 countries/regions and over 80 well-known ad channels worldwide, such as Facebook, Twitter, YouTube, TikTok, and Unity. We provide nearly 1.6 billion ad creatives, updating millions each day. Through **duration, impressions, popularity, and interactions**, we can quickly locate the active high-quality creatives which will be provided to you in real time to help with your marketing plan.

As one of the world-leading advertising and marketing platforms, SocialPeta boasts a huge database and the experience of working with thousands of game companies and providing mobile game workers with more practical methods in order to develop more popular games.

6M

APP Advertisers

1.6B

APP Ad Creatives

1.20M

Daily Updates

www.socialpeta.com

Overall Marketing

Marketing preference in countries/regions, latest advertising trends,
popular ad copies

01



Top 20 Finance Apps by Advertising in 2025



1	Bankin'	Bankin	11	Zasta	Zasta	1	Western Union	Western Union	11	Revolut	Revolut Ltd
2	Plata Card	Tecnologias Diffiere	12	Wollit	Wollit	2	XTrend Speed Trading	RYNAT CAPITAL	12	Mitrade	Mitrade Global Pty Ltd
3	XTrend Speed Trading	RYNAT CAPITAL	13	Banco General, S.A.	Banco General, S.A.	3	ehamarkets	Hooyacapital	13	We Finanzas	Donald Dorothy Davis
4	Revolut	Revolut Ltd	14	SIP Calculator Loan Calculator	Viakor Technologies LLC	4	DiDi Finanzas	Didi	14	MexiCash	Mexicash
5	Taptap Send	Taptap Send	15	Kraken	Kraken	5	Taptap Send	Taptap Send	15	Plata Card	Tecnologias Diffiere
6	Mitrade	Mitrade Global Pty Ltd	16	Bright	Bright Capital Inc	6	Pla Pla	Pla Pla	16	Bravo Korea	JEONBUK BANK
7	moomoo	Futubull	17	CROSS	CROSS ENF	7	Google Pay	Google	17	360Kredi	PT Inovasi Terdepan Nusantara
8	DiDi Préstamos	Didi	18	ОББ Мобайл	United Bulgarian Bank	8	Plan Budget	Bremen City Church Inc.	18	Albert	Albert
9	Sicredi para smartphone	Confederacao interestadual das coopera	19	GoFundMe	GoFundMe	9	XTrend Lite	RYNAT CAPITAL	19	OKX	OKX
10	State Farm®	State Farm Insurance	20	Ton	Ton	10	VIVA VIDA	VIVA VIDA	20	Yape	Banco de Crédito BCP

Source: SocialPeta - Analysis of Top Apps by Advertising; advertisers are sorted (from high to low) by the number of their deduplicated creatives within the date range.

