Mobile app trends: 2026 edition

A global benchmark of app performance

ADJUST
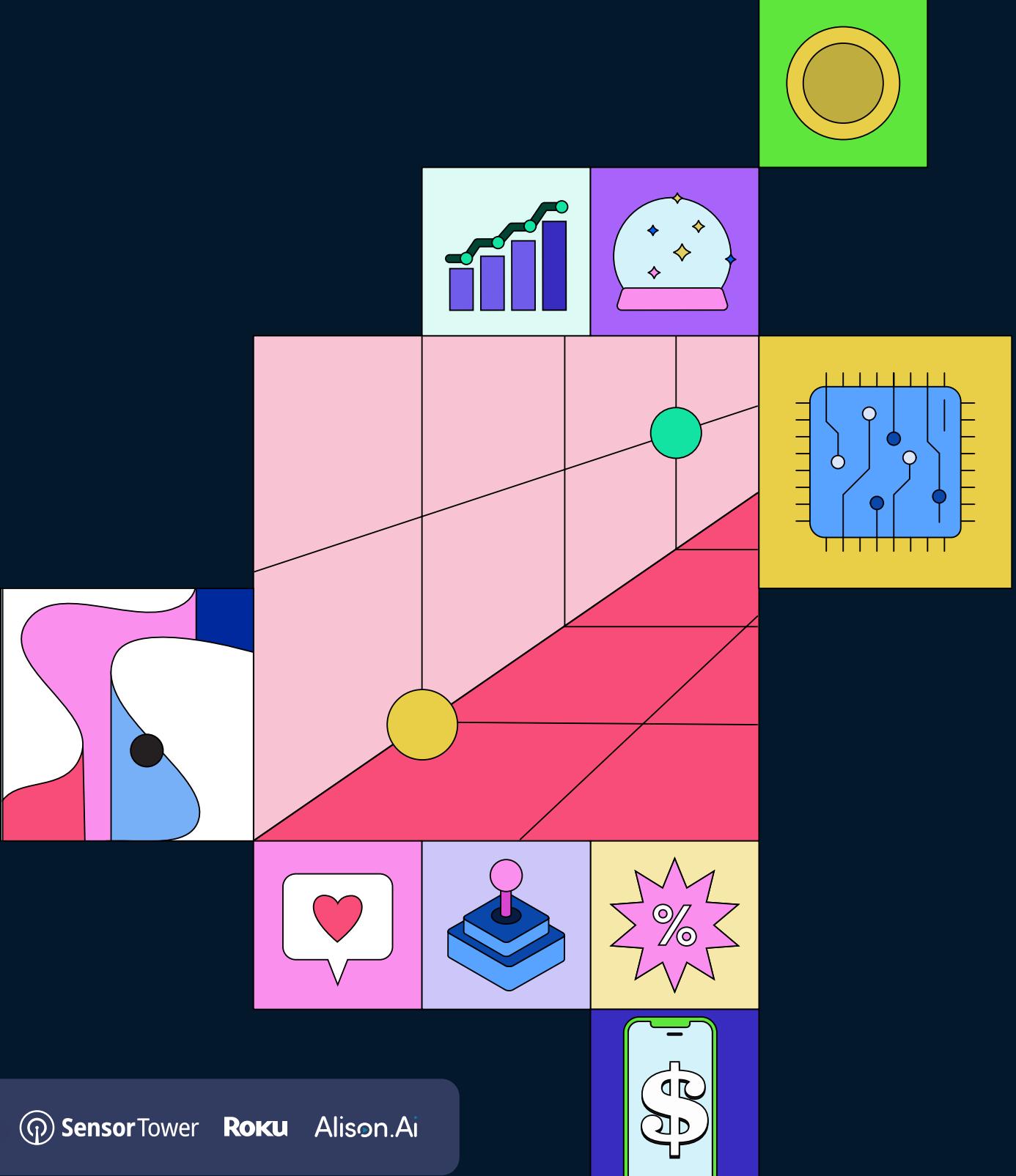
With contributions from: Google Ads | FOR BUSINESS | TikTok for Business | SensorTower | Roku | Alison.Ai

Contents

INTRODUCTION

Evolution and opportunity in the mobile app industry

User behavior, new tech, and better data are fueling mobile growth in 2026

Mobile app trends 2026 is here and we're happy to report that the growth opportunities are as big as ever. In 2025, there were more than 112.1 billion app downloads, an estimated 5.8 billion unique smartphone users globally, and consumer spending rose 10.6% YoY to $167 billion. The app economy's long-term outlook also remains strong, with the global market projected to exceed $1.23 trillion by 2035 and mobile technologies and services set to generate 8.4% of global GDP by 2030.

For mobile marketing and UA teams, 2025 was a critical period for experimentation with AI technologies, new automation solutions, and channel diversification. Teams continue to seek the latest and most effective growth channels, and setups have become increasingly customized, complex, and fragmented — making **reliable and actionable data more paramount to campaign optimization and ROI than ever**. In this responsive, user-led industry, 2026 is set to be another exciting and transformative year for mobile apps.

Today is possibly the most data-rich time we've experienced so far in the marketing industry. With billions of data points to navigate and gain insights from, what serves us now? Advertisers need the ability to cut through the noise and surface data that is decision-ready. Success depends on dynamic and customizable dashboards to gain the big picture without losing transparency, alongside attribution that's laser sharp.

Key to the fragmentation we're experiencing is that we have more platforms and channels than ever before. Target users are across devices, across apps, and their behaviour changes fast. Macro-economic changes, mono versus microculture, streaming popularity—it all impacts our marketing strategy. The solution? Cross-channel attribution and linking infrastructure that keeps campaigns effective and user experiences seamless.

Add to this AI, which continues to increase its presence as a foundation in workflows across all industries and verticals, rather than an add-on. 2025 developments have taken AI from an enhancement to native architecture. ChatGPT, Gemini, and Anthropic all launched new models last year, and as many as 88% of businesses now report using AI in their daily work. That's 13% up from previous year and 76% since ChatGPT's launch in November 2022. Nearly two-thirds of organizations report, however, that they're still in the experimentation or piloting phase, leaving a lot of room for AI solutions to make a real impact.

As always, the mobile app trends report: 2026 edition equips you with data from thousands of apps across the gaming, e-commerce, and finance verticals to help benchmark performance and forecast goals. We cover the critical data and provide contextual analysis of what we've seen in the market last year, and apply it to now. Whatever your growth goals this year—adapting to regional dynamics, strengthening post-install uptake, customer profiles—benchmarking your data with market trends is key for sustainable results.

"As we head into 2026, mobile discovery will be driven less by linear funnels and more by participation. With users discovering, engaging, and converting through culture-led content across platforms, brands that design for community-driven experiences, rather than interruptions, will be better positioned to drive impact across the full journey."

♪ **TikTok** for Business

Deep Shah
Global Head of AdTech Partnerships - Measurement, Data, Retail Media

Let's set the scene by taking a look at the overall global numbers. According to Adjust data, app installs climbed 10% year-over-year (YoY) in 2025, while sessions rose 7%. Both metrics accelerated from 2024's growth rates of 8% and 2%, respectively.

February 2025 marked the annual low for installs at 13% below the yearly average, before a recovery that brought December to 8% above average. Sessions mirrored this trajectory, closing the year 3% above the baseline.

The 10% overall growth of app installs shows a continued increase of global digital adoption and active, on-the-go engagement with business, commerce, and entertainment.

App install and session growth January 2024 – December 2025 (Global)

Legend: — Installs — Sessions

X-axis: JAN 24, FEB 24, MAR 24, APR 24, MAY 24, JUN 24, JUL 24, AUG 24, SEP 24, OCT 24, NOV 24, DEC 24, JAN 25, FEB 25, MAR 25, APR 25, MAY 25, JUN 25, JUL 25, AUG 25, SEP 25, OCT 25, NOV 25, DEC 25
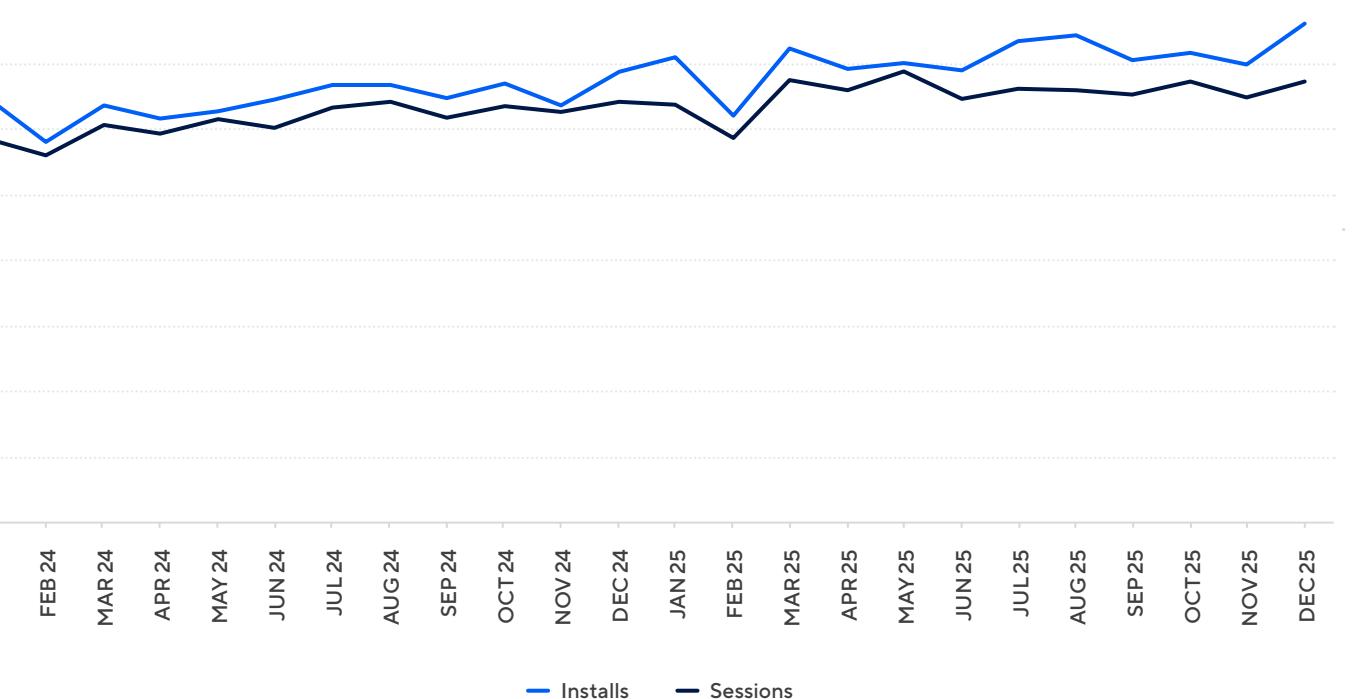
App Tracking Transparency (ATT) opt-in rates among iOS users who permit tracking requests continued to rise into Q1 2026, with the industry average increasing from 35% in Q1 2025 to 38% in Q1 2026.

Gaming led with a 39% opt-in rate, while entertainment, finance, lifestyle, and social apps all improved YoY. Publications recorded one of the largest gains, rising from 18% to 26%. E-commerce and shopping apps, on the other hand, dropped from 35% to 34%.

Communicating the value of opting-in to users requires personalized messaging. For gaming app users, it could look like explaining that tailored advertising means they're more likely to see appealing titles than spammy ads. For finance it can mean transparently explaining how data is used to increase trust.

