

# Consumer Banking App Market and Advertising Trends **2025**



# Sensor Tower

## Introduction/Overview

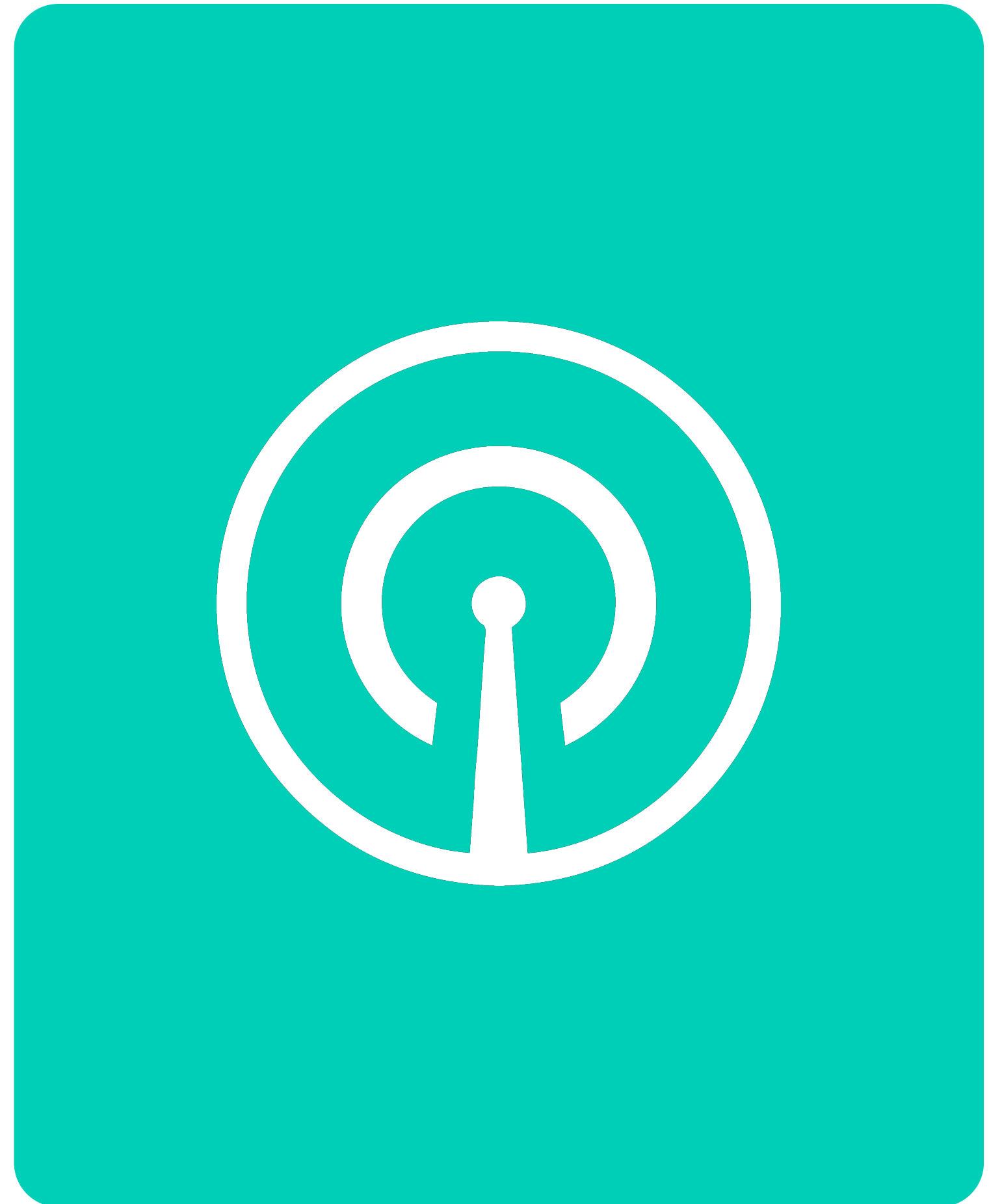
Sensor Tower is the leading source of mobile app, digital advertising, retail media, and audience insights for the largest brands and app publishers across the globe.

With a mission to measure the world's digital economy, Sensor Tower's award-winning platform delivers unmatched visibility into the mobile app and digital ecosystem, empowering organizations to stay ahead of changing market dynamics and make informed, strategic decisions.

Founded in 2013, Sensor Tower's mobile app insights have helped marketers, app, and game developers demystify the mobile app landscape with visibility into usage, engagement, and paid acquisition strategies. Today, Sensor Tower's digital market insights platform has expanded to include Audience, Retail Media, and Pathmatics Digital Advertising Insights, helping brands and advertisers understand their competitor's advertising strategies and audiences across web, social, and mobile.











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# Sensor Tower | Our Customers

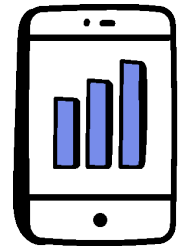
Top publishers trust Sensor Tower insights to grow their business.

L'ORÉAL		Google		 European Commission	Disney
petco	HERSHEY	amazon	ROVIO	DOORDASH	depop
Walmart		Microsoft	SEGA	dyson	SONY
 fetch REWARDS		Meta	OUTFIT7	Gett.	ByteDance
Alibaba	POPeYeS	Tencent 腾讯	 WARNER BROS. GAMES	P&G	NBA
 CVS Health	 Domino's	Johnson & Johnson		Welch's	Revolut

Note: Top publishers by app store revenue | Source: Sensor Tower



# Sensor Tower Solutions



## Sensor Tower **App Performance Insights**

**For those who need visibility  
into the mobile app ecosystem.**

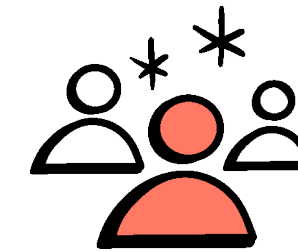
Enjoy insight into: app rankings, downloads, and revenue; active users, demographics, retention, sessions, and time spent; app ratings and reviews, keywords, search ads, and more.



## Sensor Tower **App Advertising Insights**

**For those who need visibility  
into paid user acquisition  
strategies.**

Enjoy insight into: global and regional share of voice (SOV) across apps and the biggest mobile app ad networks, top advertisers, publishers, creatives, and more.



## Sensor Tower **Audience Insights**

**For those who need visibility  
into your existing, competitor,  
and potential new audiences.**

Enjoy insight into: which apps consumers are actually interacting with (app engagement) AND which ads they're seeing (ad exposure).



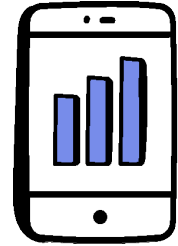
## Sensor Tower **Pathmatics Digital Advertising Insights**

**For those who need visibility  
into the digital ad ecosystem.**

Gain insight into: ads served, spend and impression estimates, SOV, and more across key channels, like: Facebook, Instagram, X (formerly Twitter), OTT, YouTube, display, video, and others.



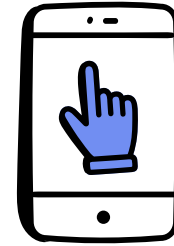
# Sensor Tower Solutions



## Sensor Tower **Gaming Insights**

**For those who need the deepest look into the mobile gaming ecosystem.**

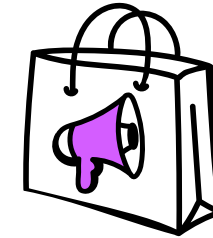
Enjoy insight into: downloads, revenue, RPD, and ARPDAU beyond the top-level category (Lifestyle & Puzzle) and can drill deeper into genres (Puzzle, Arcade, etc.) and sub-genres (Swap, Word, etc.).



## Sensor Tower **Advanced Usage Insights**

**For those who need the deepest look into app user engagement.**

Enjoy insight into: sessions per user; time spent; time of day; days used per time period; new, retained, resurrected, and churned user trends; and cohort usage overlap.



## Sensor Tower **Pathmatics Retail Media Insights**

**For those who need industry-first insight into on- and off-site retail media network investments**

Enjoy insight into: ad spend, media mix, share of wallet, impressions, and SOV for brands and products across retailers – gaining a coveted view into the co-branded digital ad ecosystem and retail media networks.

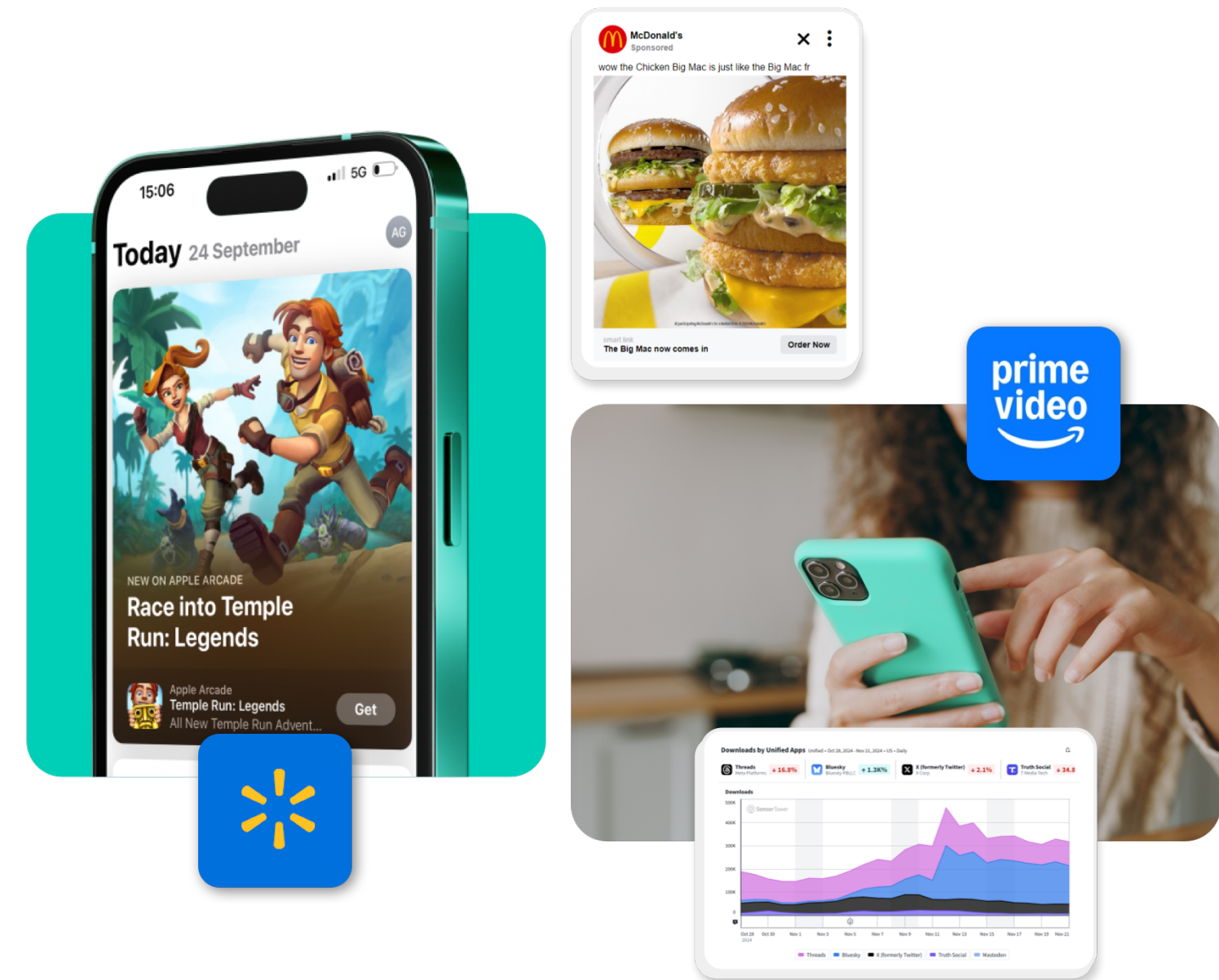
# Sensor Tower

## Executive Summary

The report provides an in-depth analysis of global Consumer Banking apps and brands in 2025. This includes trends in Consumer Banking app downloads in recent years, changes in banking app downloads across iOS and Google Play and the performance of leading apps in some of the world's most dynamic consumer banking markets. The report also leverages Sensor Tower's Advertising Insights to explore trends in digital advertising by consumer banking brands across different markets, as well as major advertising channels and popular ad creatives.