Date Range: Jan - Oct 2025

Monthly Advertisers & Creatives Trends for Global Finance Apps in 2025

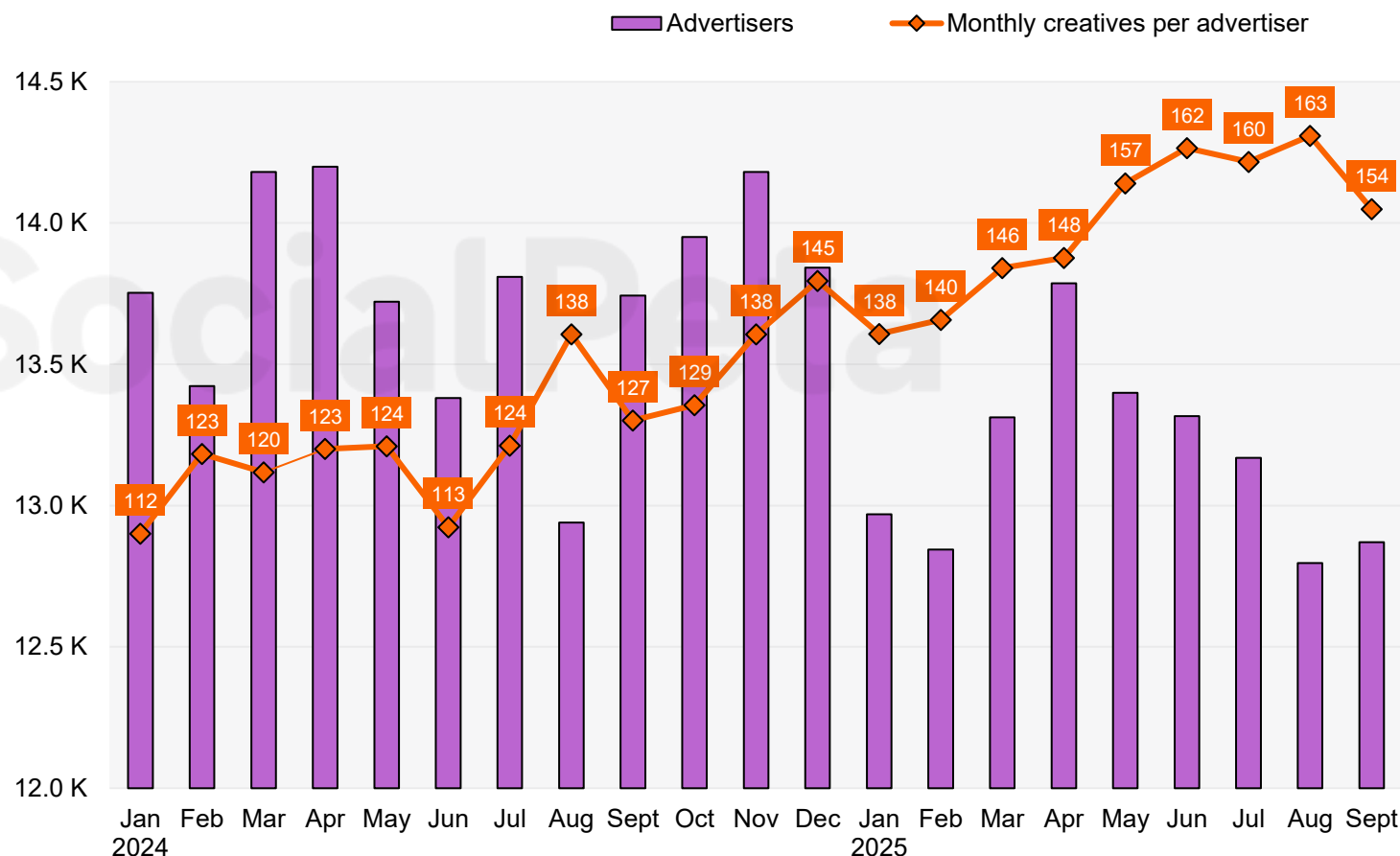
In 2025, there were over 13K monthly active finance app advertisers, a slight decline of about 3.81% from the same period last year. Monthly creatives per advertiser peaked in August. There was a YoY growth of 23.83% in monthly creatives per advertiser, mainly due to the rise of total creatives in 2025.

Active advertisers per month

13163

Average monthly creatives per advertiser

152



Finance App Advertising Trends in Top Countries/Regions in 2025

North America had the most active advertisers, and Hong Kong, Macao and Taiwan had the fewest.

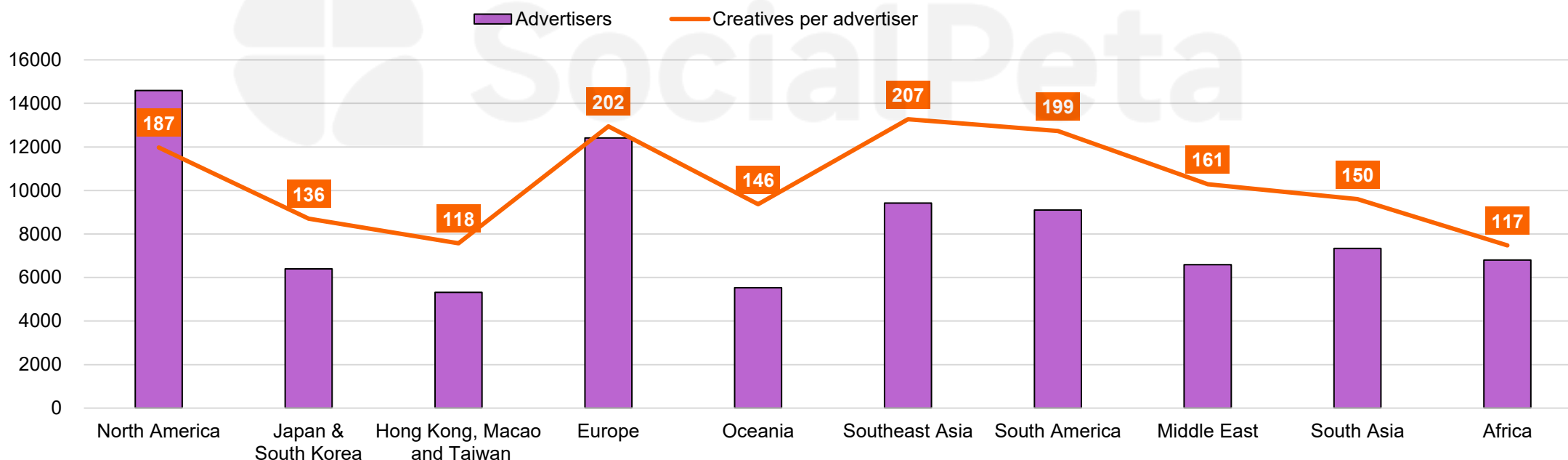
Southeast Asia had the most creatives per advertiser, followed by Europe, and Africa had the fewest.