ATT opt-in rates Q1 2026 v. Q1 2025 (Global)

	Q1 2025	Q1 2026

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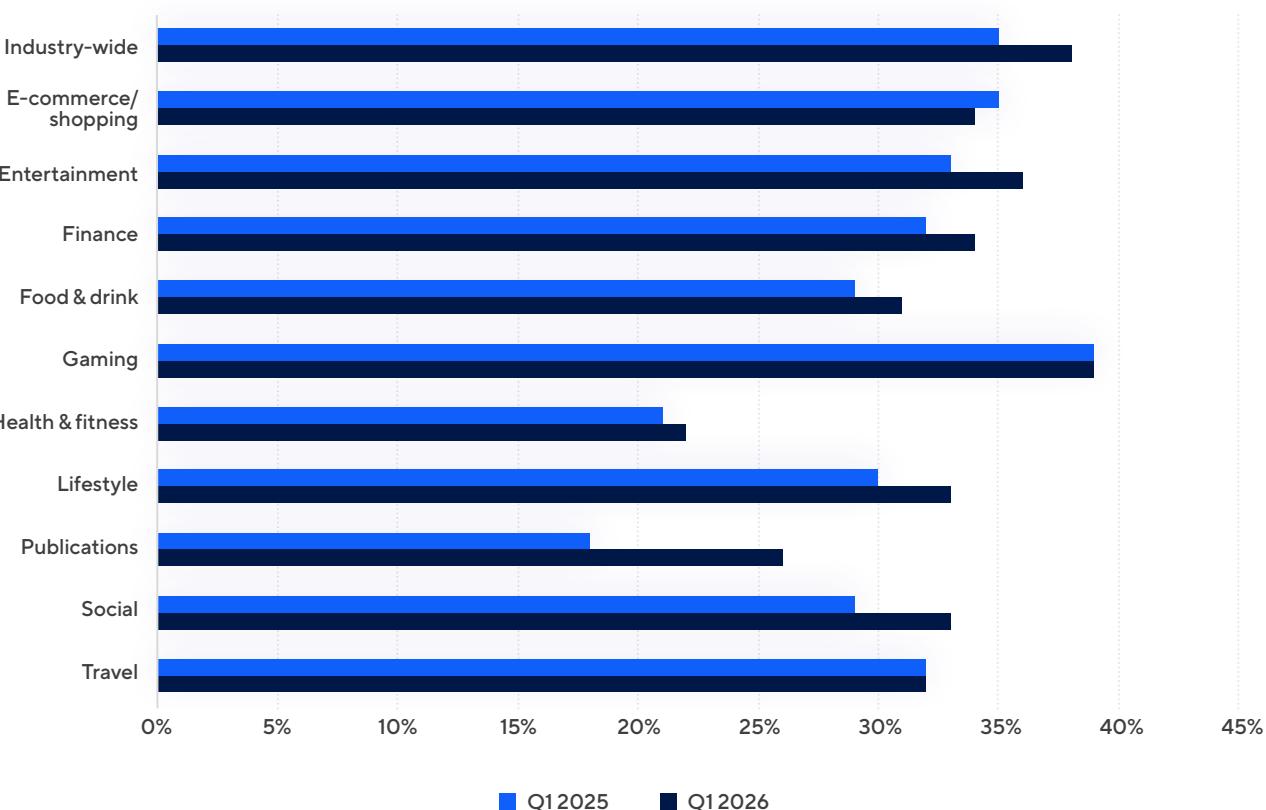
"As paid media becomes more competitive, brands need to strategically invest in channels that help them reach new customers. App advertisers activating full-funnel campaigns, alongside unified, privacy-safe measurement, can better understand which channels are performing and where to invest. Channels with engaging ad formats, like Sponsored Snaps, App End Cards, and Playables (new inventory in Snapchat's App Power Pack), can help drive connection and action - products in the App Power Pack are driving at least +25% lift in app installs."

FOR BUSINESS

Ozge Gulerman
Head of Marketing Science

AI transforms from strategic tool to core infrastructure in 2026

Marketers face countless questions daily about campaigns, creatives, and overall performance. Rather than functioning separately from marketing and measurement systems, AI can be embedded to help coordinate channel spend, segment users by predicted value, and adapt experiences in real time.

THREE WAYS AI IS BEING OPERATIONALIZED IN 2026:

Data analysis assistants

Most marketers work with large swathes of data and inputs from multiple channels and sources. The ability to query and talk to that data in a natural language interface saves time on analysis and leads to faster business outcomes. Instead of waiting on reports from a data science team or spending hours comparing datasets and switching between tabs to uncover insights, you can rely on copilots/AI assistants to proactively surface exactly what's needed in real-time, including custom reports and sharable visualizations.

Smart audience segmentation

Segmentation historically relied on static lists based on broad attributes such as age, gender, or location. These segments were manually built and rarely updated. Now, many segmentation approaches are dynamic and predictive. Marketers use first-party data and machine learning to group users based on behavior, intent, and likelihood to convert, automatically updating as user activity changes. Automation and AI let marketers build and update segments across channels.

Generative AI enters its utility phase

Generative AI is now evaluated by outcomes rather than output volume or novelty. Teams use it to systematically test creative variants, model user journeys, and tailor in-app messaging. However, maturity varies: most organizations report low or moderate GenAI maturity, while a small group with advanced deployment has reportedly achieved efficiency gains over 20%, highlighting the gap between experimentation and disciplined execution.

Learn more about Adjust Growth Copilot: Your AI-powered partner for smarter app growth.

"

"In 2026, the complexity of mobile journeys will demand a shift from reporting performance to enabling decisions. As users move fluidly across apps, web, and commerce environments, AI-powered measurement will be essential to connecting intent with outcomes, helping marketers optimize for value across increasingly non-linear paths."

Google Ads

Deborah Bennett
Head of App Ads, Commercialization, Privacy & Measurement

Mobile-first approach evolves into multi-platform strategy

Mobile-first was the focus and strategic direction for businesses over the last decade. In 2026, this is evolving; multi-platform, multi-channel is our new standard. As consumers research on mobile web browsers, compare options on desktop, and complete purchases in-app, this creates critical blind spots and potential drop-off moments. Complicated consumer journeys and privacy constraints can lead to misattributed performance and inefficient budget allocation. It's a well known challenge; only around 31% of marketers report complete satisfaction with their ability to unify and read data across platforms.

Cross-platform measurement solves this by attributing users across devices—connecting a mobile web session to an in-app conversion, or an email click to an app download. It reveals how channels work together to drive value, rather than competing for last-click credit.

Integrated measurement is a top strategic priority for the year ahead. Marketers need to look at eliminating barriers between platforms and guide users directly to the exact in-app content intended. We see that our TrueLink clients implementing high quality deep linking consistently increase their conversions and strengthen brand reputation.

To elevate deep linking and engagement quality even further, we recommend using tools like Audiences for user segmentation and effective retargeting. Running this alongside web-to-app solutions ensures omni-channel experiences remain scalable and effective.

> Learn more about Adjust's TrueLink for deep linking and additional solutions for user engagement.

"With discovery, engagement, and conversion spanning screens and devices, advertisers need unified measurement and optimization to understand how mobile and TV work together to drive performance across the full funnel. You don't "click" your TV the way you do on mobile devices, and new technology and partnerships are crucial to accurately measuring impact."

Roku

Jeff Katz
**Head of
Emerging Sales**

Key takeaways & methodology

5 ↑ Global e-commerce app sessions increased 5%.

76 ↑ LATAM led finance app growth with installs and sessions up 76% and 57%, respectively.

9.6 ↓ E-commerce session lengths declined from 10.04 minutes in 2024 to 9.6 minutes in 2025.

30 ↑ Cost per install for gaming apps rose globally by 30% to $0.56 in 2025.

37 ↑ Casual games recorded 19% install growth alongside a 37% boost in sessions. Hyper casual sessions grew 31%.

27 ↑ Gaming retention remained flat YoY, with day 1 at 27% and day 30 at 5%.

8 ↑ Global finance app session lengths increased 8% YoY to 7.18 minutes in 2025.

1.13 ↑ The global paid/organic ratio for finance apps increased to 1.13 in 2025.

The methodology

VERTICALS:
E-commerce/shopping, finance/fintech, gaming

REGIONS:
Global, APAC, Europe, LATAM, MENA, North America

DATASET:
A mix of Adjust's top 5,000 apps and the total dataset of all apps tracked by Adjust. Our data comes from two sources, one including a list of 45 countries and one with approximately 250 based on the ISO 3166-1 standard.

DATE RANGE:
January 2024 - January 2026

Data is based on aggregated, anonymized data from apps tracked by Adjust and may not reflect the entire global app market. Unless otherwise noted, all figures in this report come from Adjust data.

"

"In 2026, sustainable app growth will depend on capturing user journeys across web, app, and other connected environments. It's no longer sufficient to view users in device silos when we know that conversion is influenced by multiple touchpoints. Uncovering what those touchpoints are, the amount of influence they hold, and how you can seamlessly guide users between them will empower effective budget allocation, better ROI, and real business impact from marketing efforts."