### Clarification on Revenue and Downloads Data

Sensor Tower's revenue figures are derived from estimated in-app purchase (IAP) revenue on the App Store and Google Play, excluding ad revenue, revenue from third-party Android app- store sales, and direct payment revenue from developers' websites and other channels. Unless explicitly stated as net revenue, the revenue figures shown represent gross revenue (before platform deduction). Sensor Tower's downloads figures are derived from estimated downloads on the App Store and Google Play, excluding pre-installs, duplicate downloads, and downloads from third-party Android app-store. Google Play is not available in Mainland China.



# Sensor Tower

## Data & Methodology

Sensor Tower’s **Pathmatics** empowers you to uncover insights into the digital advertising ecosystem, minimize ineffective ad spend, and enhance the precision of your advertising campaigns. With Pathmatics, you gain visibility into the digital advertising landscapes across markets including the United States, Australia, Brazil, Canada, France, Germany, Italy, India, Japan, Mexico, New Zealand, Spain, South Korea, and the United Kingdom. Pathmatics provides comprehensive estimates on ad placements, spending, impressions, and share of voice (SOV), as well as in-depth analysis of brands' advertising strategies on platforms like Facebook, Instagram, X (formerly Twitter), YouTube, and TikTok, across formats such as display banners, videos, mobile, and OTT.

**Pathmatics** collects digital ad samples from the web and utilizes statistical sampling methods to estimate the impressions, cost-per-thousand impressions (CPM), and expenditure associated with each creative.

	Digital Advertising Channels Supported by Pathmatics Across Markets												
	Desktop Display and Video	Facebook Instagram	LINE	Linkedin	Mobile App Ad Networks	Mobile Display and Video	OTT	Pinterest	Reddit	Snapchat	TikTok	X	YouTube
United States	•	•		•	•	•	•	•	•	•	•	•	•
Australia	•	•				•		•	•	•	•		•
Brazil		•		•				•	•		•	•	
Canada	•	•		•	•	•		•	•	•	•		•
France		•		•				•	•	•	•		•
Germany	•	•		•	•	•		•	•	•	•		•
India		•						•	•	•		•	
Italy		•						•	•	•	•		•
Japan		•	•		•						•	•	•
Mexico		•									•		•
New Zealand	•	•				•							•
South Korea		•			•						•		•
Spain		•						•	•	•	•	•	•
United Kingdom	•	•		•	•	•		•	•	•	•	•	•



# Agenda

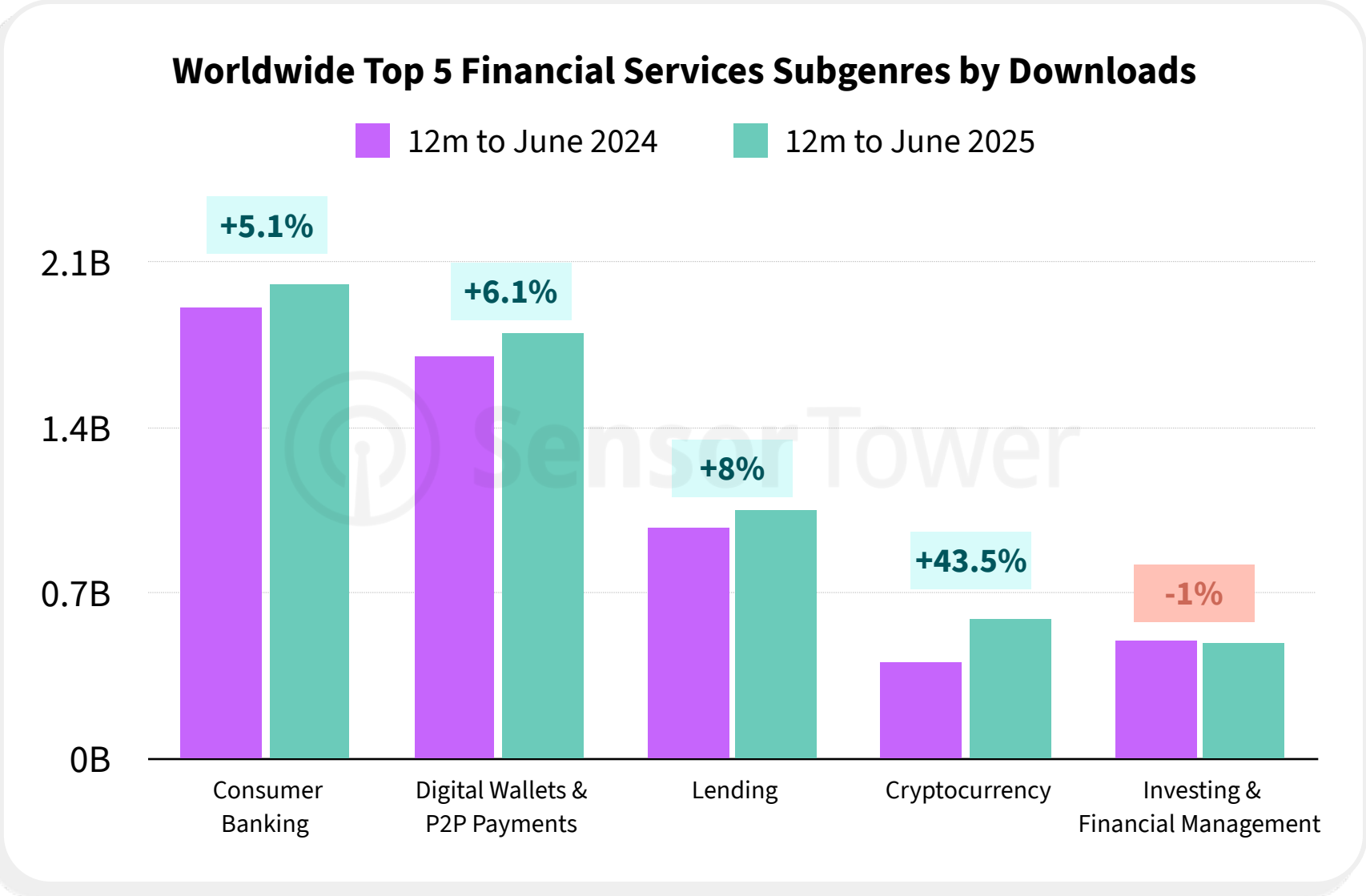
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# Overview of Consumer Banking App Market

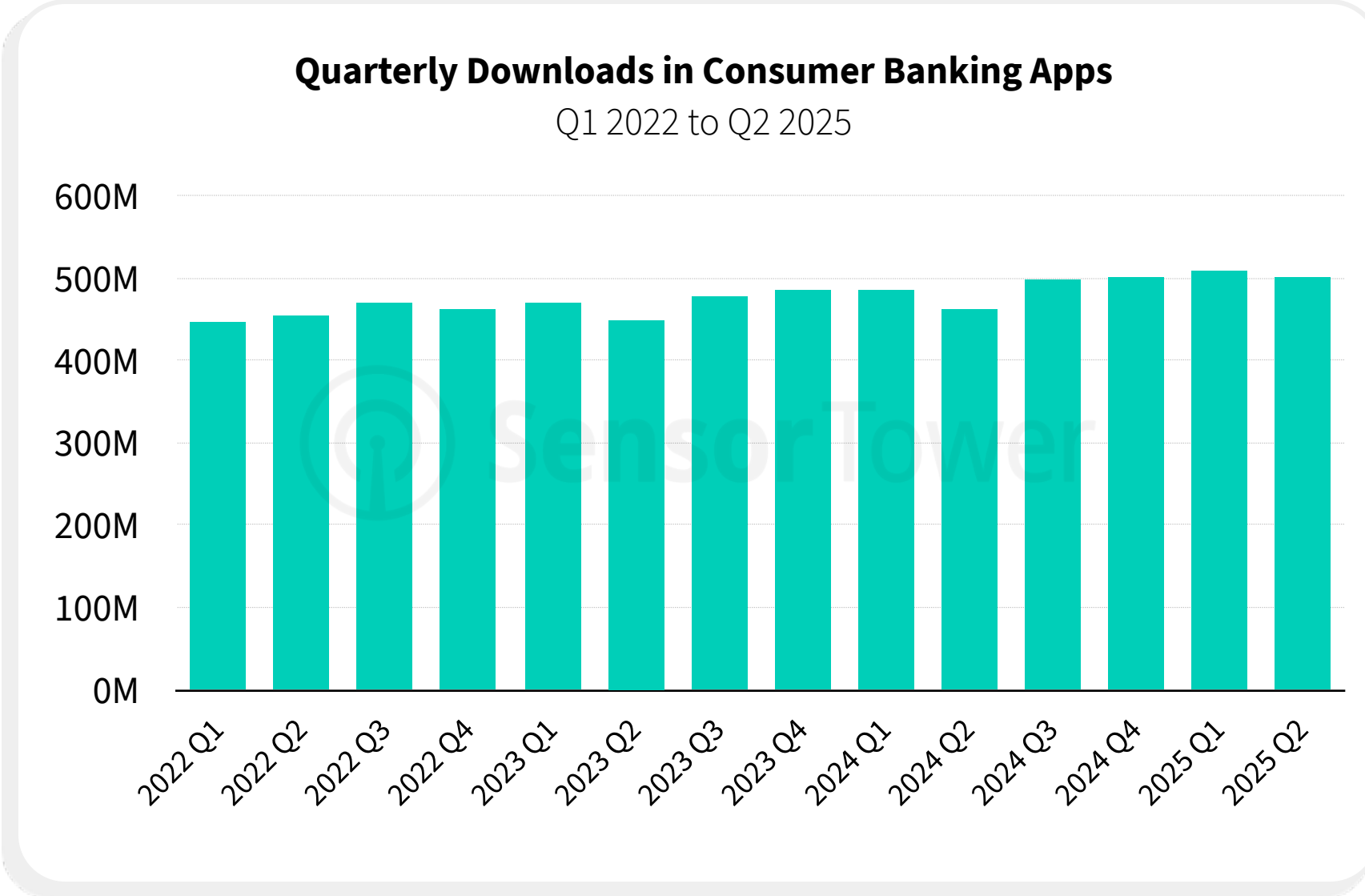


# Banking in the Age of Mobile Apps: Steady Growth Positions Consumer Banking as the Core of Digital Finance

**Data Source:** Sensor Tower App Performance Insights as of July 7th, 2025.  
**Notes:** Sensor Tower's data is based on estimates from App Store and Google Play, excluding pre-installs, re-downloads, and third-party Android stores. iOS Only for China.



Consumer Banking apps have become the new face of financial services, topping 2 billion downloads in the year ending June 2025—a 5.1% year-over-year increase. Since early 2022, quarterly downloads have grown steadily, now surpassing half a billion quarterly, highlighting strong and sustained momentum in the mobile finance app space.