Highest number of advertisers: North America

North America had the most active finance app advertisers, with about 14.6K competitors in this industry.

Highest average creatives: Southeast Asia

Of all regions, Southeast Asia had the most average creatives, followed by Europe and South America.



Characteristics of Ad Copies for Finance Apps in Different Regions

Region	Language	Key Points	Style of Expression	Typical Example
Europe and America (en/fr/de)	English, French, German	The emphasis is on legitimacy, transparency, credit construction and long-term value.	Rational & persuasive + data-supported	"Reports to all three bureaus", "No hidden fees", "Average refund: €1,095"
Latin America (es/pt)	Spanish, Portuguese	The emphasis is on fast response, accessibility, and high credit.	Emotional + Multi-symbolic stimuli	"¡En solo 4 clics!", "Préstamo aprobado en segundos", 🔥 Hasta \$20,000"
Southeast Asia (id/th/vi/ms)	Indonesian, Thai, Vietnamese	The emphasis is on security certificate (OJK/Sertifikasi), fast arrival of money, no guarantee required	Endorsed by authority + recommended by friends	"Berizin dan diawasi OJK", "Cair dalam 3 menit", "Saya punya rahasia..."
Middle East and South Asia (ar/ur/hi)	Arabic, Urdu, Hindi	The emphasis is on "winning money", "play-to-earn", "immediate withdrawal"	Game-like + implied association with religious holidays	الربح فِئَامَك مع "Plinko!", "Earn cash while playing"
East Asia (ch/jp/kr)	Chinese, Japanese	The emphasis is on advanced technology, AI-empowered, long-term compound interest	Learning-oriented + industry terms	"AIで先読みする資産運用", "新NISA全面对应", "極低點差 #0%傭金"

The Leading Apps

Marketing trends of global mainstream apps, new apps'
strategies for seizing market share

02



Payment Apps: Embrace AI as the Era of AI Has Started

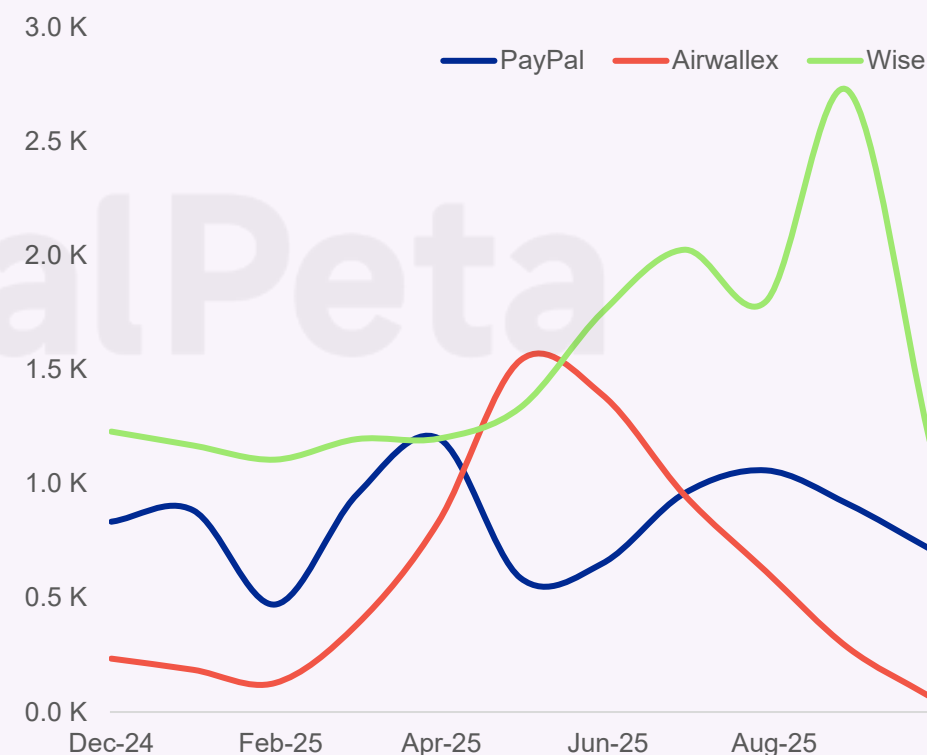
PayPal has over 400 million active accounts worldwide and provides payment service in nearly 200 countries and regions. Its total payment volume for a year was \$1.68 trillion, achieved through 26.3 billion transactions.

Airwallex offers a global payment service network that covers more than 180 countries and regions. In 2025, the company acquired CTIN Pay, a payment company in Vietnam, in order to expand its market share in Asia-Pacific. It also has a strategic cooperation with VISA, Shopify, and other enterprises. "The Future of Finance Summit" held in Shanghai Tower released three AI strategies, which was a herald of a new era of finance.