ADJUST

Tiahn Wetzler
Director, Marketing

PART 1

Gaming apps

Top 10 gaming apps by downloads, worldwide, 2025

1 Block Blast!
Puzzle

2 ROBLOX
Action, adventure

3 Garena Free Fire
Action

4 Subway Surfers
Action, casual

5 Pizza Ready!
Simulation

6 Ludo King
Family, board

7 Hole.io
Sports, casual

8 Vita Mahjong
Card, board

9 EA SPORTS FC Mobile Soccer
Sports

10 My Talking Tom 2: Pet Game
Casual

Source: SensorTower
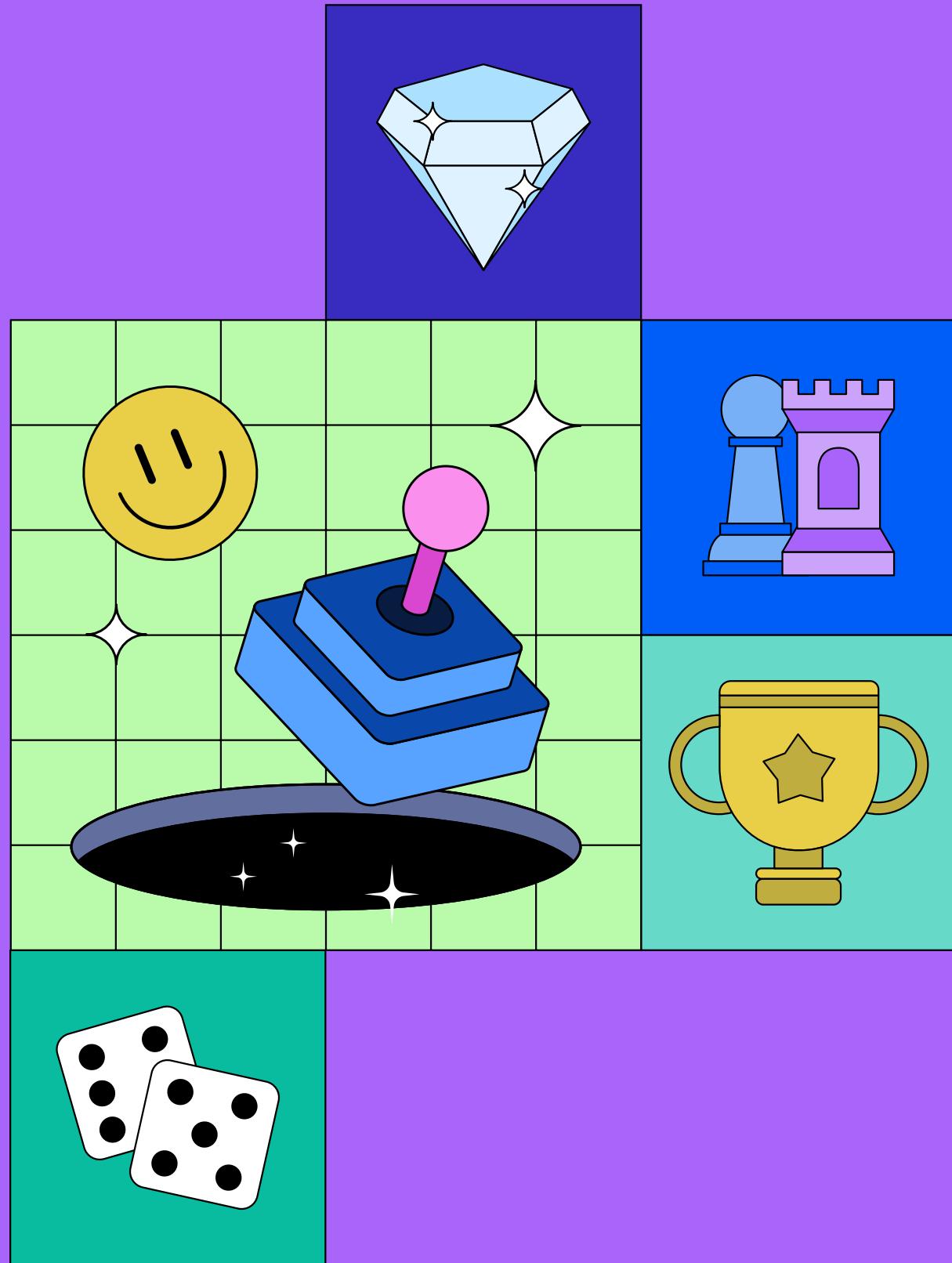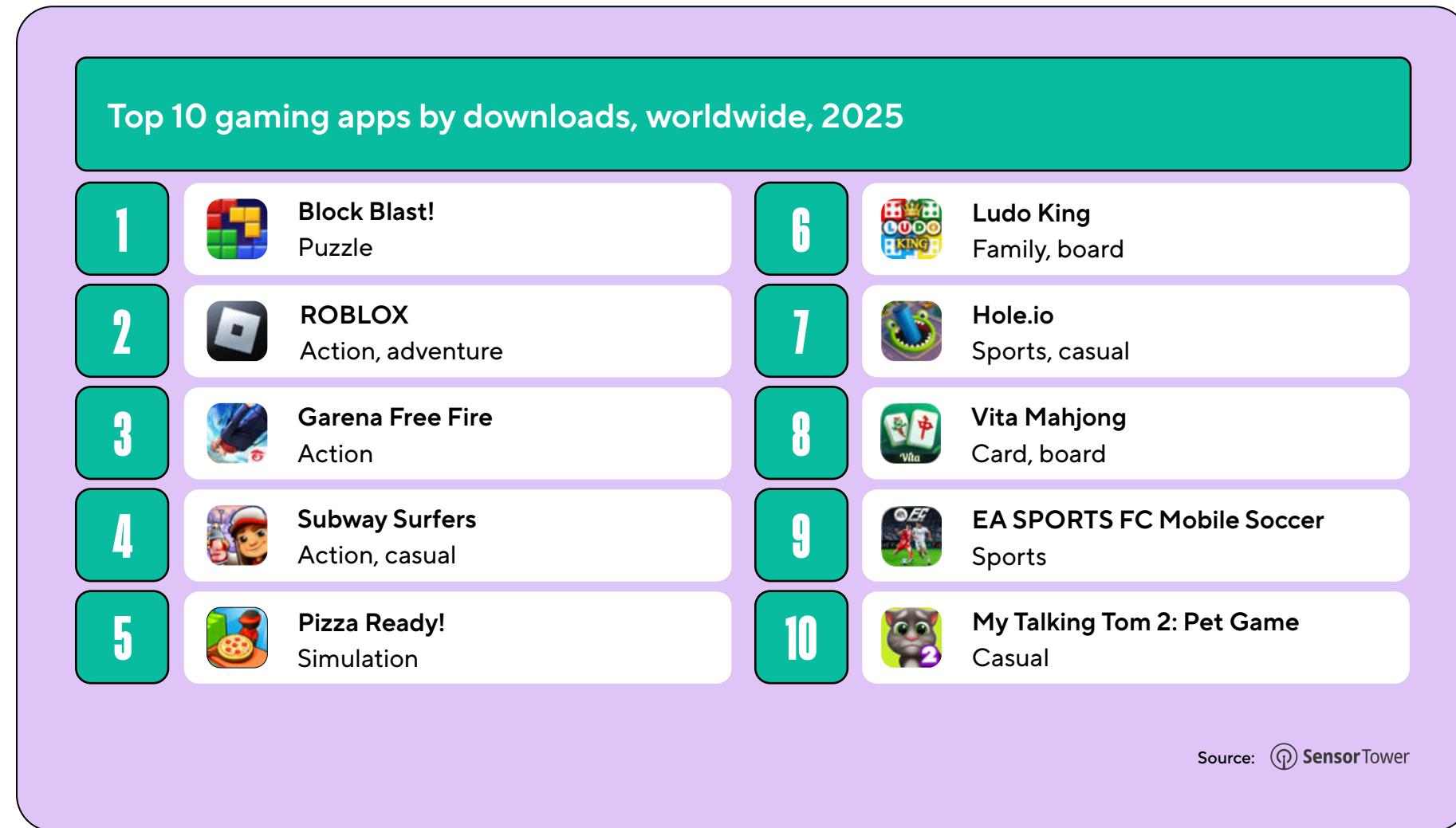
$1B

Eight of the top 10 mobile games in 2025 each generated more than $1 billion in player spending.

80%

The number of global mobile gamers reached nearly 3 billion in 2025, representing more than 80% of the global gaming population.

What we're keeping an eye on in 2026: Live-ops–driven monetization, the impact of web stores on player spending and user experiences, mobile–PC–cloud convergence in mid-core genres, and the growing role of AI in personalization across monetization and gameplay.

Finding and keeping users

MENA had 2% install growth and a 7% sessions increase YoY in 2025. Europe and LATAM both saw install decreases (-7% and -9%). Sessions rose 3% in Europe and remained almost flat in LATAM (0.4%). APAC declined marginally across both metrics. Installs in North America dropped 5% and sessions decreased by 2%.

Gaming app install and session growth percentages YoY 2024 - 2025

Legend: Installs (teal), Sessions (purple)

Region	Installs	Sessions
Global	-3%	1%
APAC	-0.4%	-1%
Europe	-7%	3%
LATAM	-9%	0.4%
MENA	2%	7%
North America	-5%	-2%
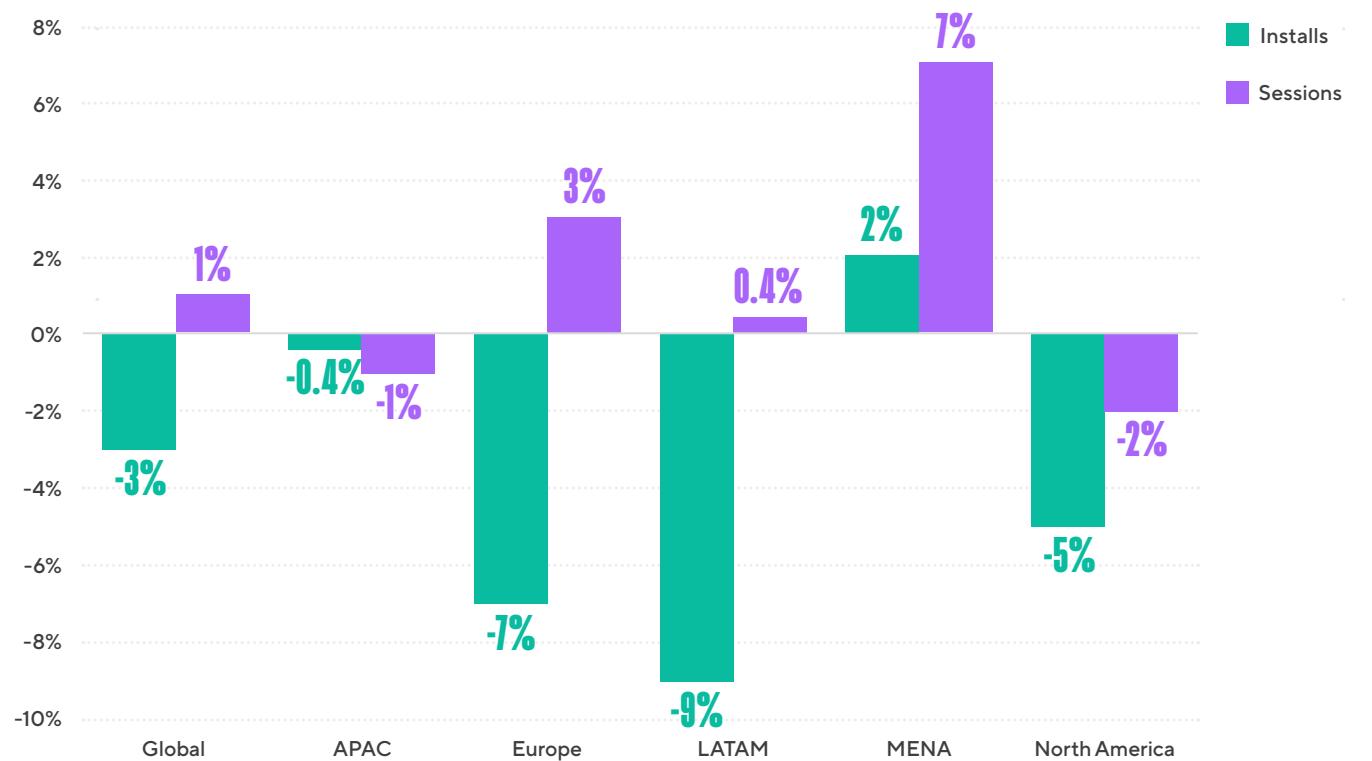
In 2025, hyper casual games once again accounted for the largest share of gaming app installs (29.1%), with their session contribution reaching a smaller 15.3%. Casual and hybrid casual games each captured just over 10% of installs, along with 7% and 8.5% of sessions, respectively. Puzzle games made up 10% of installs and 12.9% of sessions. Meanwhile, action games converted 8% of installs into 17.1% of sessions. Simulation games represented 8.5% of installs and 5% of sessions, and sports games contributed 3% and 6.8%. Strategy, RPG, and racing each remained below 3% of installs.

Install and session goals differ by monetization model. Between 2024 and 2025, hyper casual's install share grew from 27% to 29.1%, while its session share (which also increased) sat at 11% and 15.3%. Its focus is primarily on high-turnover and revenue via in-app advertising, which results in this large volume or installs and smaller share of sessions.