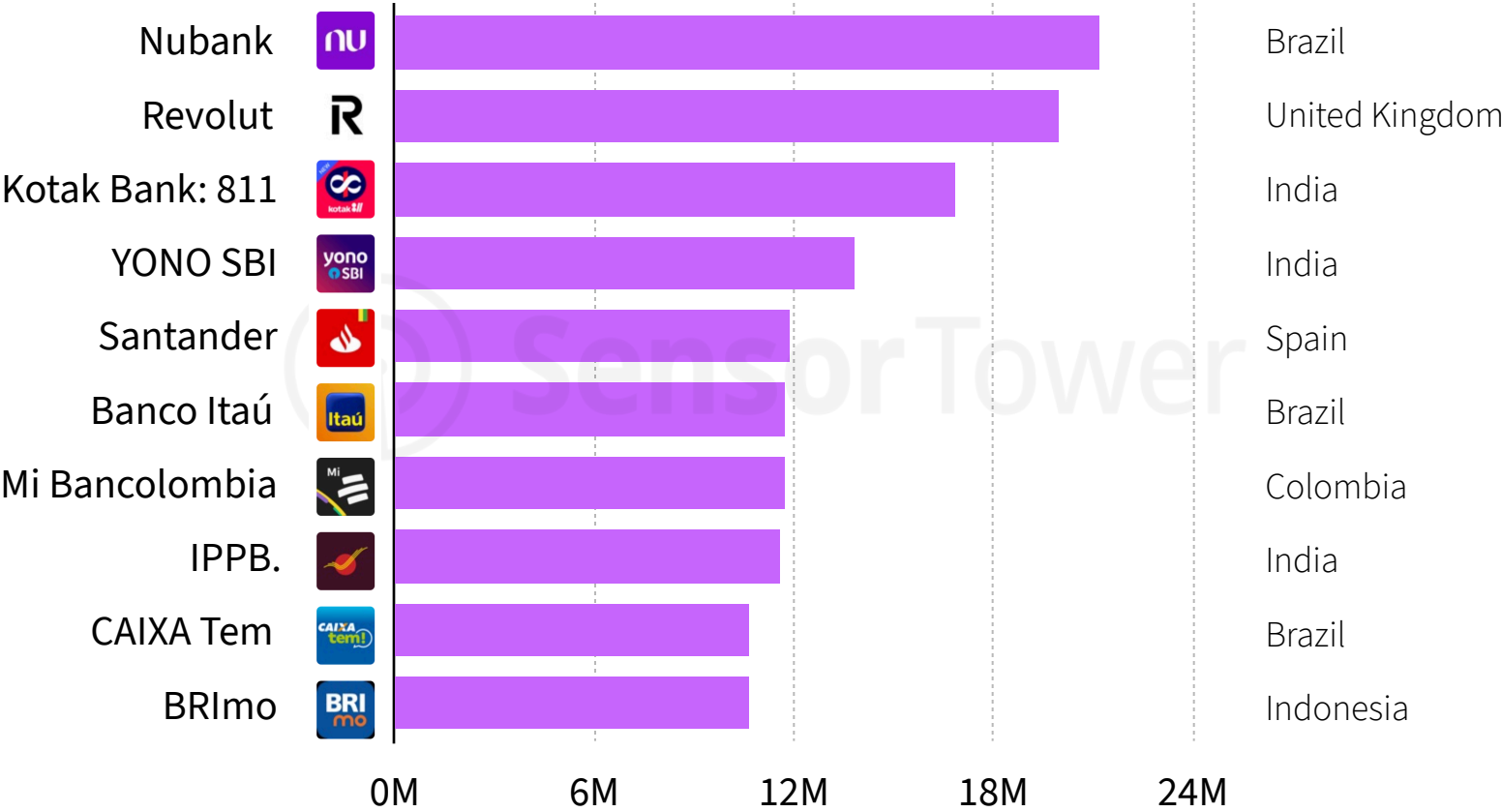
Mobile apps are now the go-to platform for financial services, and banking apps are leading the shift. Their dominance reflects a clear user preference for mobile-first experiences. As app-based banking becomes the default for millions, these platforms are setting the pace for digital transformation across the broader financial services industry.



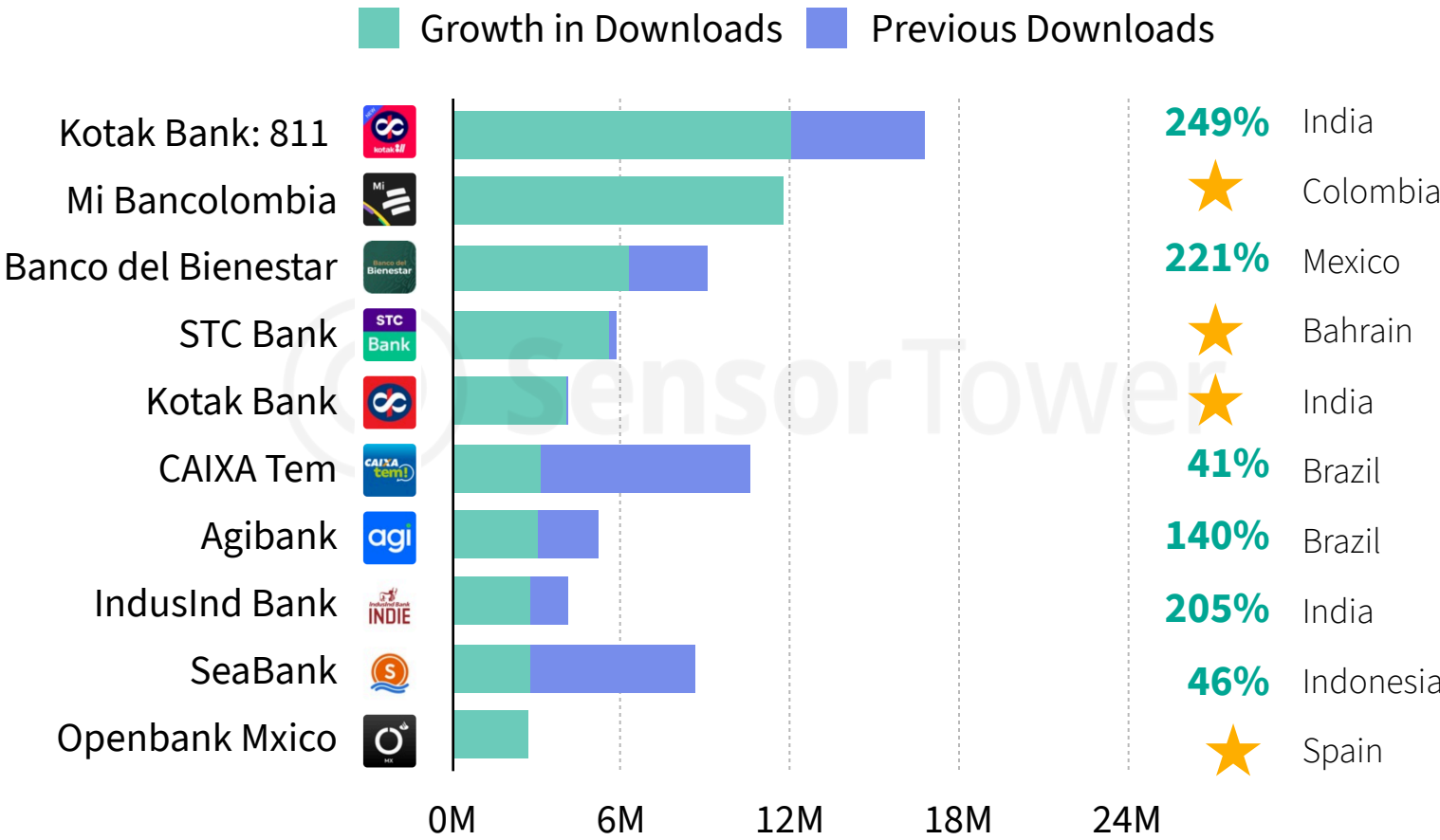
# From Unbanked to App-Banked: Consumer Banking Apps Reshape Global Finance

**Data Source:** Sensor Tower App Performance Insights as of July 7th, 2025.  
**Notes:** Sensor Tower's data is based on estimates from App Store and Google Play, excluding pre-installs, re-downloads, and third-party Android stores. iOS Only for China.

Top 10 Consumer Banking Apps by Global Downloads in H1 2025



Top 10 Consumer Banking App by Download Growth in H1 2025



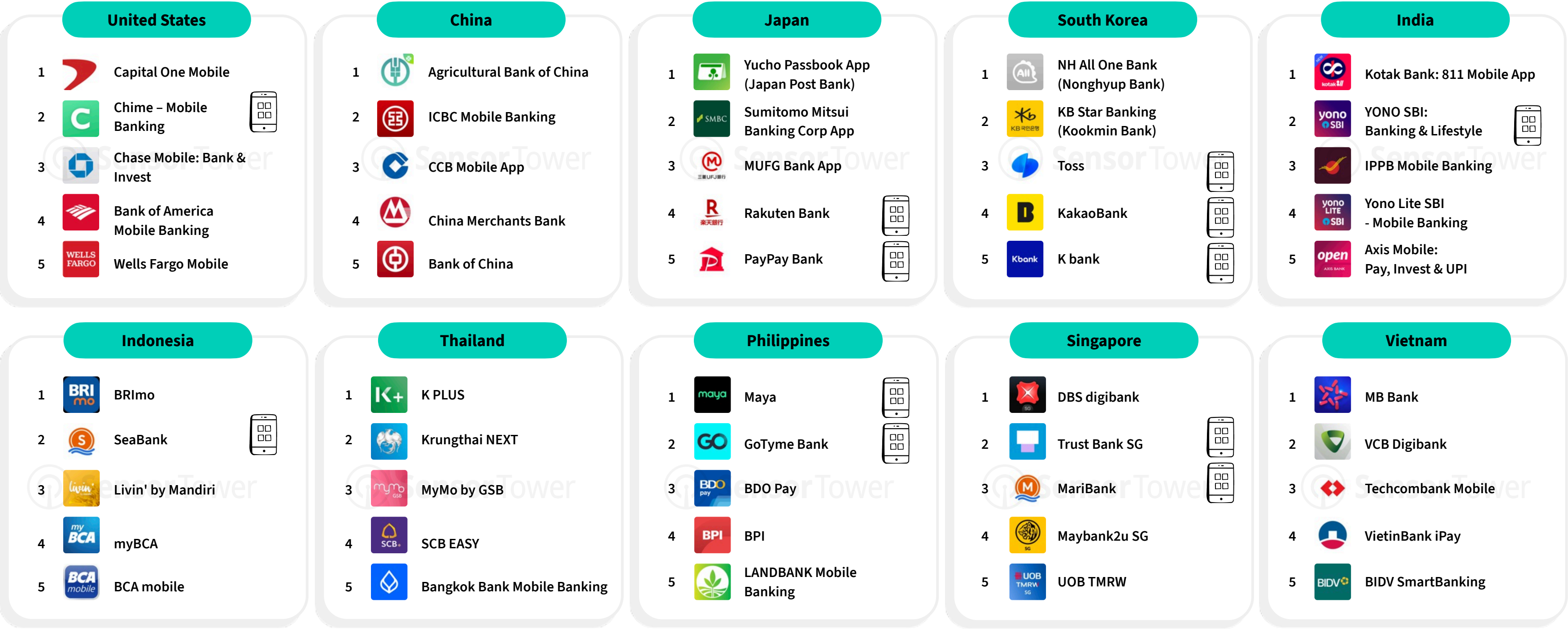
Consumer banking apps are seeing rapid growth in **emerging markets**, where mobile access is increasingly bridging gaps in financial infrastructure. In H1 2025, top apps by downloads—like **Nubank**, **Kotak Bank: 811**, and **BRI mo**—reflect a shift toward mobile-first banking in regions where many still lack traditional bank accounts or branch access.

This momentum is driven by the convenience and cost savings these apps offer—allowing users to open accounts, transfer money, and pay bills without visiting a branch. In markets like **India**, **Colombia**, and **Mexico**, where financial inclusion remains a challenge, these platforms play a vital role in expanding access to essential banking services.

# Regional Banking App Rankings in 2025: Incumbents Hold Strong as Digital-First Players Gain Ground

**Data Source:** Sensor Tower App Performance Insights as of July 7th, 2025.  
**Notes:** Sensor Tower's data is based on estimates from App Store and Google Play, excluding pre-installs, re-downloads, and third-party Android stores. iOS Only for China.