Wise is a global payment service that enables making and receiving payments in 22 main currencies. People can also pay with a QR code on Wise. Millions of customers use Wise globally, with the company processing about RMB120 billion every month.



Advertising trends of top payment apps



PayPal: Partner with an AI Giant, Changing the Digital Wallet Market

On October 28, 2025, PayPal announced a partnership with OpenAI, making PayPal the first digital wallet service integrated into ChatGPT. Starting from 2026, ChatGPT users can directly pay with PayPal. Merchants can also sell products on it.

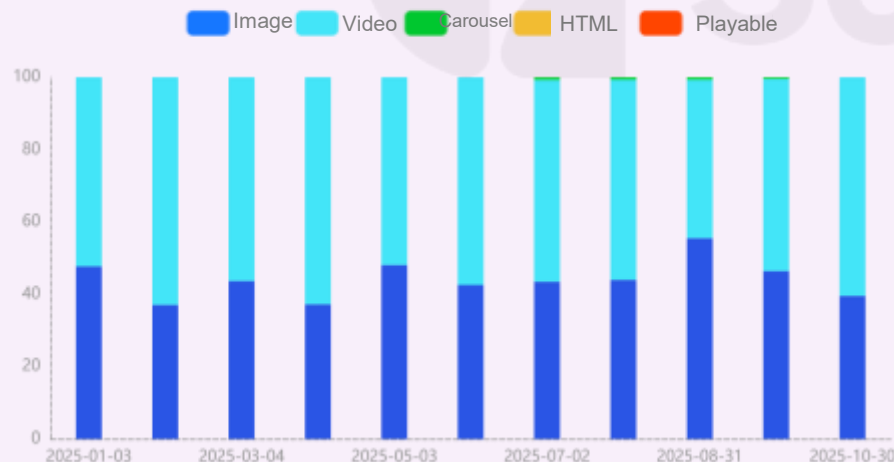
PayPal

PayPal

Advertising Data

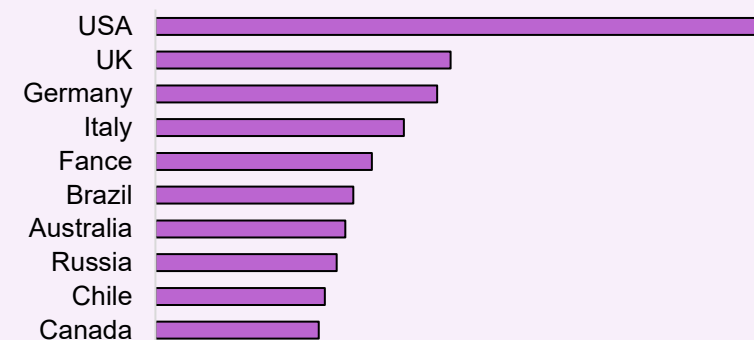
First advertising date: July 2014

Total deduplicated creatives: 27.6K

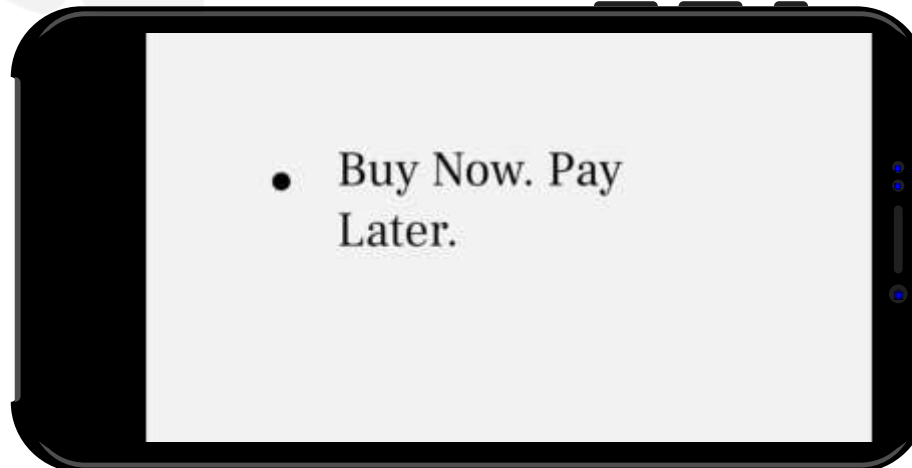


- **Most ad creatives are released in Europe and America**, with over 85% of them in English.
- PayPal's current advertising is strategically focused on Europe and America, centering around "Cash Back + Pay Later + Social Payments". The creatives are lively and conversion-oriented.
- The product was usually one of the top 3 free finance apps on the U.S. App Store, and seldom dropped out of Top 10. It is one of the leading global digital wallets.