Gaming app installs and sessions by subvertical 2025 (Global)

Installs

Sessions

Action	Puzzle
Adventure	Racing
Arcade	RPG
Board	Simulation
Card	Slots
Casino	Sports games
Casual	Strategy
Family	Swap
Hybrid casual	Trivia
Hyper casual	Word
Music	
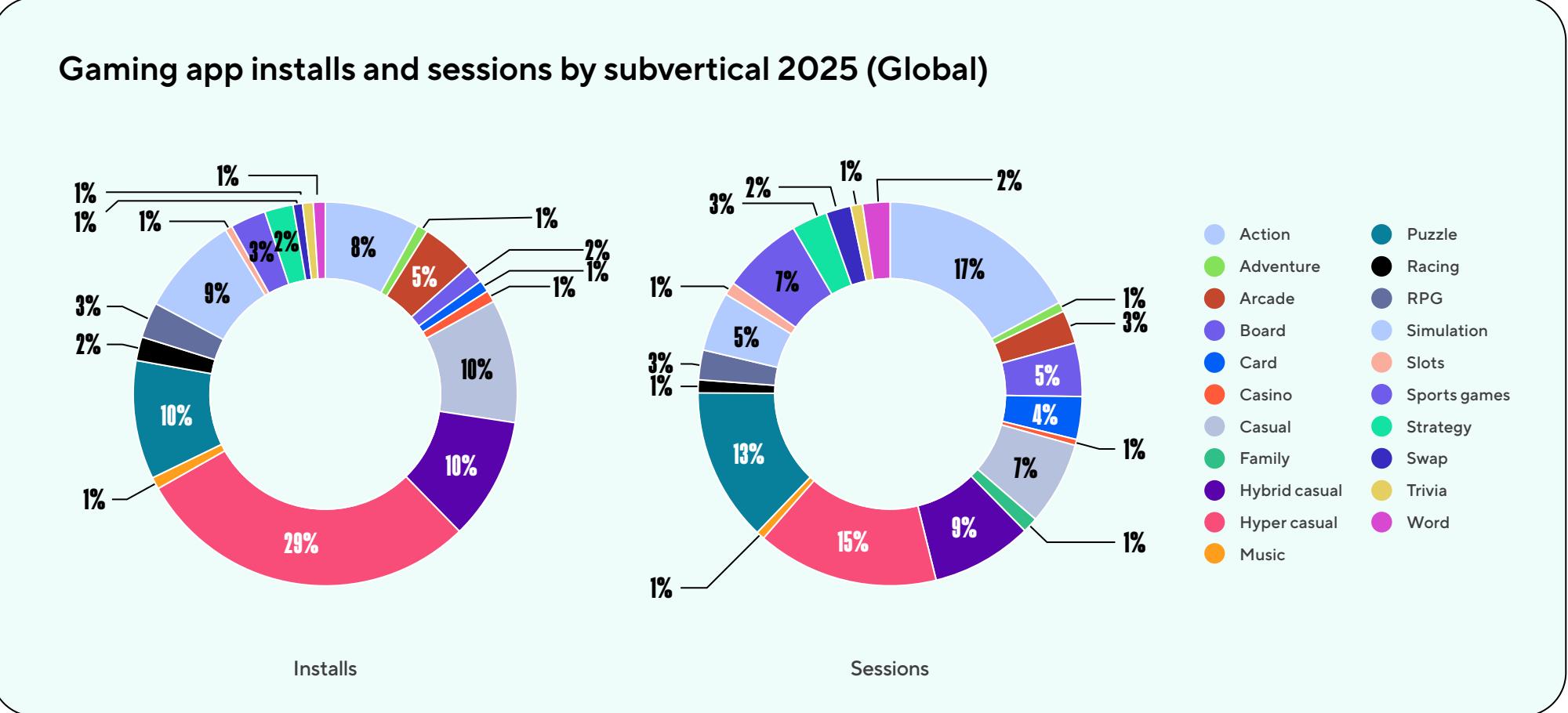
With the success of hybrid casual, and rising UA costs, however, hyper casual's session increase does indicate the addition of retention elements to drive up ROI for certain segments. Action, puzzle, and sport games, at the other end of the spectrum, generate a larger share of sessions that installs because of optimization toward repeat gameplay and whale/dolphin monetization models built around retention and LTV.

Installs of casual games grew 19% YoY in 2025, alongside a boost of 37% in sessions. As we explored above, despite being an install-led category, hyper casual's sessions increased 31%—much higher than their 4% install increase.

Strategy games led session growth at +57% despite flat install growth, demonstrating the large number of loyal users the genre has. Casino and slots both achieved strong install growth of 22% and 46%, but sessions decreased 5% in each category, meaning churn may need to be addressed.

TIP: To address churn, send welcome notifications and benefits, adding daily streaks and motivation hooks, and utilize attribution dashboards to ensure ad channels are delivering installs with good LTV.

Gaming app install and session growth percetanges by subvertical YoY 2024 - 2025 (Global)

Legend: ■ Installs ■ Sessions

Subvertical	Installs	Sessions
Action	-18%	12%
Card	-2%	15%
Casino	22%	-5%
Casual	19%	37%
Hybrid casual	-10%	11%
Hyper casual	4%	31%
Puzzle	-9%	15%
Racing	-6%	14%
RPG	9%	-9%
Simulation	7%	18%
Slots	46%	-5%
Sports	-8%	8%
Strategy	-1%	57%
Word	2%	-3%
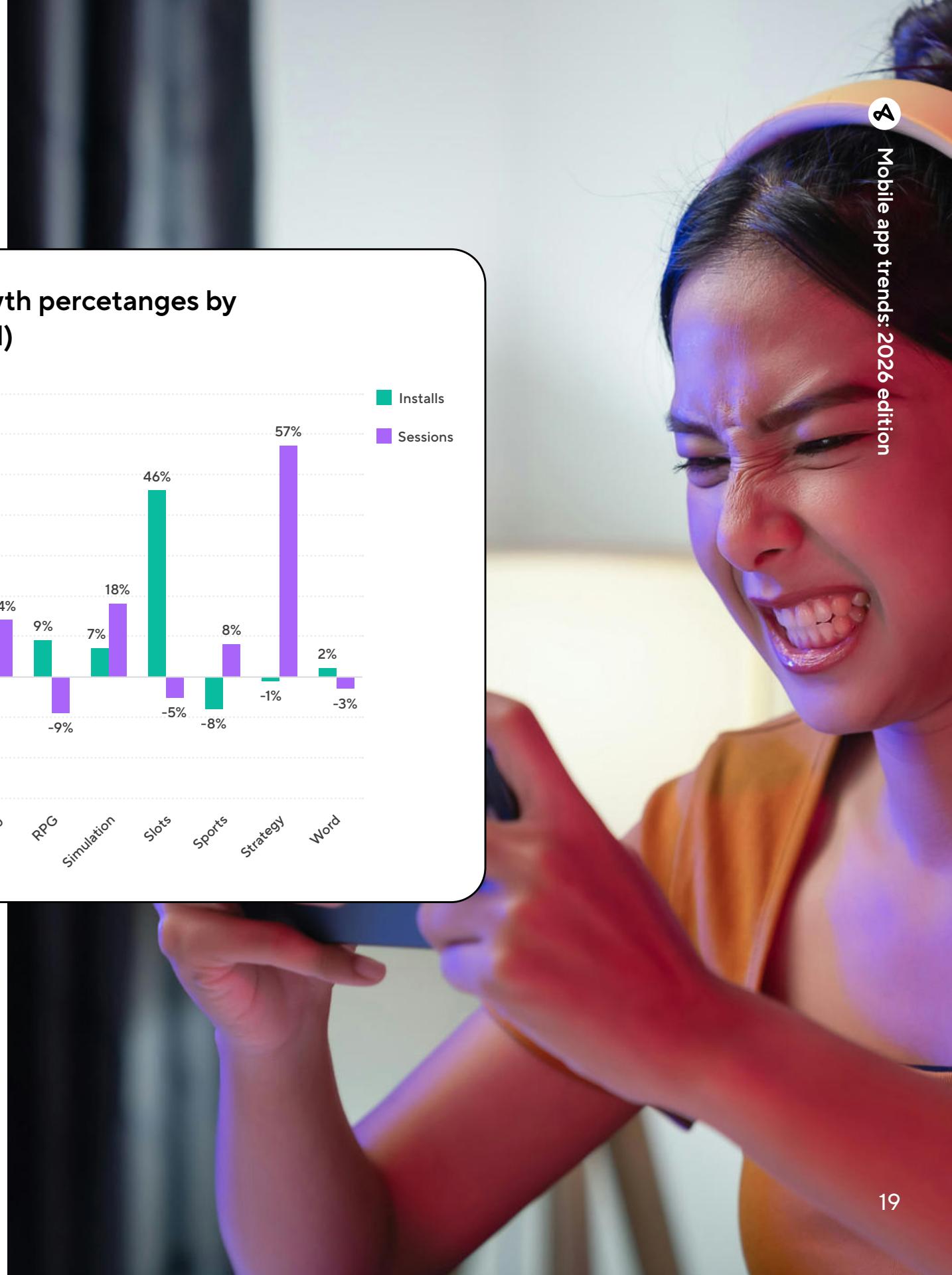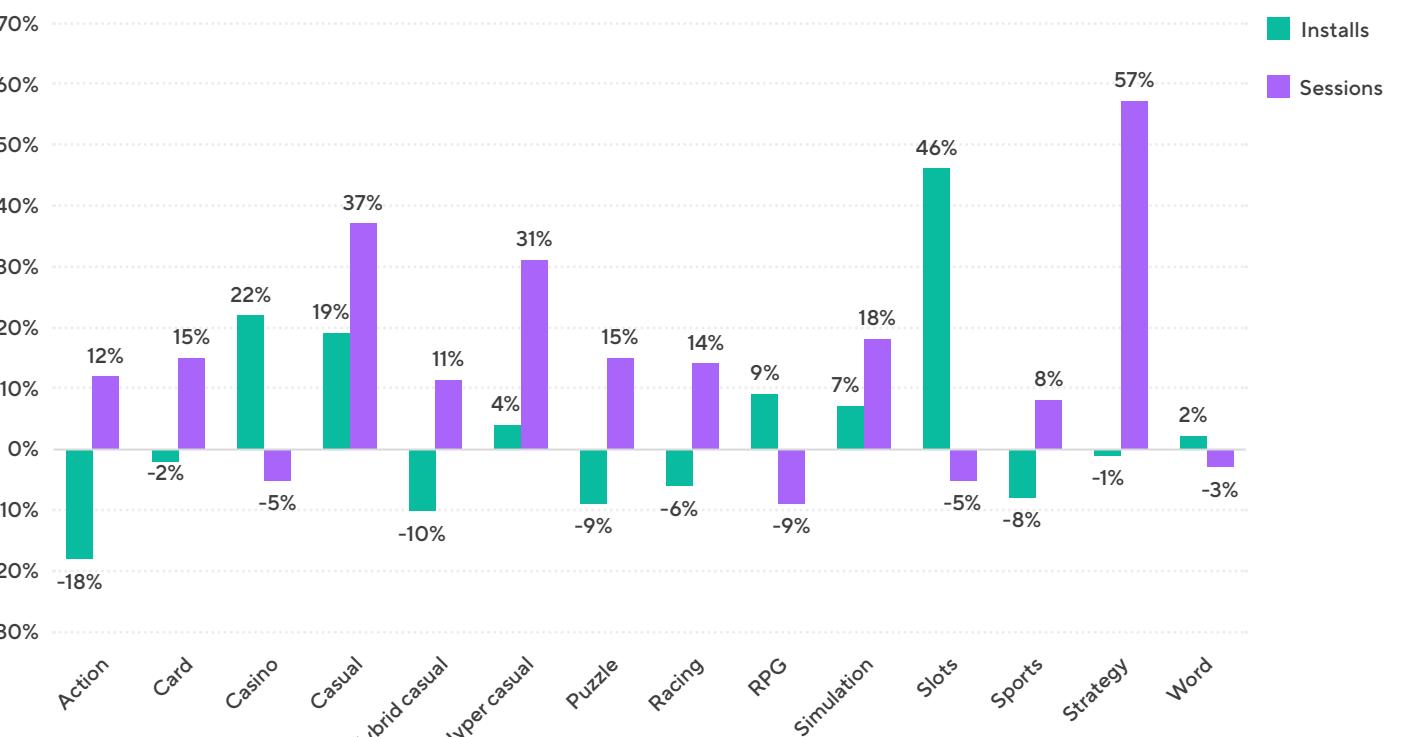
Global gaming session lengths shortened to 30 minutes in 2025, down from 30.43. APAC maintained the longest session length at 33.14 minutes, albeit down from the prior year. MENA and LATAM increased their session durations to 30.88 and 25.44 minutes, while Europe declined to 27.15 and North America rose to 24.77.