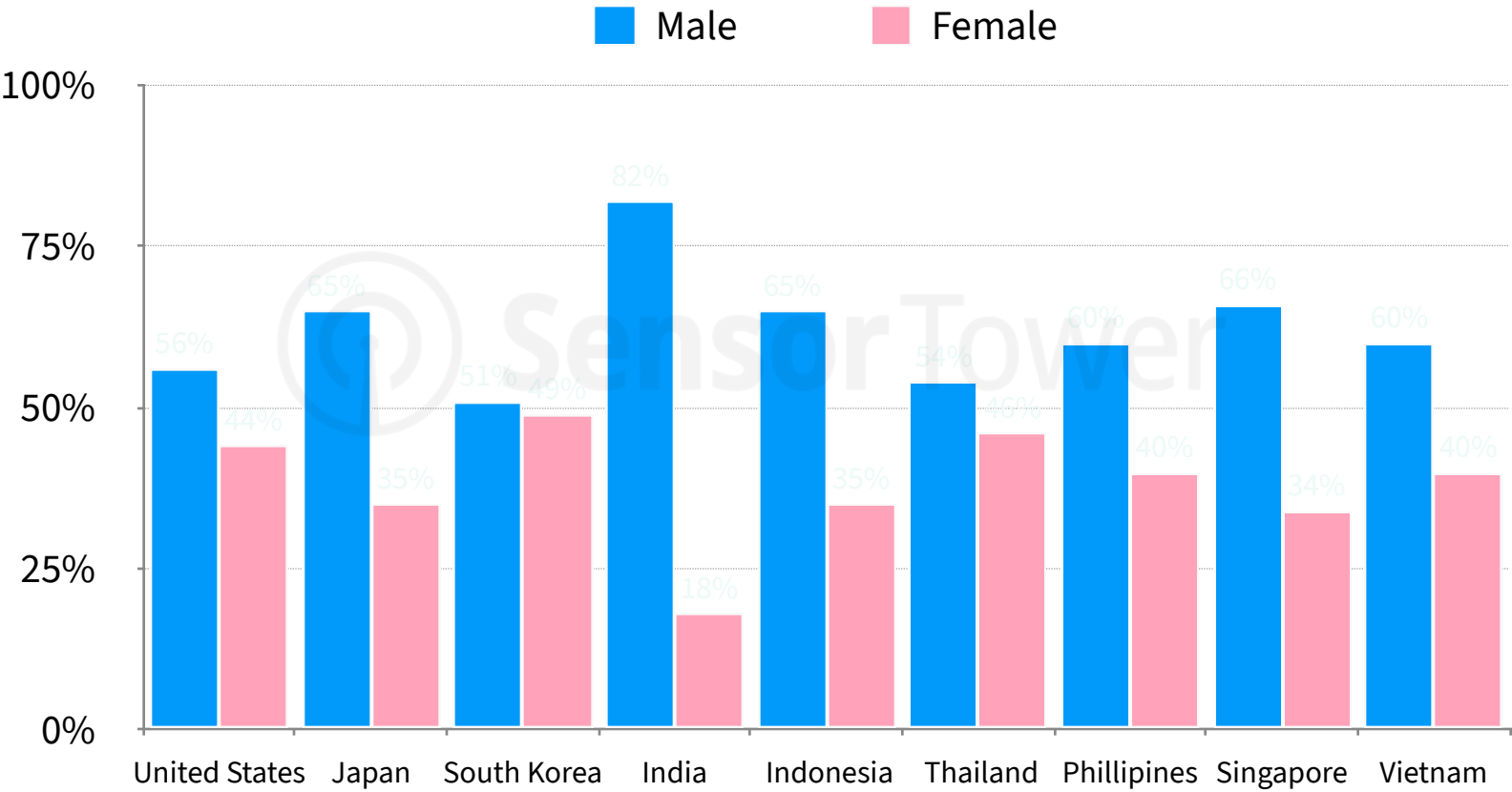
## Regional Top Consumer Banking Apps by Downloads in H1 2025



# Mobile Banking Demographics in Emerging Markets: Youth and Gender Skews Highlight Opportunities for Inclusive Financial Access

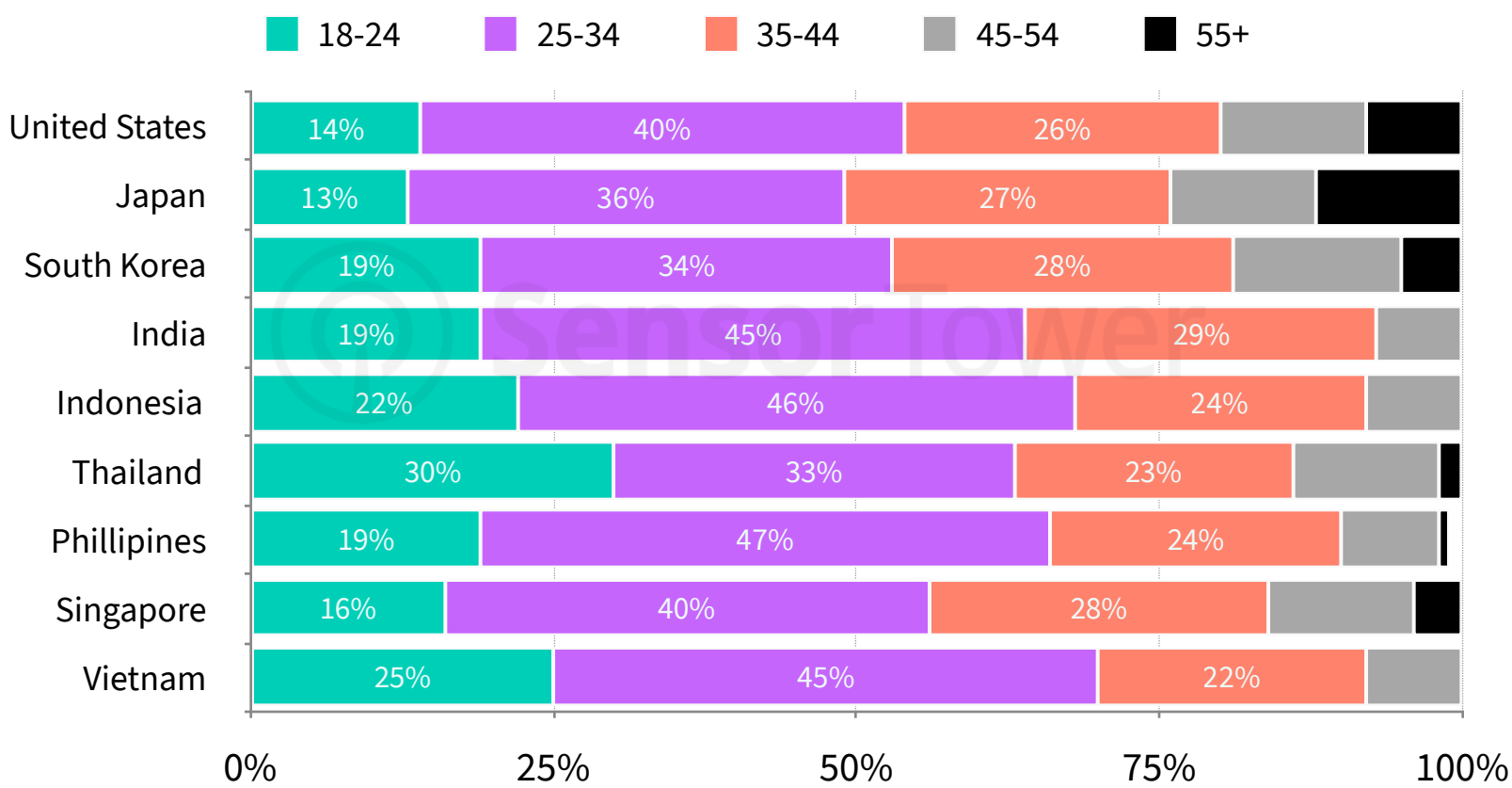
**Data Source:** Sensor Tower Audience Insights. Apps classified by Sensor Tower's App IQ Taxonomy as of July 7th, 2025.

**Consumer Banking app gender group percentage**  
Among Top 5 Banking App by Downloads per Market, H1 2025



Gender and age demographics show notable variations across markets. India skews heavily male (82%), while Japan and the U.S. have a more balanced user base. Young adults (25–34) dominate app usage across all countries, but Southeast Asia also sees strong engagement from users aged 18–24, especially in Vietnam and Indonesia.

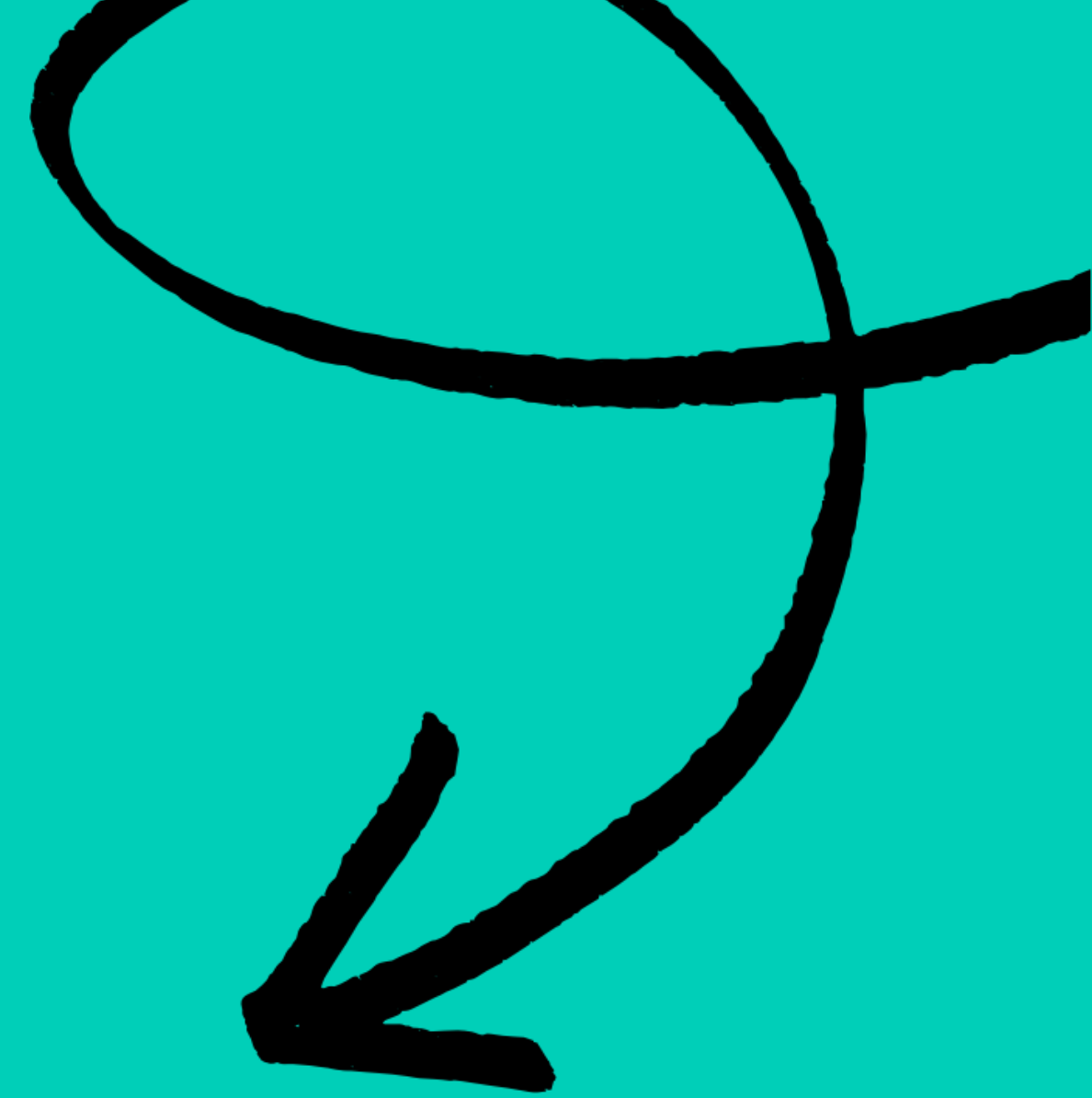
**Consumer Banking app Age group percentage**  
Among Top 5 Banking App by Downloads per Market, H1 2025



Understanding who uses banking apps—and how this differs by market—helps banks and fintechs optimize UX, messaging, and growth strategies. Mobile app data reveals not just user counts, but **who** is driving adoption. This is critical for designing inclusive digital services and for targeting segments still underserved by traditional financial institutions.