Top 10 Countries/Regions by Advertising



PayPal's Excellent Active Ad Creatives



PayPal's ad creatives can be roughly categorized into two styles: minimalistic and absurdist. They are easy on the eyes, and have a high completion rate.

Celebrity Advertising: The ad creatives performed by famous actors show the product's advantages and the company's philosophy in a lively and fun way.

Minimalistic Text: The ad copy is as simple as a sentence, very impressive when combined with the scenarios of using the product.

Instagram-Style Pictures: The creatives are kind of like those of e-businesses, using pictures of products to attract people and show the products' advantages.

Click the image to play the video

Brokerage Apps: Advertising Competition vs. Zero-Commission

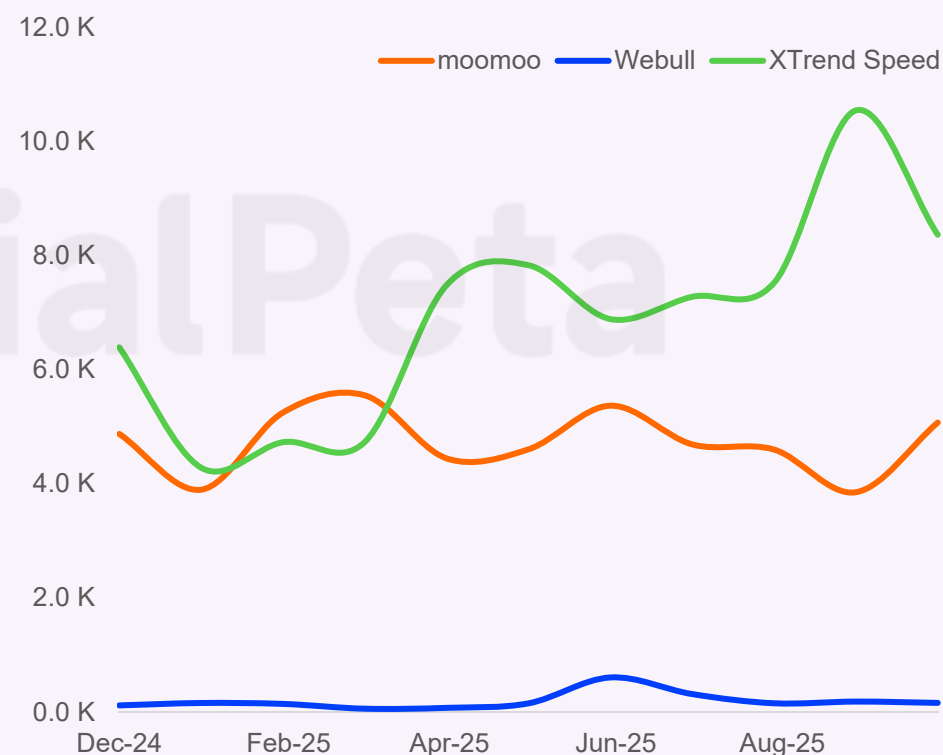
Futubull (moomoo) is a licensed brokerage platform that plays an important role in the trading of Hong Kong stocks and American stocks, especially favored by Chinese investors. The platform precisely meets frequent traders' needs, providing free Level 2 quotes for U.S. stocks, supporting pre-market and after-hours trading, leveraging resources from Nasdaq and NYSE, and fully equipped with technical analysis tools.

Webull is a comprehensive brokerage service featuring zero-commission trading for U.S. stocks. As of April 2025, the Webull App had more than 50 million downloads and over 23 million users. The app had a user retention rate of 98% in the fourth quarter of 2024.

XTrend Speed is one of the top 10 professional trading apps in the world, regulated by the FSCA, and provides services to users in over 170 countries/regions. So far, the app has over 10 million users.



Advertising trends of top brokerage apps



Webull: Listed in the U.S. with 3 Key Selling Points & Years of Expertise

Webull (NASDAQ: BULL) went public on April 11, 2025 via a SPAC merger with SK Growth Opportunities. It closed its first trading day at \$13.25 (+10%), with a market cap of about \$6.1B. The company currently has 20+ active ad creative versions.