In 2025, day 0 sessions per user remained unchanged at 1.65 globally across gaming apps. Most subverticals showed minimal year-over-year movement. However, family games were a notable exception, increasing from 1.6 to 1.76. Swap and idle RPG recorded small decreases.

Gaming app session lengths
2024 - 2025
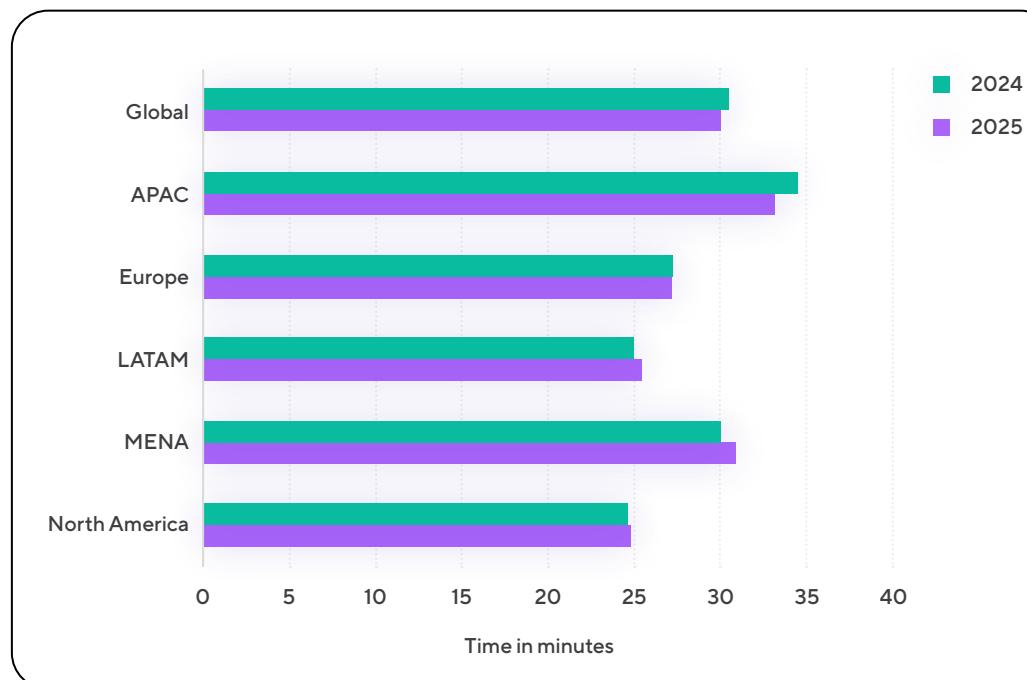
Gaming app session per user per day
on day 0 2024 - 2025 (Global)
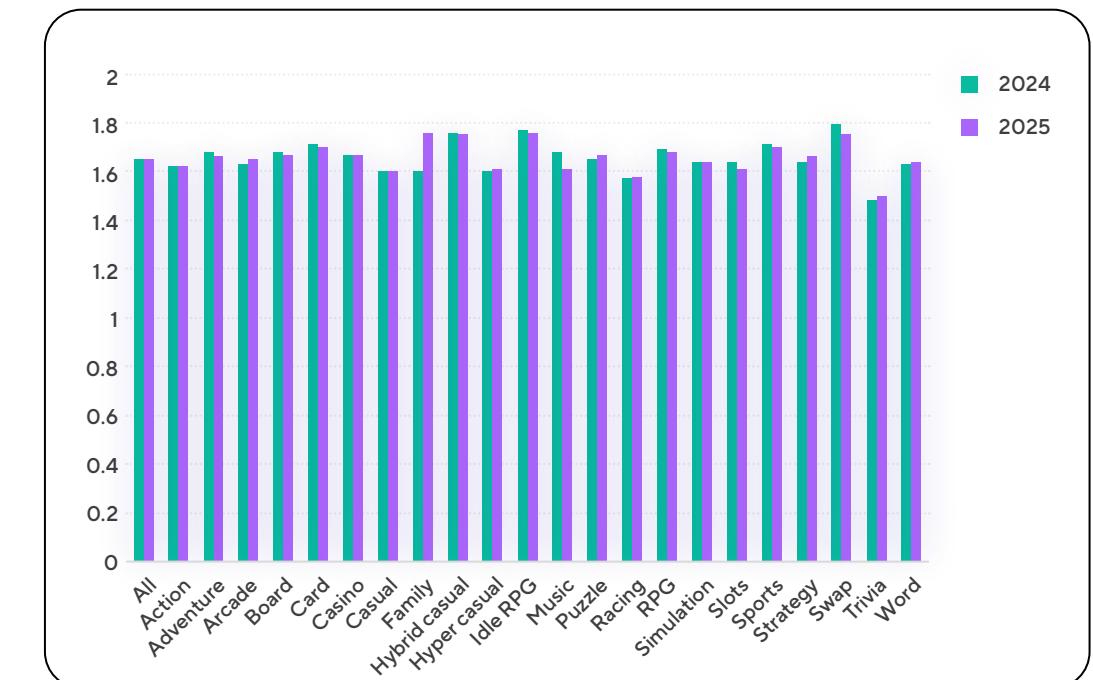
BONUS

- Casual games session lengths increased to 25.92 minutes, up 15%.
- Hyper casual titles saw session durations climb by 13% to 21.56 minutes, in-line with the move toward retention elements in the genre.
- Racing games captured longer play sessions—up 17% to 16.33 minutes.
- Strategy game session lengths (along with the 57% increase in sessions!) grew 18%, hitting 37.51 minutes. This is a lot more monetizable time per user.

Gaming app retention rates
2024 – 2025 (Global)

Legend: — 2024 (All)   — 2025 (All)   — 2024 (Hyper casual)   — 2025 (Hyper casual)

X-axis: Day after install (0–30)
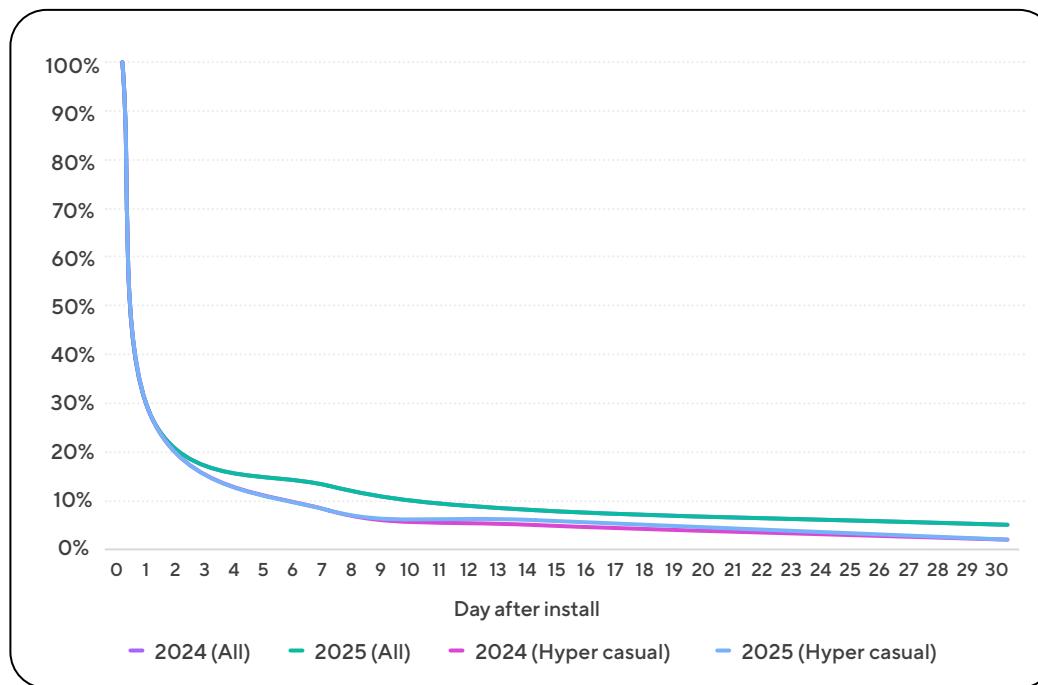
Gaming app CPI
2024 – 2025 (Global)

Legend: ■ 2024 ■ 2025

X-axis categories: All, Action, Adventure, Arcade, Board, Card, Casino, Casual, Family, Hybrid casual, Hyper casual, Idle RPG, Music, Puzzle, Racing, RPG, Simulation, Slots, Sports, Strategy, Swap, Trivia, Word

Y-axis: $USD
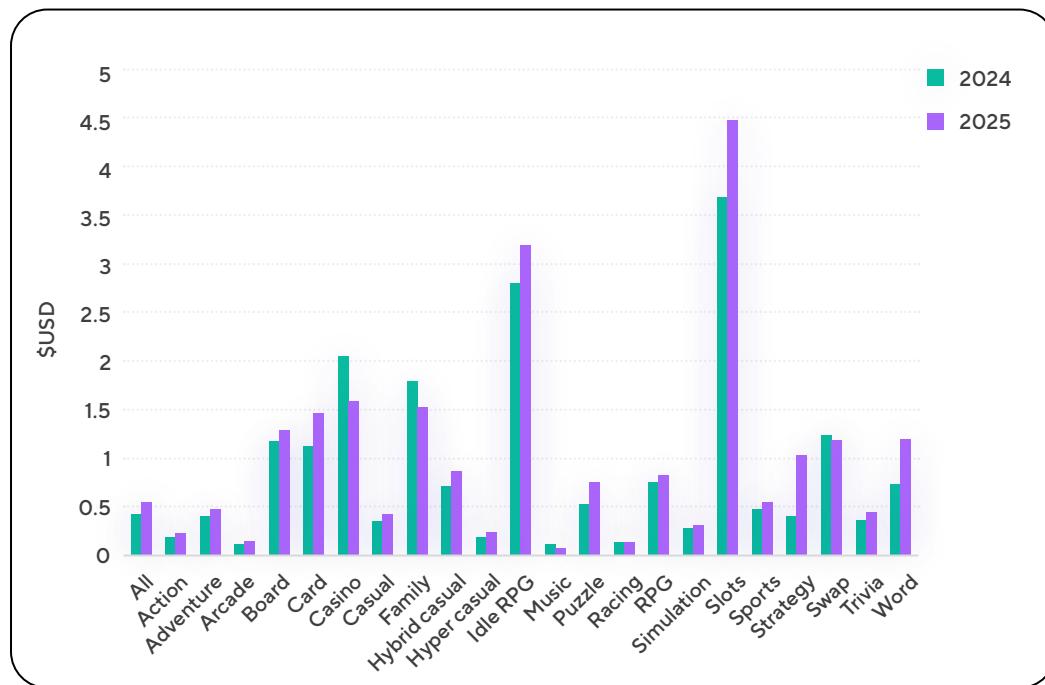
Retention rates across gaming apps showed minimal change from 2024 to 2025. For all games, day 1 retention remained at 27%, day 7 at 13%, day 14 at 8%, and day 30 at 5%. Hyper casual, as usual, starts strong but drops more throughout the month as users churn to new titles: day 1 was 27%, day 7 8%, day 14 6%, and day 30 2%.