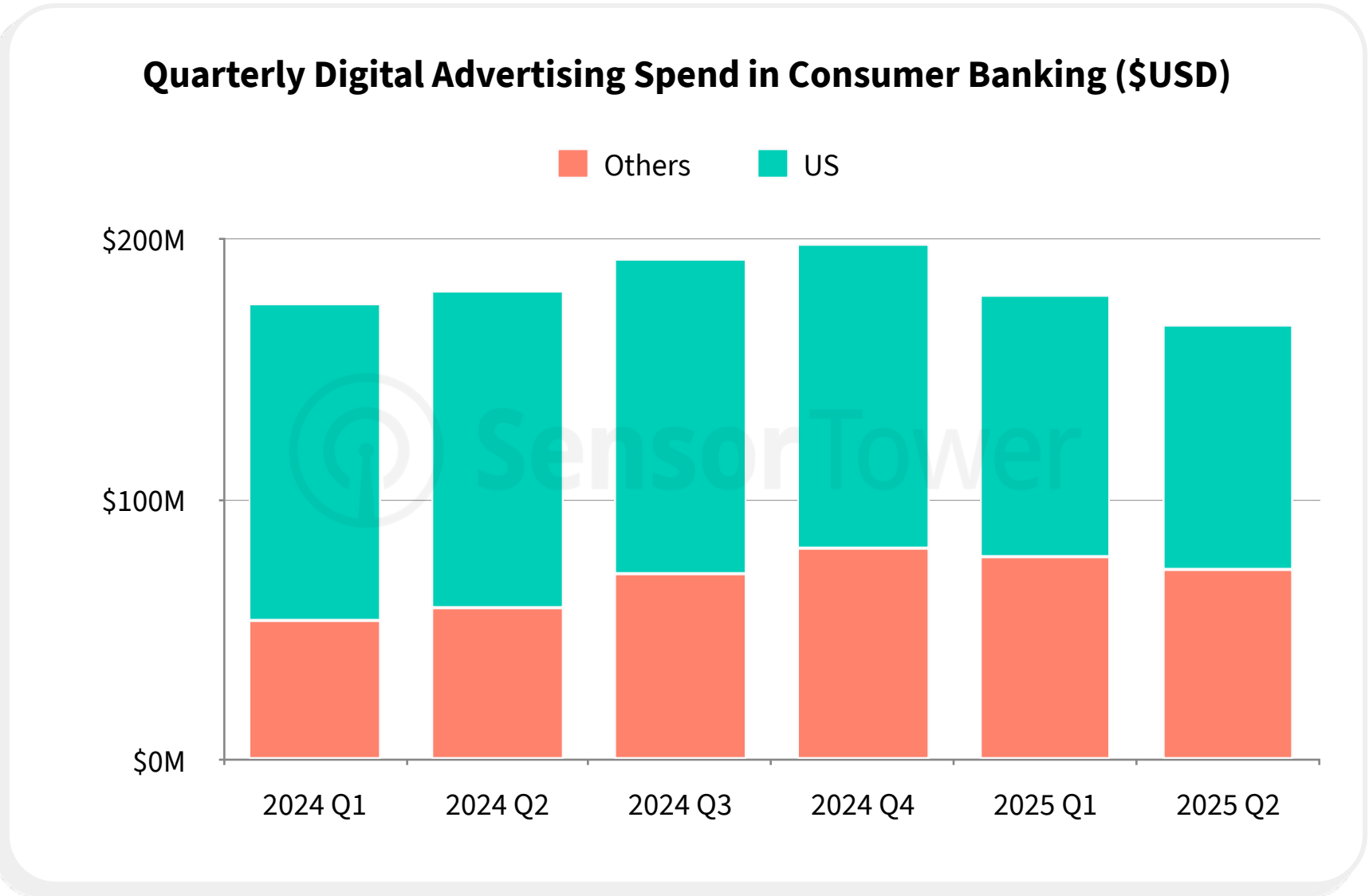


# Digital Advetising Trends of Consumer Banking Brands

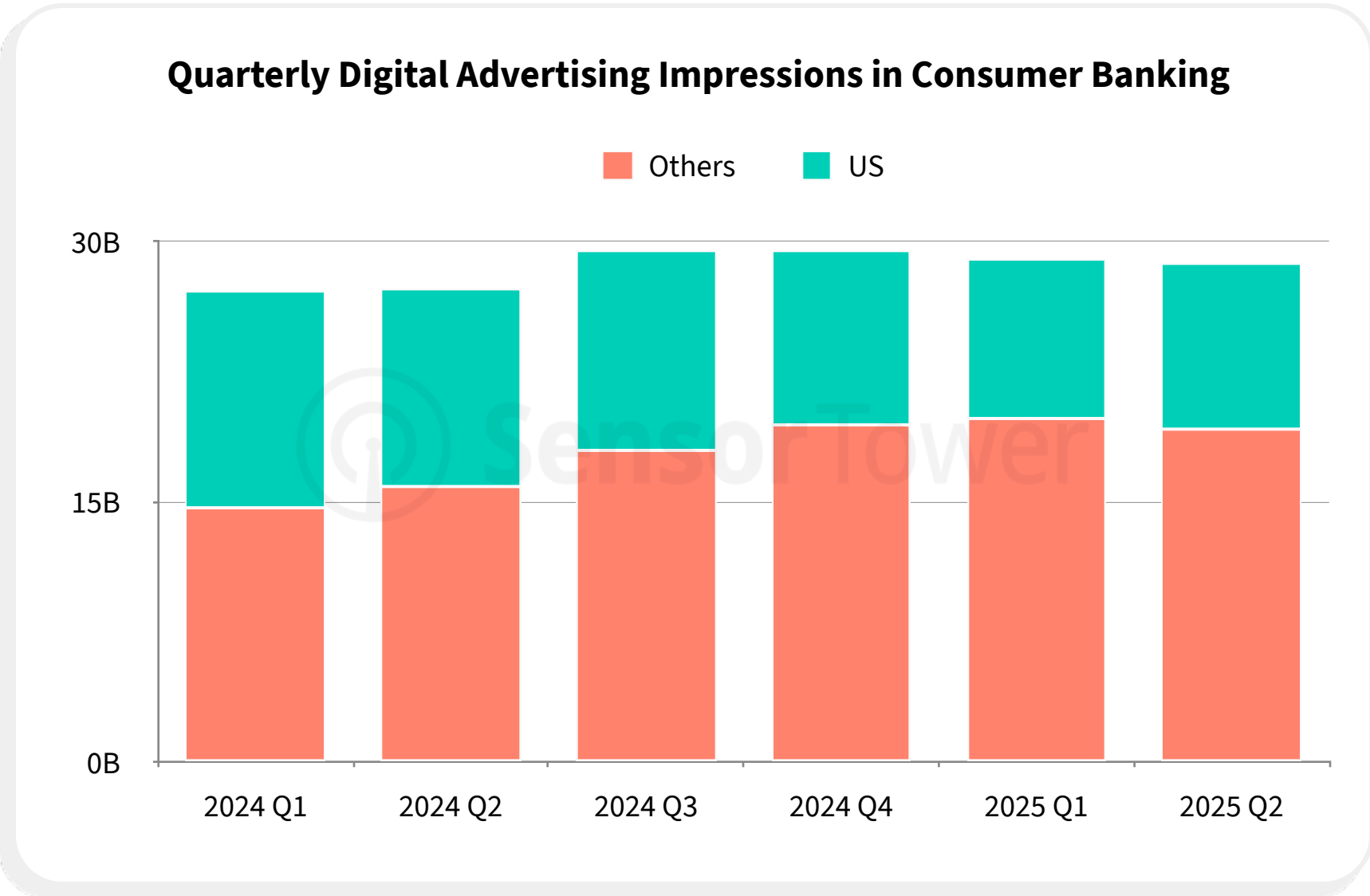


# Ad Spending by Consumer Banking Brands Approaches \$200M and 30 Billion Impressions per Quarter

**Source:** Sensor Tower Digital Advertising Insights by Pathmatics. Markets include Australia, Brazil, Canada, France, Germany, India, Italy, Japan, Korea, Mexico, New Zealand, Spain, United Kingdom and United States. Included ad channels vary by market.  
**Period:** Jan 1, 2024 – June 30, 2025



The U.S. led in consumer banking ad spend, but its investment showed a steady downward trend from over \$121M to under \$94M. In sharp contrast, spending in other international markets experienced significant growth, creating a clear, opposing financial trajectory between the two regions through 2024 and 2025.