Webull

Webull

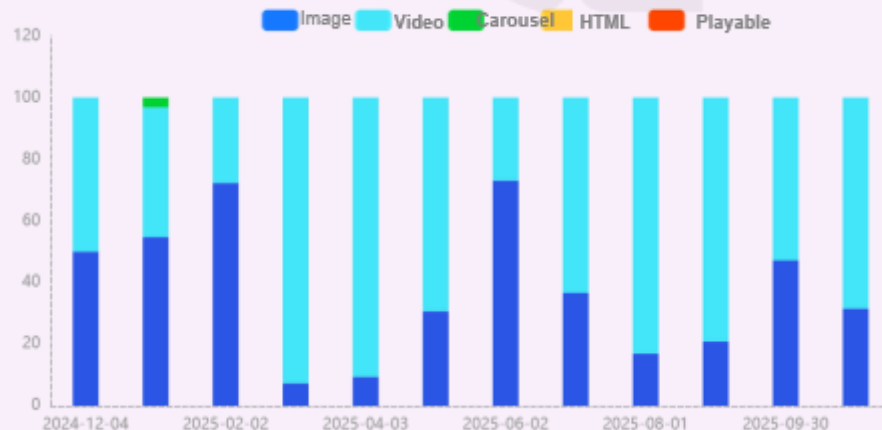
Advertising Data

First advertising date: Dec. 2016

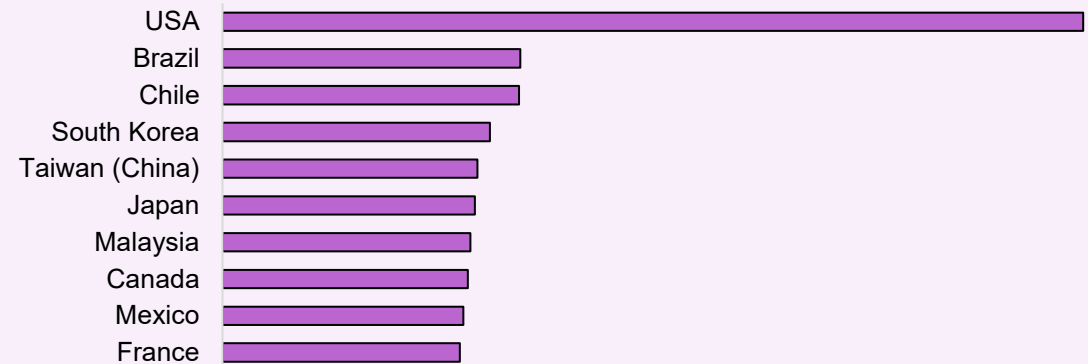
Total deduplicated creatives: 35.7K



- In 2025, there was a higher share of image ad creatives, about 54.16%.
- The ad copies had many **highly persuasive words for marketing**, concerning cost saving, income incentive, and tool advantage, and focusing on the app's three key selling points of "zero platform fees", "low commission rates", and "deposit rewards".
- Over the past year, the app has remained one of the top 20 best-selling finance apps on the U.S. App Store, becoming one of the mainstream finance apps there.



Top 10 Countries/Regions by Advertising



Webull's Excellent Active Ad Creatives



Webull's ad creatives are characteristically high-class, precise, and professional. Even live-action creatives are smoother and more polished than most.

Cozy Ambience: Focusing on the product's functions, the creatives show that it's convenient, user-friendly, and available anytime, anywhere.

Stock Market Trend: The stock traders can spot the pictures at a glance. The most direct way is often a good way.

Horizontal Ad Images: The copy directly highlights how the app solves user pain points. Layout is clean and striking, with clearly emphasized keywords.

Click the image to play the video

Consumer Finance Apps: Targeting Young Users in Southeast Asia and South America

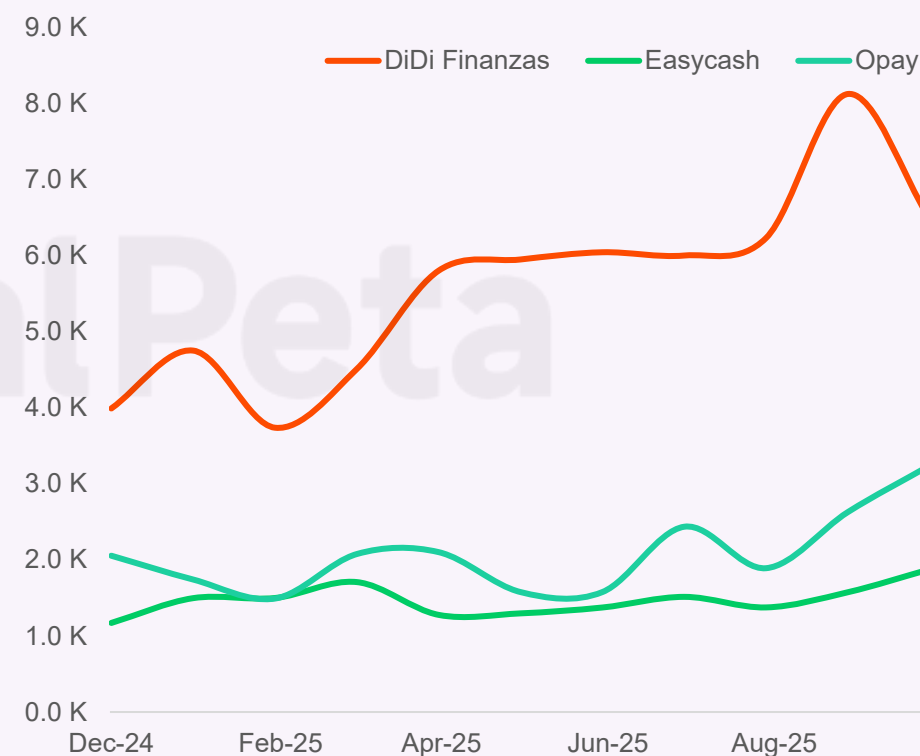
DiDi Finanzas, the overseas financial services arm of DiDi's digital finance brand DiDi Digital Technology (formerly DiDi Finance), offers products such as revolving credit and credit cards. To date, over 10 million users in Mexico have chosen DiDi Finanzas.