Gaming CPI rose globally to $0.56 in 2025, up 30%. Slots, idle RPG, and strategy had the largest increases—reaching $4.47, $3.19, and $1.03, respectively. CPIs for casino, family, and swap games decreased.

BONUS

- Day 1 retention for family games jumped to 23%, up 5 percentage points.
- Action and arcade apps each gained 1 percentage point in day 1 retention, reaching 19% and 20%.

The paid/organic ratio for gaming apps increased across most subverticals in 2025, with the global share up from 2.07 to 3.33 (+61%). The largest increases were recorded in casino (+223% to 11.05), casual (+139% to 7.16), and slots (+447% to 5.63). Hyper casual also rose to 4.56. Racing was the only subvertical to decline, decreasing to 2.45. More reliance on paid across the board indicates gaming apps are battling it out to catch user attention.

BONUS

- APAC's gaming paid/organic ratio increased 45% to 2.97 in 2025.
- Gaming app paid/organic ratio in Europe jumped from from 2.53 to 3.18.
- LATAM exhibited the highest reliance on paid acquisition, with a ratio of 4.23.

Gaming app paid/organic ratio 2024 - 2025 (Global)

Legend: 2024, 2025

Categories (top to bottom): All, Action, Adventure, Arcade, Board, Card, Casino, Casual, Family, Hybrid casual, Hyper casual, Idle RPG, Music, Puzzle, Racing, RPG, Simulation, Slots, Sports, Strategy, Swap, Trivia, Word

X-axis: 0, 2, 4, 6, 8, 10, 12
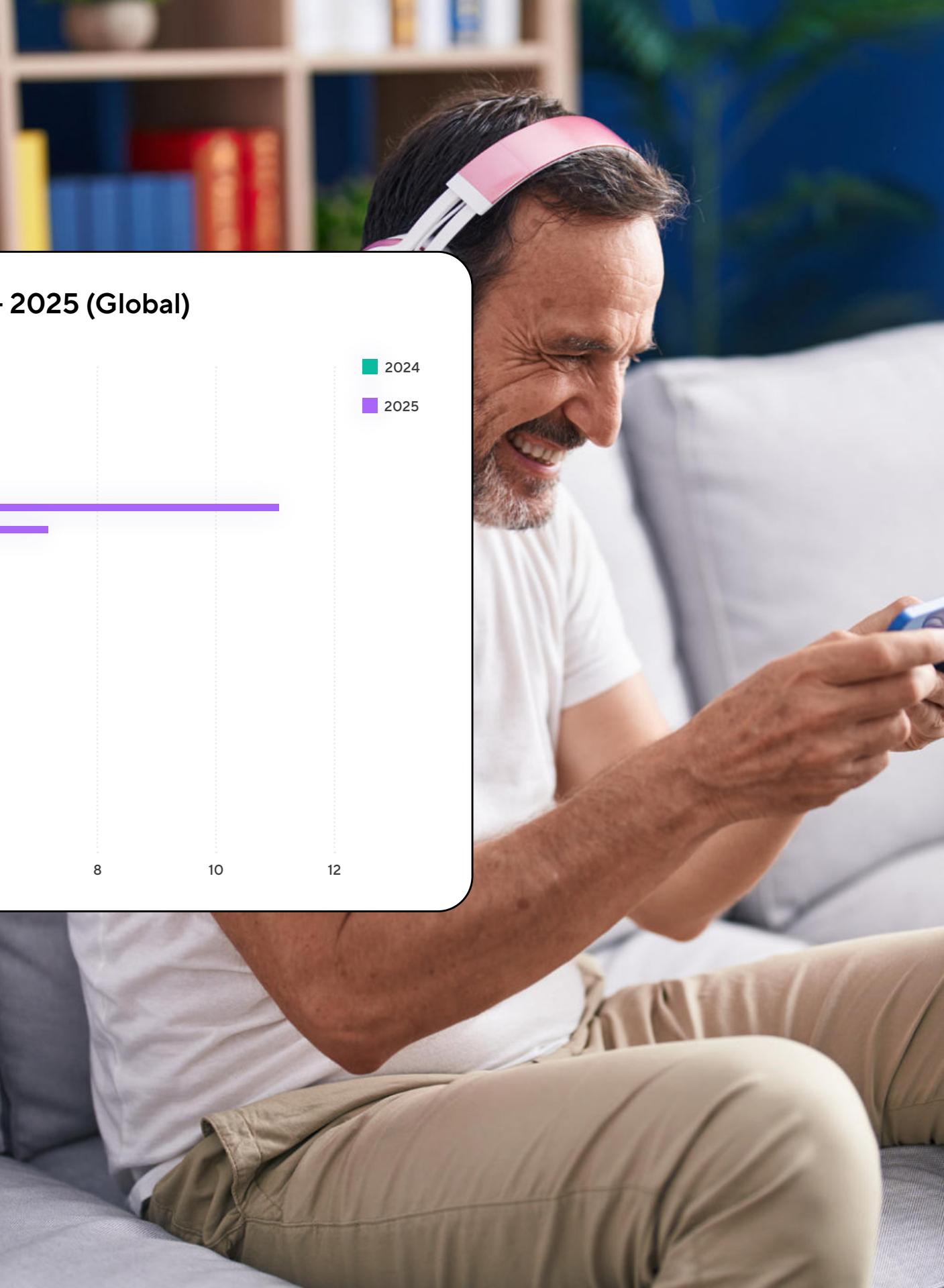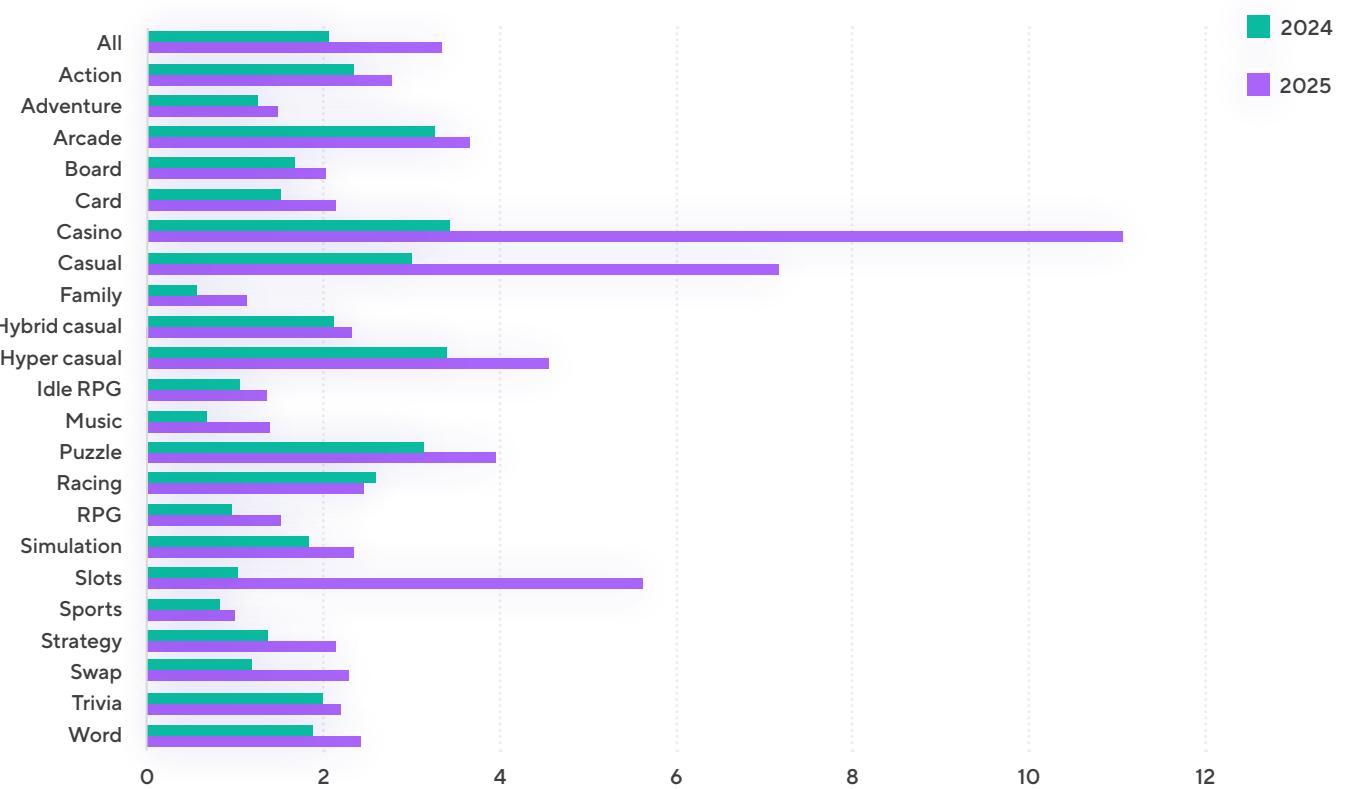
Gaming apps averaged 5.3 partners in 2025, down from 6 the prior year. Hybrid casual, idle RPG, and simulation went against this pattern, expanding to 9.8, 6.7, and 6.8 partners. Casual, slots, hyper casual, and swap narrowed their networks to 4.3, 4.3, 5.5, and 5.2.

With user acquisition costs at a premium, the focus has moved from adding partners to identifying which channels deliver users with the highest proven or predicted lifetime value (pLTV). Genres such as idle RPG and simulation, built on hybrid monetization and higher engagement, are expanding their networks to test channels like interactive playables and web-to-app funnels. Genres dependent on high-volume, ad-driven installs are instead concentrating spend on a smaller set of partners that continue to deliver efficient scale.