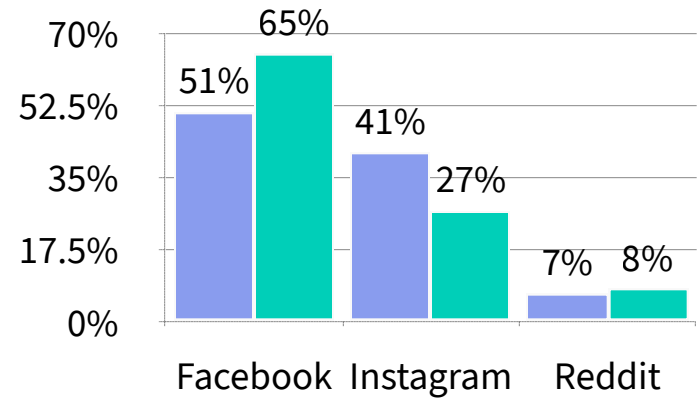
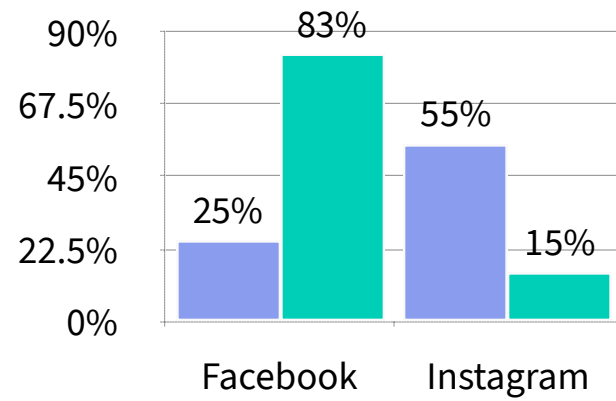
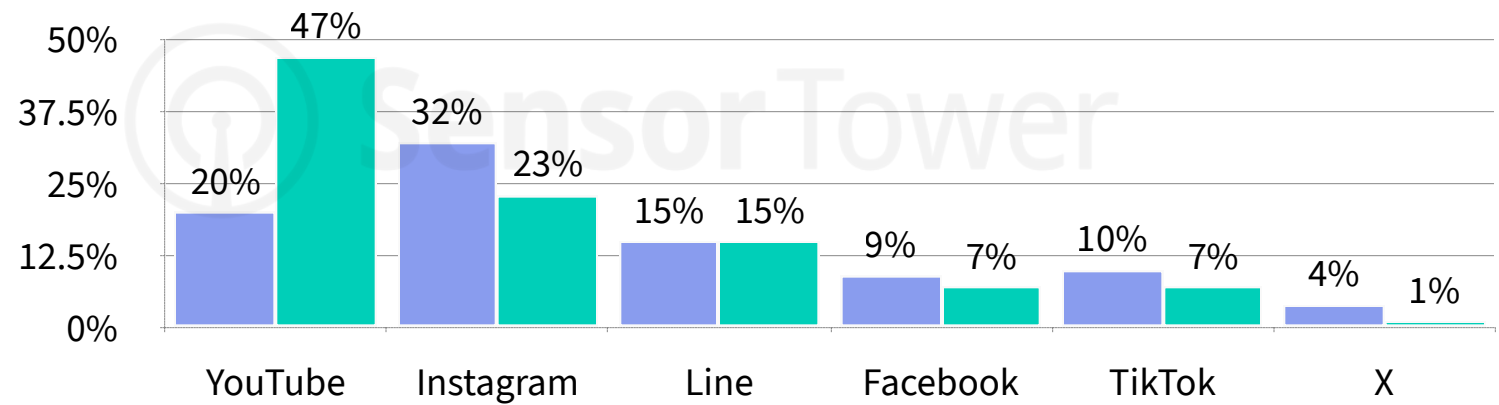
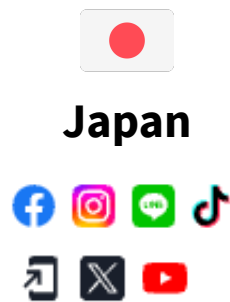
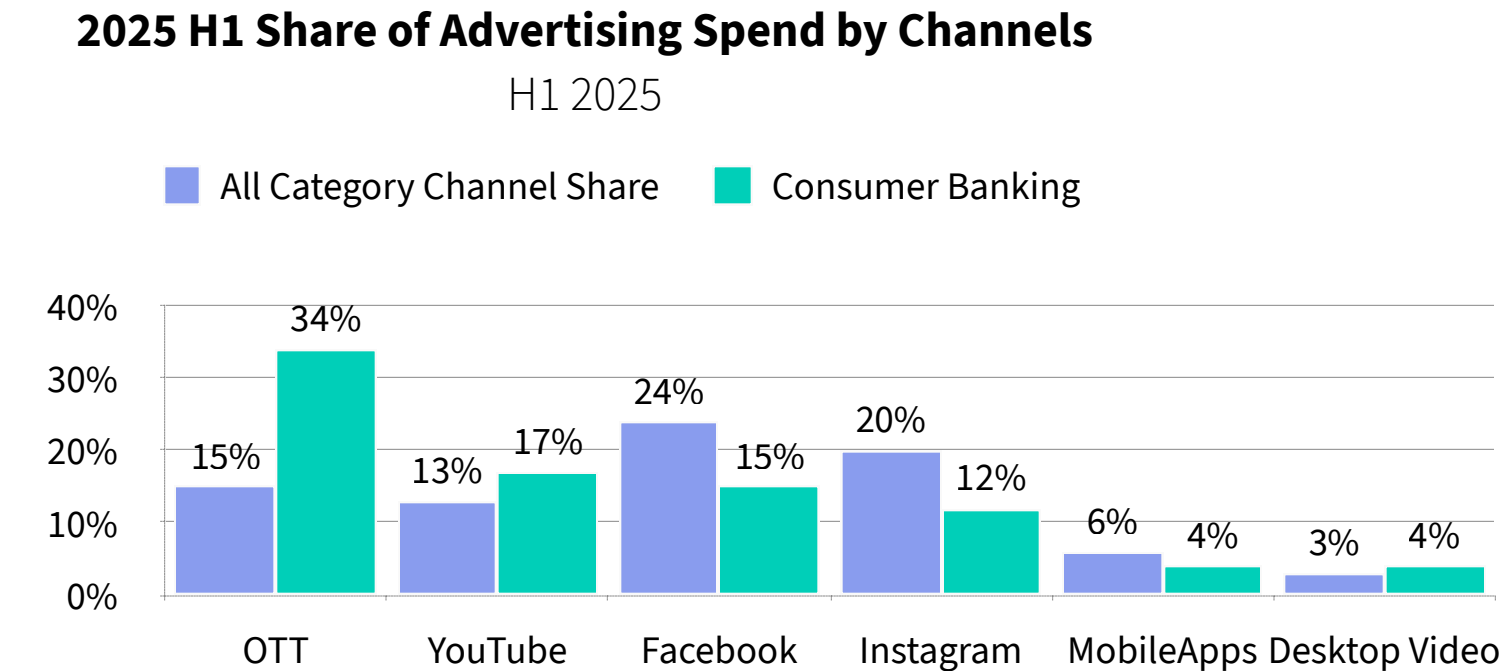
In terms of audience reach, international markets were dominant, with their quarterly impressions consistently growing from 14B to over 19B. During the same period, ad impressions within the U.S. followed their own downward trend, widening the gap in audience reach between the different global markets.

# Targeting Where It Matters: How Consumer Banking Brands Tailor Ad Spend by Market

Ad spend by consumer banking brands shows notable variation across markets. In the U.S., banks place more emphasis on OTT (34%) and YouTube (17%) than the all-category average, suggesting a preference for video-led engagement. In Japan, banking advertisers lean heavily on YouTube (47% vs. 20% overall), followed by Instagram (23%).

South Korea and India display even more concentrated strategies. Korean banks allocate 83% of their spend to Facebook, significantly above the 25% average, while Instagram accounts for a smaller share. In India, banking brands also favor Facebook (65%) over Instagram (27%), highlighting a strong preference for high-reach social platforms on mobile.

**Source:** Sensor Tower Digital Advertising Insights by Pathmatics.  
Included ad channels vary by market.  
**Period:** Jan 1, 2025 – June 30, 2025










# Consumer Banking Ad Spend Reflects Regional Strength and Growing Global Influence

**Source:** Sensor Tower Digital Advertising Insights by Pathmatics. Included ad channels vary by market.  
**Period:** Jan 1, 2025 – June 30, 2025

## H1 2025 Top Consumer Banking Advertisers by Spend

 <b>United States</b>		 <b>India</b>		 <b>Japan</b>		 <b>Brazil</b>		 <b>Australia</b>	
Rank	Advertiser	Rank	Advertiser	Rank	Advertiser	Rank	Advertiser	Rank	Advertiser
1	Capital One Financial Corporation	1	IDFC FIRST Bank	1	Japan Post Bank Co., Ltd.	1	Caixa Econômica Federal (CEF)	1	Commonwealth Bank of Australia
2	PayPal, Inc.	2	Scotiabank	2	The Norinchukin Bank	2	Revolut Technologies Inc.	2	Revolut Technologies Inc.
3	ChimeBank	3	Cashfree Payments India Private Limited	3	The Chiba Bank, Ltd.	3	Santander Group	3	Westpac Banking Corporation
4	Wealthfront Inc.	4	bunq B.V.	4	SmartBank, inc.	4	Kirvano Pagamentos	4	Taptap Send Payment
5	Dave Inc.	5	Step Mobile, Inc.	5	Nishi-Nippon City Bank Ltd.	5	Banco Mercantil do Brasil SA	5	National Australia Bank (NAB)
6	JPMorgan Chase & Co.	6	Unity Small Finance Bank Limited	6	Tokyo Star Bank Ltd.	6	Banrisul S.A.	6	PayPal, Inc.
7	The United Services Automobile Association (USAA)	7	Junio Payments Private Limited	7	The Juroku Bank,Ltd	7	BDMG - Banco de Desenvolvimento de Minas Gerais	7	Queensland Country Bank Limited
8	Citizens Bank (Citizens Financial Group)	8	FINO Payments Bank Limited	8	The Bank of Kyoto, Ltd.	8	Banco do Nordeste do Brasil	8	Extra Card (The Aligned Company)
9	Goldman Sachs	9	Barclays Bank PLC.	9	The Gunma Bank, Ltd.	9	TecBan (Tecnologia Bancária)	9	HSBC Group
10	Wells Fargo	10	Taptap Send Payment	10	Rakuten Group, Inc.	10	BANCO BS2	10	BankVic (Police Financial Services Limited)



# Case Study

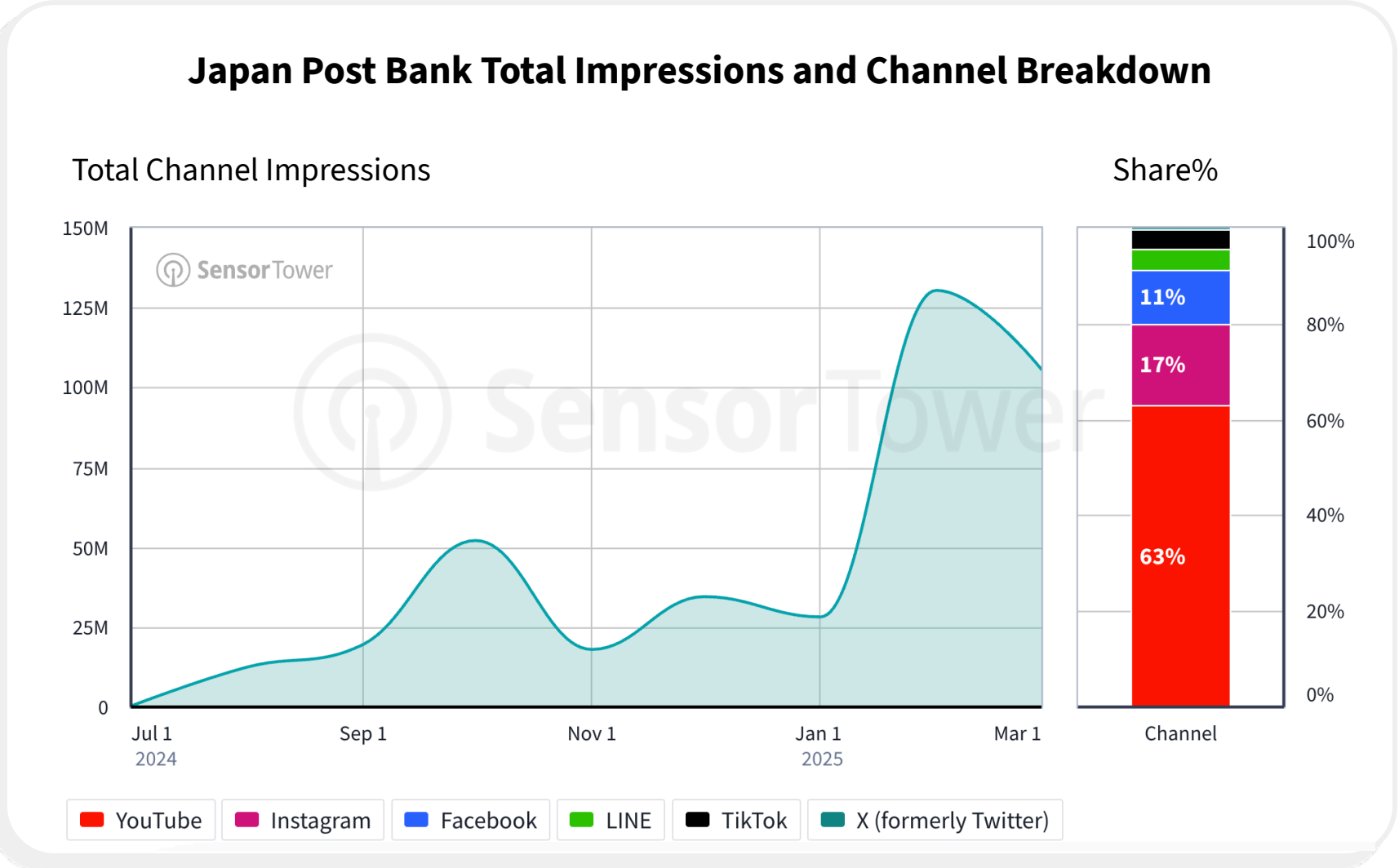
## Advertising Tactics from Leading Banking Apps