Easycash is a standout in the Indonesian market. In September 2025, the app had over 2 million monthly active users, far ahead of its competitors, and achieved 951K downloads to rank No.1 out of all Indonesian consumer finance apps.

Opay is a financial service platform well-trusted in Nigeria that offers secure, easy, reliable, and affordable financial solutions. Opay was named to the CB Insights' Fintech 250 list for three consecutive years, and featured on the CNBC Global Fintech 200 list in 2023.



Advertising trends of top consumer finance apps



DiDi Finanzas: The Integration of “Ride-hailing + Food Delivery + Finance” Completes the Market Chain

DiDi reached a GTV of \$27.1 billion globally for the second quarter, an increase as high as 27.7%. It processes 11.96 million daily transactions, creating a record high. From ride-hailing and food delivery to DiDi Finanzas’ financial services, Didi is taking shape as a nascent global super app.

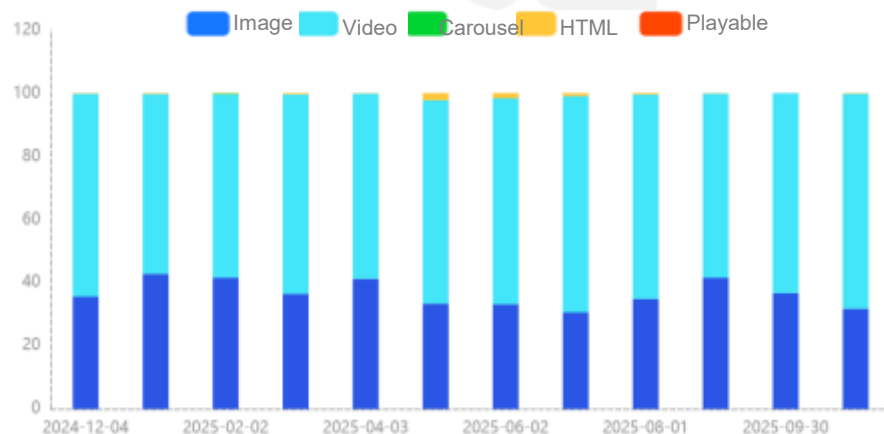
DiDi Finanzas

Didi

Advertising Data

First advertising date: Sept. 2022

Total deduplicated creatives: 64.4K



- Its advertising was primarily targeted at Latin America. In 2025, about 71.03% creatives were released for Android.
- In the Mexican market, ad copies were highly localized, action-oriented, and diversified in scenarios.
- Reminder: In Mexico, financial businesses are regulated by PROFECO. So relevant advertising is strictly subject to “Ley de Protección al Consumidor”, and no false advertising is allowed.

Top 10 Countries/Regions by Advertising



DiDi Finanzas's Excellent Active Ad Creatives

DiDi Finanzas has ad creatives that are professional, data-based, and localized. Both its animation and live-action ad creatives attracted great online traffic.

Live-action Micro Dramas: Creatives of this kind are very popular in the era of short videos. In the videos, the money problems in real life are enacted in an exaggerated way, in order to encourage people to use the app.

KOC Recommendation: The creatives are usually presented by credible online influencers to boost the product's trustworthiness

Animation Mini-game: The creatives combine function introduction with various puzzle games, which attract people's attention and leave a deep impression on them.



Click the image to play the video

Trend Prediction

Global finance app trend prediction

03



Finance apps are shifting from single tools to platform ecosystems, integrating more seamlessly into everyday scenarios.

Finance apps will offer more services besides simple payment, loan, trading and the like. The services will be embedded in everyday scenarios (travelling, e-commerce, social interactions) for a higher user stickiness, creating a closed-loop ecosystem of “**online traffic attraction—offline experience—data feedback**.” Top platforms have carried out ecological practice which is a reproducible pattern:

Travelling + Finance: DiDi Finanzas processes 11.96 million daily transactions linked with Didi Chuxing by offering vehicle rental loans to its drivers and pushing consumption loan ads to its passengers, with a Gross Transaction Value (GTV) of \$27.1 billion globally for Q2 2025, up 27.7%. The 99Pay digital wallet within the 99 app (owned by DiDi) in Brazil attracts 1.3 million active users through car-hailing services in a year, and offers services including bill payment and mobile recharge.