Gaming partners per app 2024 – 2025 (Global)
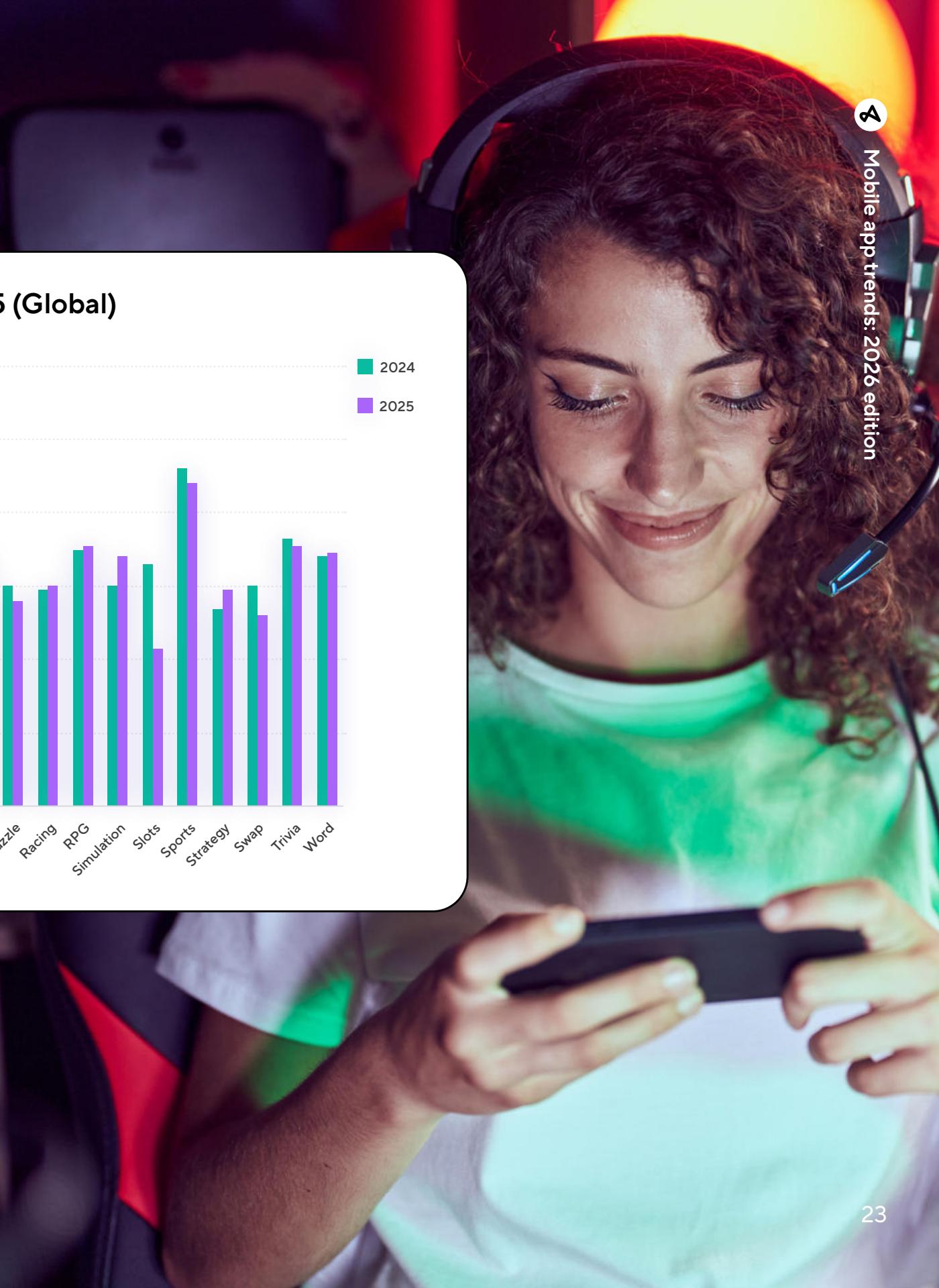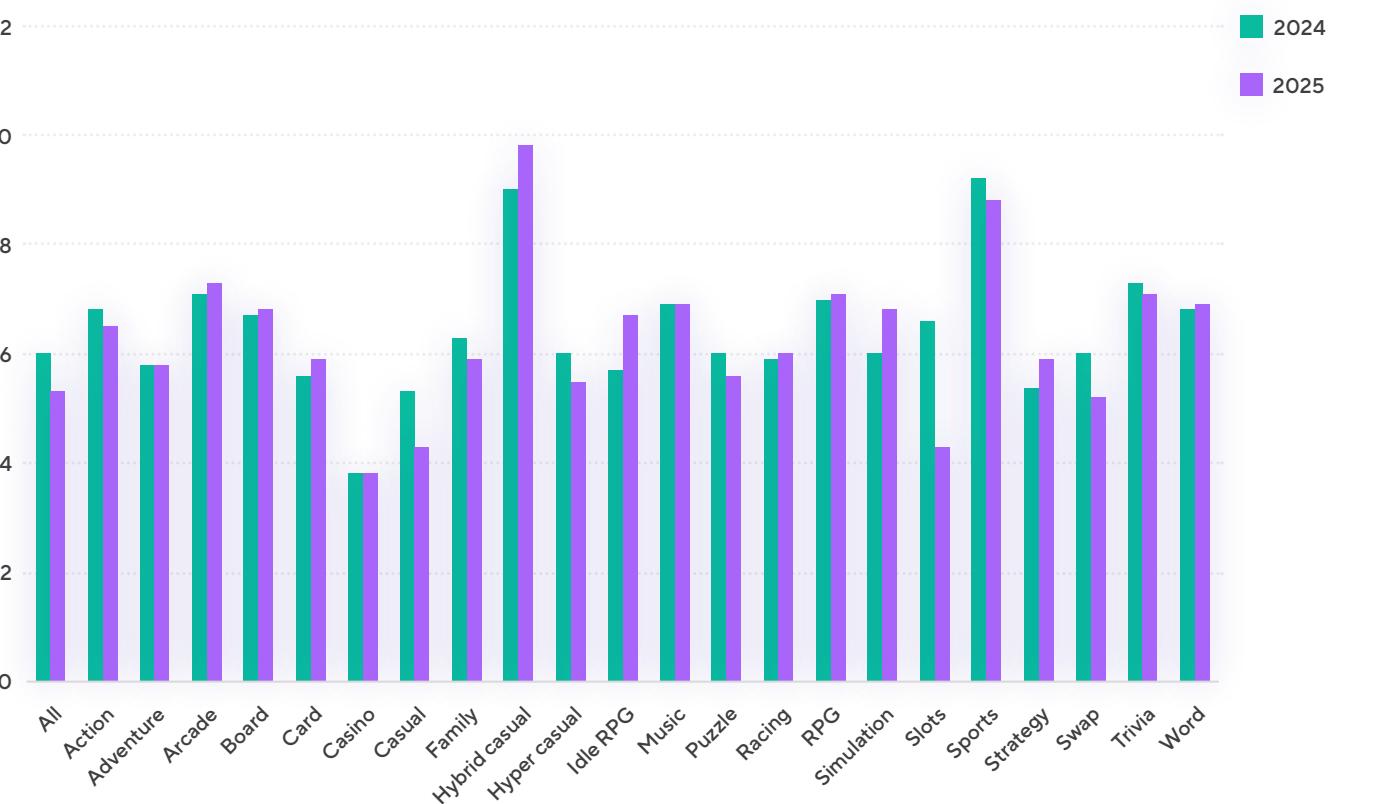
Tailoring creatives to messaging

In addition to adapting creatives to the expectations of users arriving from specific channels, creative customization also extends to platform-level optimization, where iOS and Android audiences respond to different ad formats. Analysis from Alison.Ai shows that creatives are no longer one-size fits all, and that applying the right elements in the right environment helps unlock stronger engagement and more efficient performance.

The effectiveness of creative elements depends on both vertical and operating systems. Gaming and non-gaming creatives respond differently to the same elements, and iOS and Android environments further influence performance outcomes. Audio choices, scene pacing, text placement, and CTA usage vary in effectiveness by operating system, making OS-specific creative decisions critical to performance.

FREE-OFFER TEXT

Get Free Gems!

+450K

'PLAY NOW!' CTA TEXT
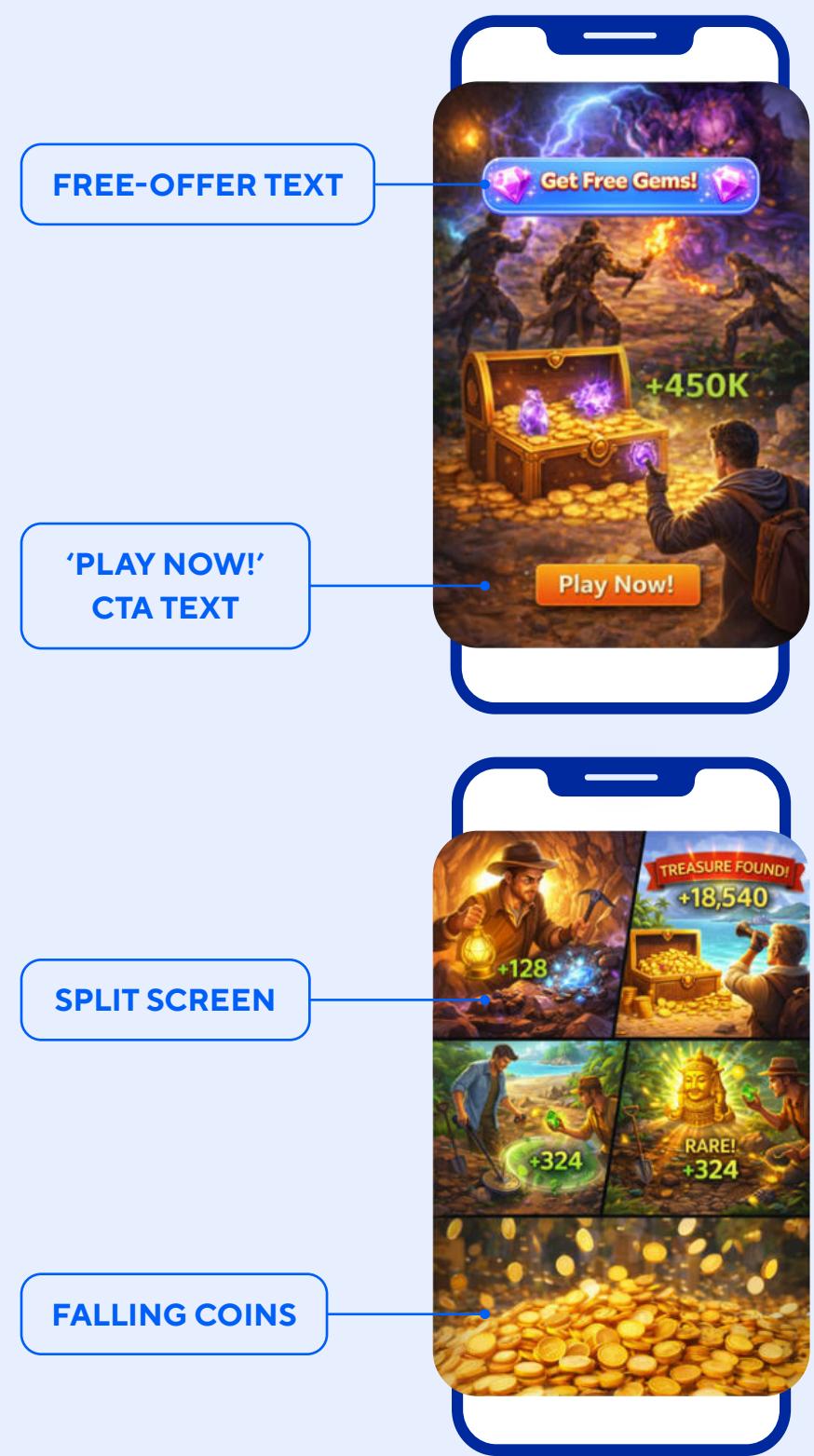
Play Now!

iOS users respond well to a sound off design (+24%), that open with close-up shots (+16%) of gameplay (+45%), introduce free-offer text early (+30%), and feature a large centered logo (+29%) at the end paired with the CTA text 'Play Now!' (+14%).