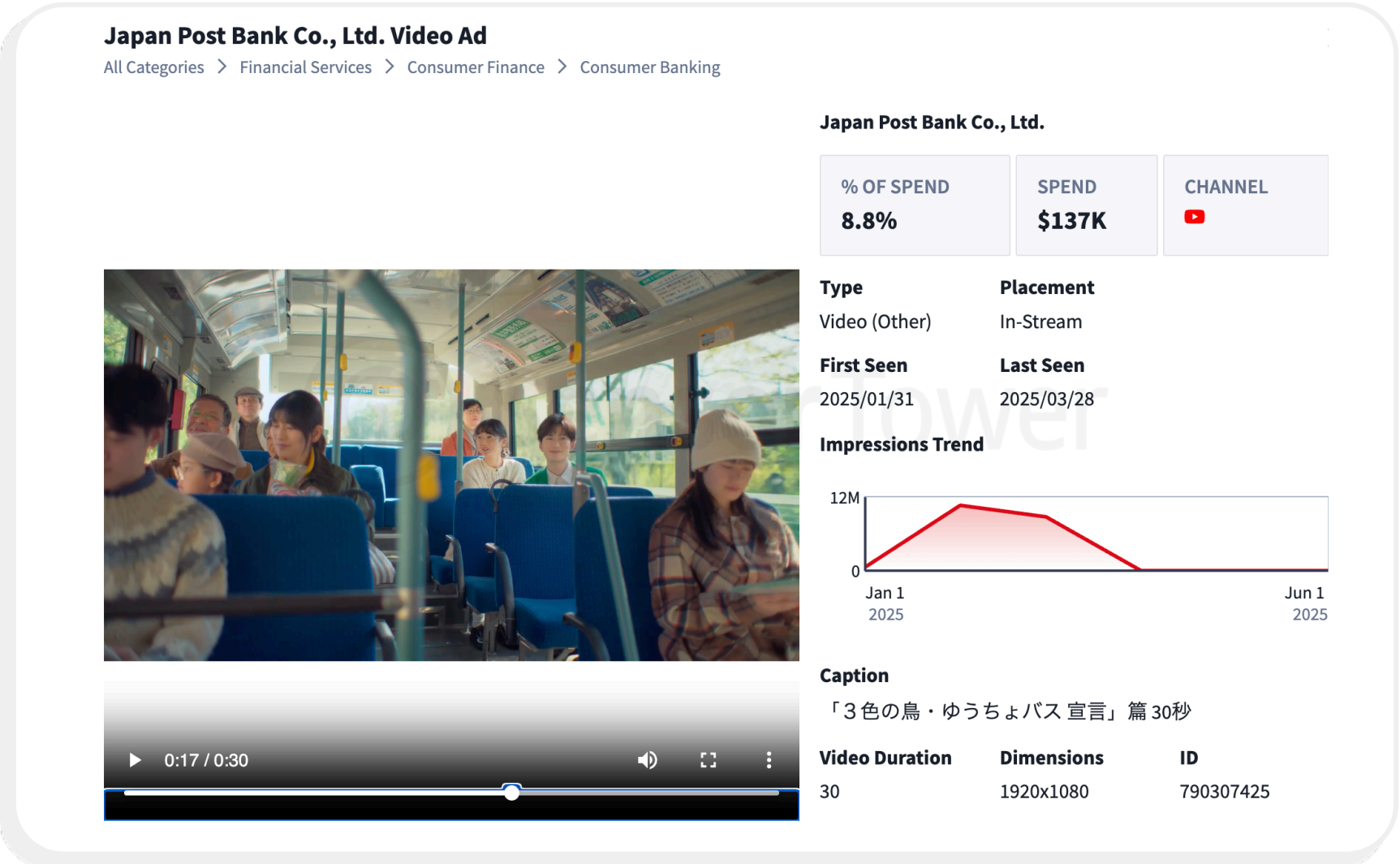
# Yucho Passbook App - Japan Post Bank

**Data Source:** Sensor Tower Digital Advertising Insights by Pathmatics.

Launched in 2020, Japan Post Bank’s Yucho Passbook App has become Japan’s No. 1 banking app by downloads—despite the bank not being the country's largest by assets. Its success stems from a massive nationwide footprint, a user-friendly interface, and relatable advertising that resonates with everyday users, especially in regional and older demographics.



Japan Post Bank ramped up its advertising engagement significantly in early 2025, with YouTube accounting for 63% of total impressions. This emphasis on video-led engagement highlights the bank’s strategic focus on reaching users through immersive, high-visibility platforms.

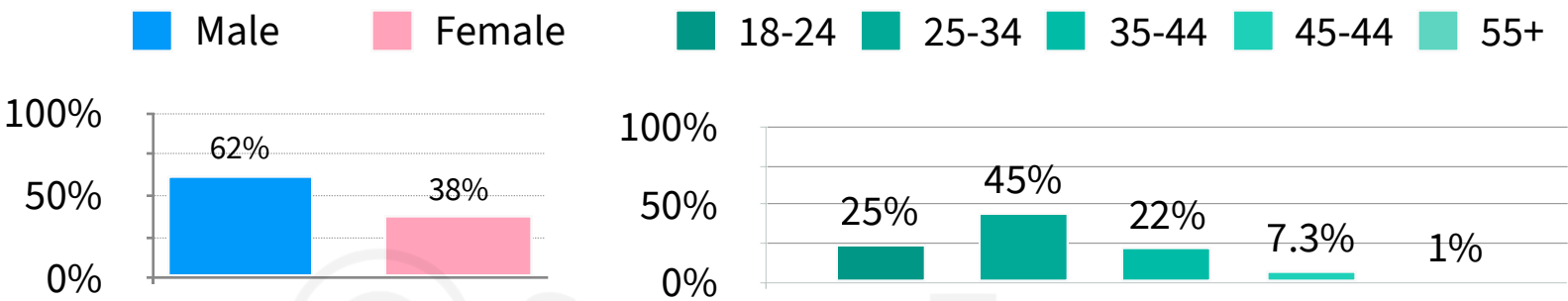


Japan Post Bank’s marketing strategy leans on relatable, everyday imagery and consistent branding. Top Creatives feature common settings—buses, city streets, daily routines—paired with a clear app visual and green CTA bubble. This approach reinforces accessibility and trust, positioning the app as a dependable companion in users' daily financial lives.

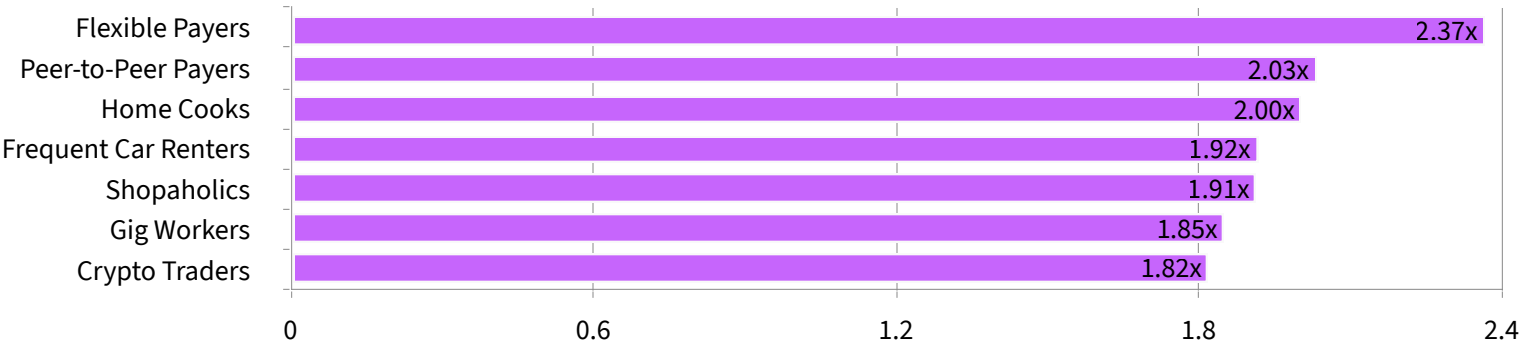
**Data Source:** Sensor Tower Audience Insights  
**Notes:** Sensor Tower’s data is based on estimates from App Store and Google Play, excluding pre-installs, re-downloads, and third-party Android stores.

**BRImo**, Bank Rakyat Indonesia’s flagship mobile banking app, has emerged as a leading digital finance platform in Indonesia. It offers a wide range of features—from transfers and payments to investment services—catering to a broad base of both urban and rural users.

**BRImo Audience Overview and Personas H1 2025 Indonesia**



**BRIMO Audience vs. General Population % Difference**



BRImo Audience overview reveals that the app’s user base skews young and male, with 62% male users and 70% under the age of 35. This demographic distribution suggests strong appeal among digitally savvy, mobile-first Indonesians—particularly those in the 25–34 age group, which makes up nearly half the user base.

**SensorTower Creative Gallery for BRIMO Indonesia**



BRImo’s advertising strategy is tightly aligned with the app’s strongest user personas. **Home cooks**—who overindex on the app—are directly targeted through grocery delivery ads, while **frequent car renters** are likely drawn to campaigns offering car giveaways. Meanwhile, **crypto traders** see relevance in BRImo’s gold-saving promotions.





# Krungthai NEXT

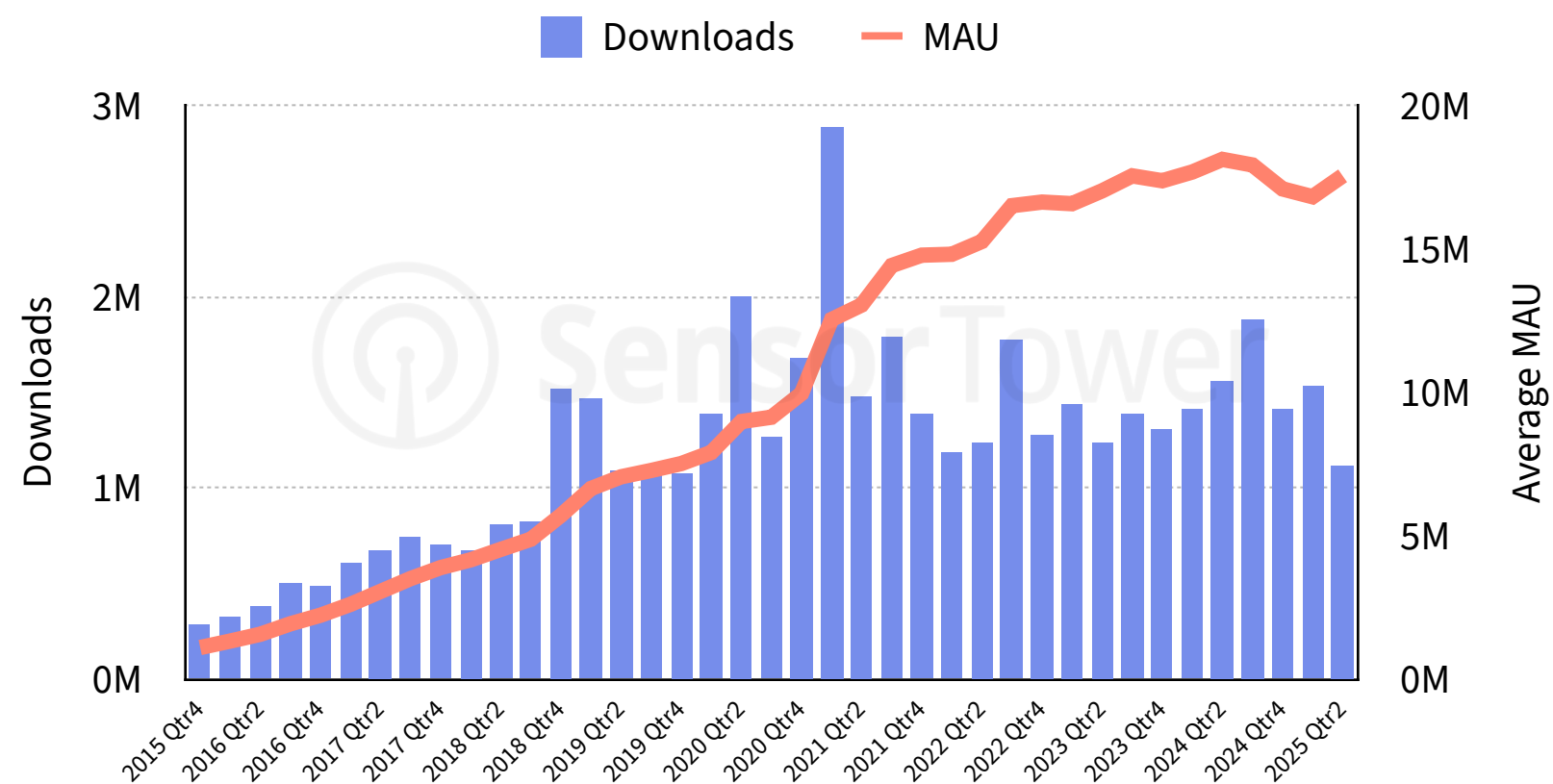
**Data Source:** Sensor Tower App Performance Insights as of June 30, 2025.