E-Commerce + Payment: In Southeast Asia, ShopeePay and Lazada Wallet are tightly bound with e-commerce platforms, allowing users to pay by installments with the e-wallets. ShopeePay had 6.3 million downloads in Q3 2025, up 18% QoQ. In Africa, OPay achieves 12 million daily transactions in Nigeria through an ecosystem of “e-commerce + food delivery + payment”, and holds a market share of 22%.

Social Interactions + Payment: Venmo in North America is well known for its social features, including emojis and text in transaction descriptions. The app had over 80 million active users in 2025, with a 15% increase in transactions brought by social scenarios. In the Middle East, the finance app Careem Pay offers a “Family Account” feature that allows multiple members to share a spending limit, catering to household consumption scenarios.



Technology-Driven: AI Deeply Penetrates into the Entire Business Chain and Becomes the Core Competence

AI technology is upgraded from “assistant tools” to “core productive forces”, remodeling finance apps’ service logic and user experience. According to top platforms’ practical experience, AI technology has been applied in three key links including **intelligent risk control, personalized service, and scenario interaction**:

Intelligent Risk Control Reform: Wise, Airwallex, and other cross-border payment platforms optimize exchange rate calculation and fund routing by using AI technology, enabling some of their transfers to arrive within 20 seconds and 95% of their transfers to arrive within the same business day.

Personalized Service Upgrade: PayPal has partnered with OpenAI and plans to integrate ChatGPT as a payment entry point in 2026, allowing users to find products to purchase and make payments directly through ChatGPT conversations, creating a seamless loop of “demands—search—transaction”. Retail banking apps, such as BRImo in Indonesia, make personalized recommendations to users based on user portraits. For example, it would offer fresh food discounts to home cooking enthusiasts, and recommend gold-saving products to cryptocurrency traders, which increased the app’s user conversion rate by over 30%.

Intelligent Interactive Experience: Airwallex will launch an AI-powered “Financial AI Agent” that automates financial tasks, including cash flow forecasting, tax compliance, and billing management, which will replace 80% of the operations previously performed manually. Easycash, a loan app in Southeast Asia, dynamically adjusts credit lines and instalments by using AI to analyze users’ behavioral data, reducing its default rate by 25%.



Declaration

1. Data Sources

With the assistance of the world's biggest advertising intelligence and analysis tool, SocialPeta Data Team has provided you with insights into the mobile advertising data of global game market. We collect advertising data by sampling worldwide, covering over 80 channels and nearly 80 countries and regions worldwide, and have captured a total of over 1.6 billion advertising data, with over 1 million ad data being updated by the hour each day. Based on such huge data, we can gain insights into the advertising market trends.

2. Data Cycle and Indicators

Overall date range of the report: Jan 2025– Oct 2025

For specific data indicators, please see the notes on each page.

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4. Disclaimer

The industry data and market forecasts presented in this report are based on the data captured by SocialPeta Data Team and estimated by using a statistical forecasting model combined with research methods such as desk study and industry interviews. Limited by the research methods and data resources, this report can only be used as reference material. Our company shall have no liability for any data or points of view in this report. SocialPeta shall hold no responsibility for any legal consequences resulting from any action taken by any organization or individual by using or based on the above data information, and the organization or individual shall take full responsibility for any disputes or legal liabilities arising therefrom.

5. Concerned Countries and Regions (based on the distribution area of SocialPeta's products, not the actual geographical distribution)

North America: USA, Canada, Mexico, Panama

Europe: Turkey, France, Germany, United Kingdom, Italy, Spain, Netherlands, Norway, Poland, Portugal, Belgium, Switzerland, Austria, Romania, Sweden, Greece, Denmark, Luxembourg, Ireland, Finland

JP & ROK: Japan, South Korea

China's HK, Macao & TW: Hong Kong (China), Macao (China), Taiwan (China)

Southeast Asia: Thailand, Indonesia, Singapore, Malaysia, Vietnam, Philippines, Cambodia

Oceania: Australia, New Zealand

South Asia: India, Pakistan

Middle East: Bahrain, Qatar, Saudi Arabia, UAE, Azerbaijan, Lebanon, Kuwait, Israel, Oman, Iraq, Morocco

South America: Brazil, Chile, Argentina, Colombia, Peru, Venezuela, Paraguay

Africa: Egypt, Kenya, Nigeria, Angola, South Africa, Algeria, Libya, Senegal, Ivory Coast

THANKS

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