**Notes:** Sensor Tower's data is based on estimates from App Store and Google Play, excluding pre-installs, re-downloads, and third-party Android stores. iOS Only for China.

**Krungthai NEXT**, launched in 2011, has grown into one of Thailand's most widely used banking apps.

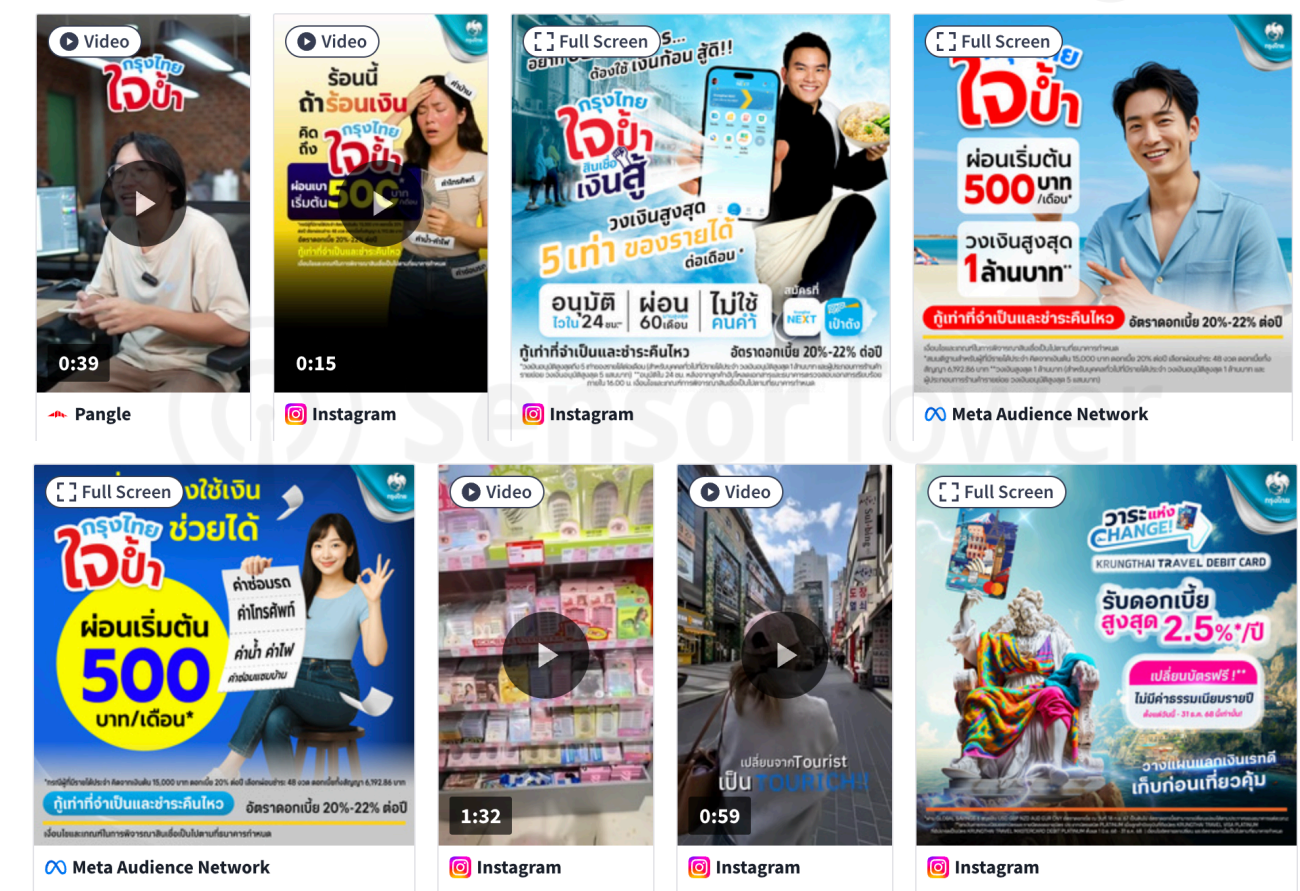
Backed by Krungthai Bank's public-sector network and digital investment, it delivers full-service mobile banking aligned with national digital transformation goals.

**Krungthai Next Downloads and Average MAU**



The app currently ranks No. 2 in Thailand by downloads among banking apps. After peaking in 2021, downloads have stabilized, while MAU has remained high—averaging above 15 million—indicating strong user retention and engagement across a large customer base.

**Krungthai NEXT Unified** | May 24, 2025 - Jun 22, 2025



Krungthai's user acquisition strategy leans on diverse creatives across Meta, Pangle, and Instagram. Ads emphasize practical benefits—like 500 baht loan offers and easy repayments—while using relatable scenes and celebrity endorsements to build trust and connect with both younger users and mass-market audiences.



# Conclusion

1

## Mobile Banking Apps Are Now Core to Global Financial Access

Consumer banking apps surpassed 2 billion downloads in the 12 months ending June 2025, with consistent quarterly growth since 2022. Their rising adoption—especially in emerging markets—signals a fundamental shift toward mobile-first financial services that enable wider access to banking for underserved populations.

2

## Emerging Markets Drive Growth, With Local Champions Leading

Apps like BRImo, Kotak Bank: 811 Mobile App, and Nubank dominate downloads in countries like Indonesia, India, and Brazil. These platforms bridge gaps in traditional infrastructure, offering full banking services via mobile, often becoming the first point of financial access for millions of users.

3

## Digital Ad Strategies Reflect Regional Priorities and Platform Preferences

Banks in Japan, India, South Korea, and the U.S. have adopted distinct ad strategies—Japan favors YouTube, India and Korea lean heavily on Facebook, while the U.S. splits investment across OTT and YouTube. These differences reflect both cultural preferences and platform penetration.

4

## Personalized Marketing Drives User Engagement

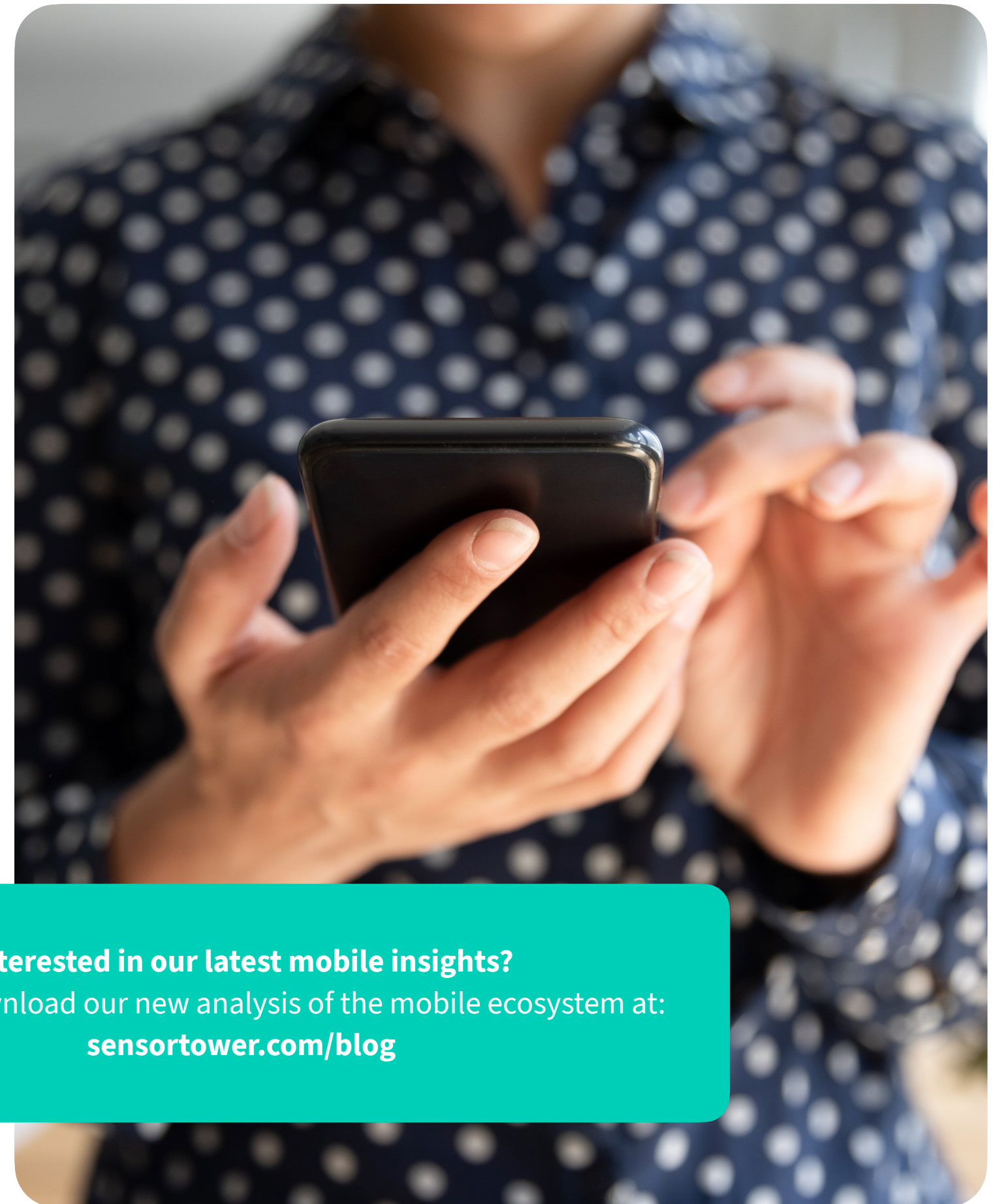
Leading apps like BRImo and Japan Post Bank successfully match advertising to user personas. Whether it's targeting home cooks with grocery savings or showcasing relatable daily scenes, these banks build trust and drive adoption by aligning content with real user behaviors and needs.

# Sensor Tower

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**[sensortower.com/blog](https://sensortower.com/blog)**



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# Sensor Tower

## About us

Sensor Tower is the leading solution for mobile marketers, app developers, and industry analysts who demand competitive insights on the mobile economy. Sensor Tower’s product suite includes: App Intelligence, Store Intelligence, Ad Intelligence, and Usage Intelligence.



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Vancouver  
BC V7X 1M9  
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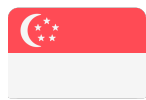
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Teheran-ro 7-gil,  
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100020 China

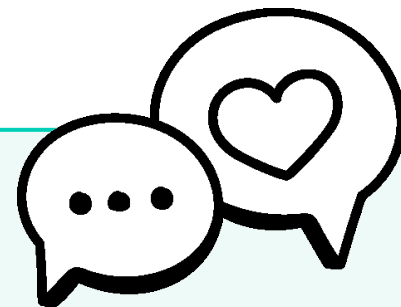


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