SPLIT SCREEN

TREASURE FOUND! +18,540

+128

+324

RARE! +324

FALLING COINS

Android users respond well to videos that use sound effects (+12%), split-screen (+51%) scenes showcasing gameplay (+13%), and multiple scenes (+42%), with an end card that omits a CTA (+31%) but features falling coins (+11%).

PART 2

E-commerce/
shopping apps

Top 10 shopping apps by downloads, worldwide, 2025

1		**Temu** Shopping (General)	6		**Alibaba.com** Shopping (General)
2		**SHEIN** Women's apparel	7		**Flipkart** Shopping (General)
3		**Amazon** Shopping (General)	8		**Blinkit** Shopping (General)
4		**Meesho** Shopping (General)	9		**AliExpress** Shopping (General)
5		**Shopee** Shopping (General)	10		**Mercado Libre** Shopping (General)

Source: Sensor Tower
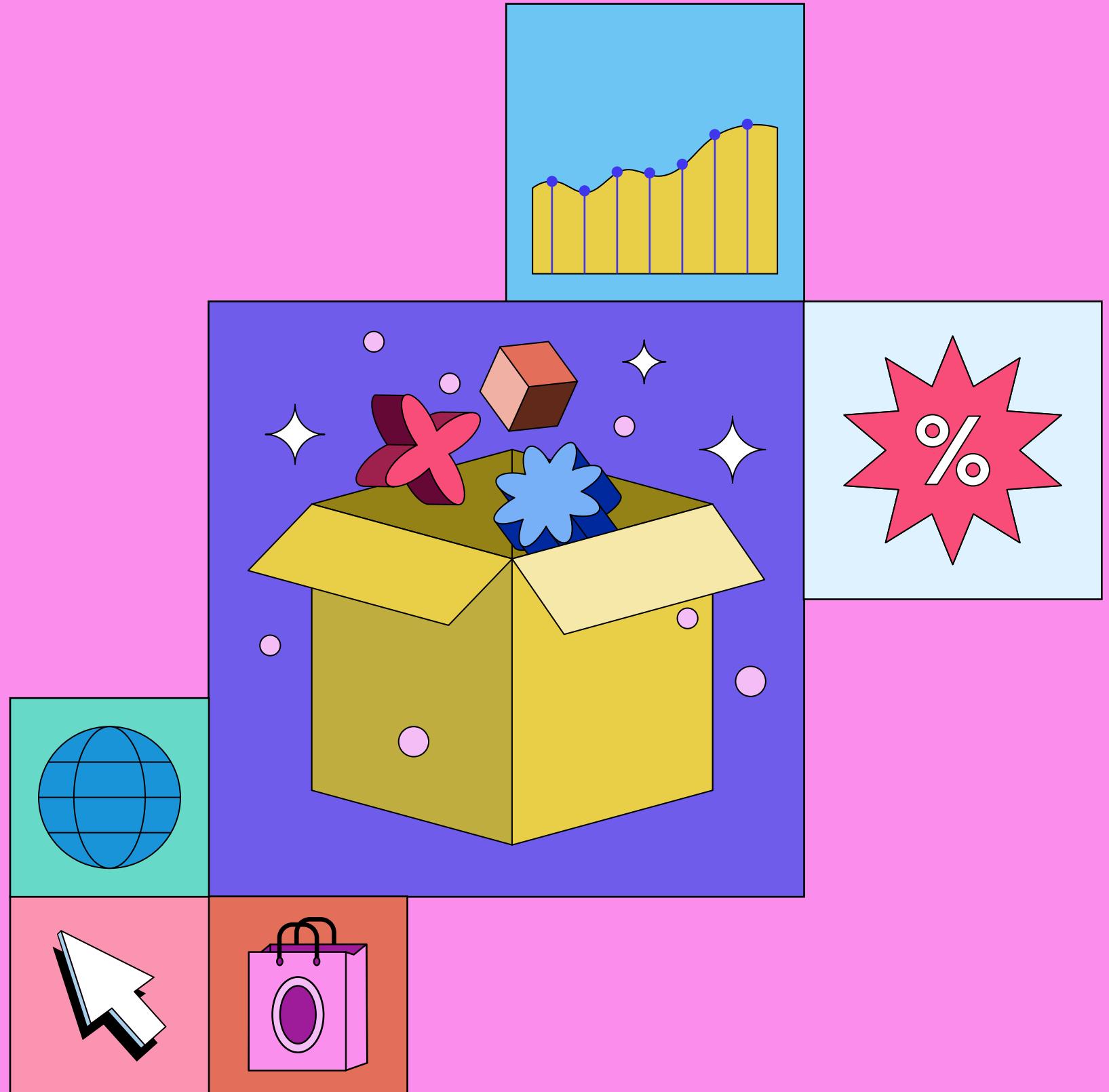
6.35 B

Global e-commerce app downloads increased from 4.36 billion in 2019 to 6.35 billion in 2025, representing growth of more than 45% over the period.

$2.47 TR

The global live commerce market size is expected to approach $2.47 trillion by 2033.

What we're keeping an eye on in 2026: AI-driven product discovery and personalization such as personal shopping agents, sizing assistants and recommended items, agentic commerce to find sale items, and automated purchasing. Social and live commerce growth are likely to continue.

Finding and keeping users

Global e-commerce app installs fell 10% YoY in 2025, even as sessions increased 5%. The install decline was most pronounced in February (8% below average), before a Q4 rebound of 6% and 4% in November and December, typical of the vertical's busy period. Sessions followed a similar arc, dropping 11% below average in February, but hitting 10% above average by November and +5% in December.

LATAM was the highest performing region, with 17% install growth and a 30% jump in sessions. In APAC, installs grew 7% while sessions remained stable (-0.7%). Europe presented a mixed picture, with installs decreasing 22% while sessions edged up 6%. MENA and North America both saw declines across installs and sessions.

E-commerce app install and session growth January 2024 - December 2025 (Global)
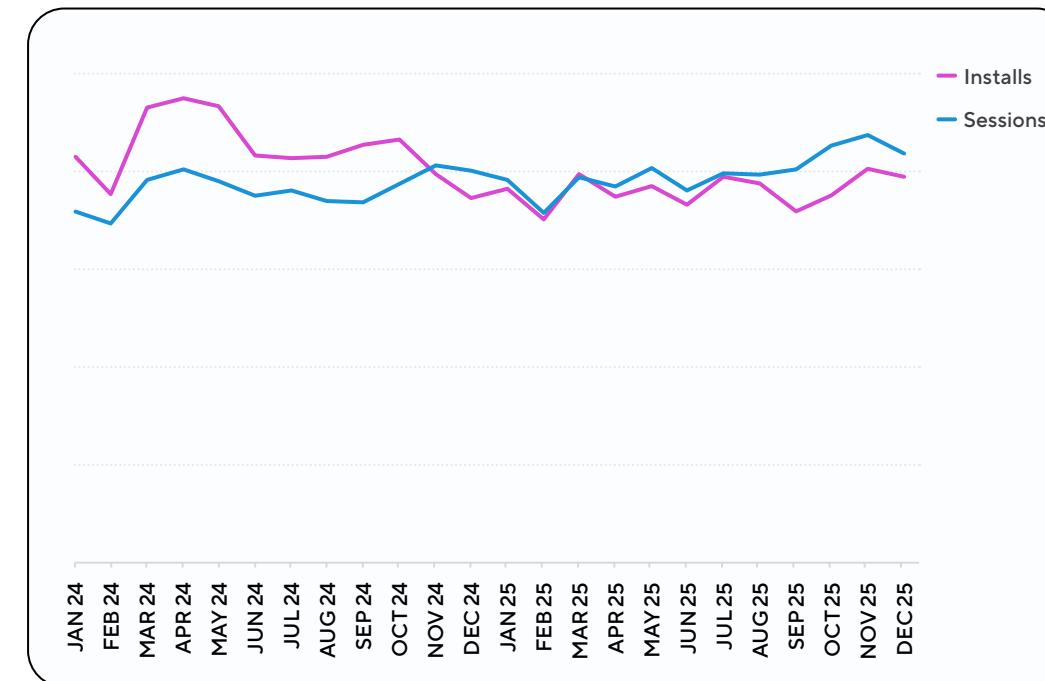
E-commerce app install and session growth percentages YoY 2024 - 2025
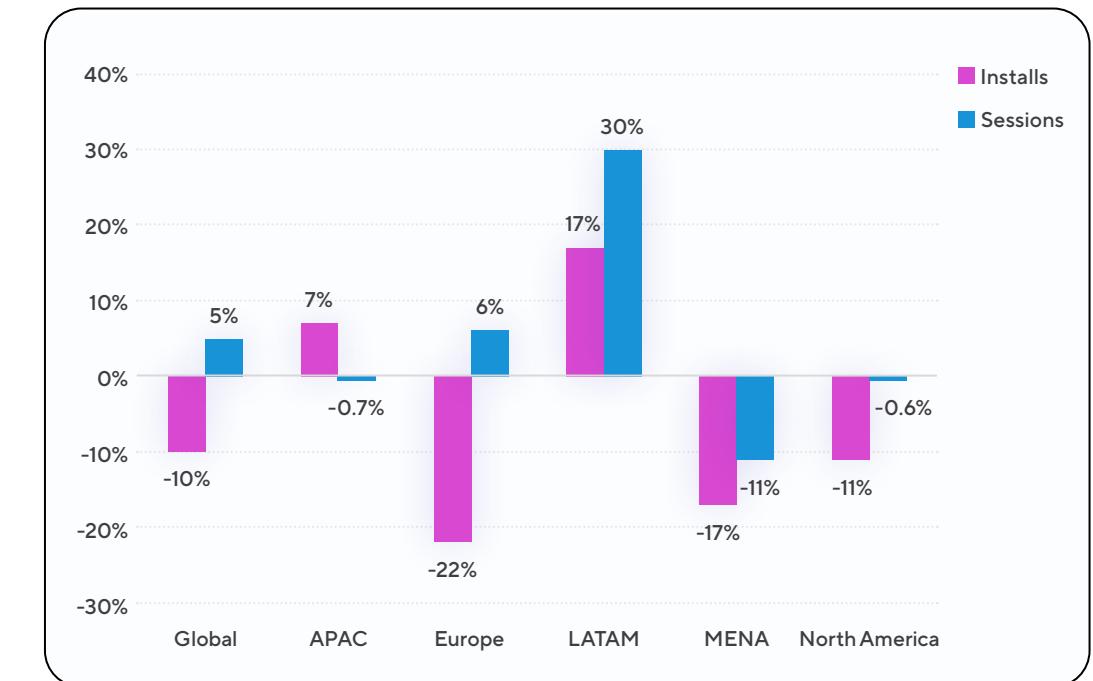
BONUS

- Installs for deal discovery apps rose 2% YoY in 2025, with sessions growing 6%.
- Marketplace and classifieds sessions increased 4% YoY.
- Shopping app sessions went up by 7% YoY.

The average global e-commerce app session length declined YoY in 2025, down from 10.04 to 9.6 minutes. APAC (9.42 to 9.14), Europe (10.87 to 10.53), and MENA (9.56 to 8.61) recorded decreases, while North America and LATAM remained unchanged at 8.69 and 8.58 minutes, respectively.

Global e-commerce day 0 sessions per user decreased from 1.37 to 1.36 in 2025. Most regions (APAC, Europe, MENA, and North America) saw declines, and LATAM increased from 1.35 to 1.36.

E-commerce app session lengths 2024 - 2025
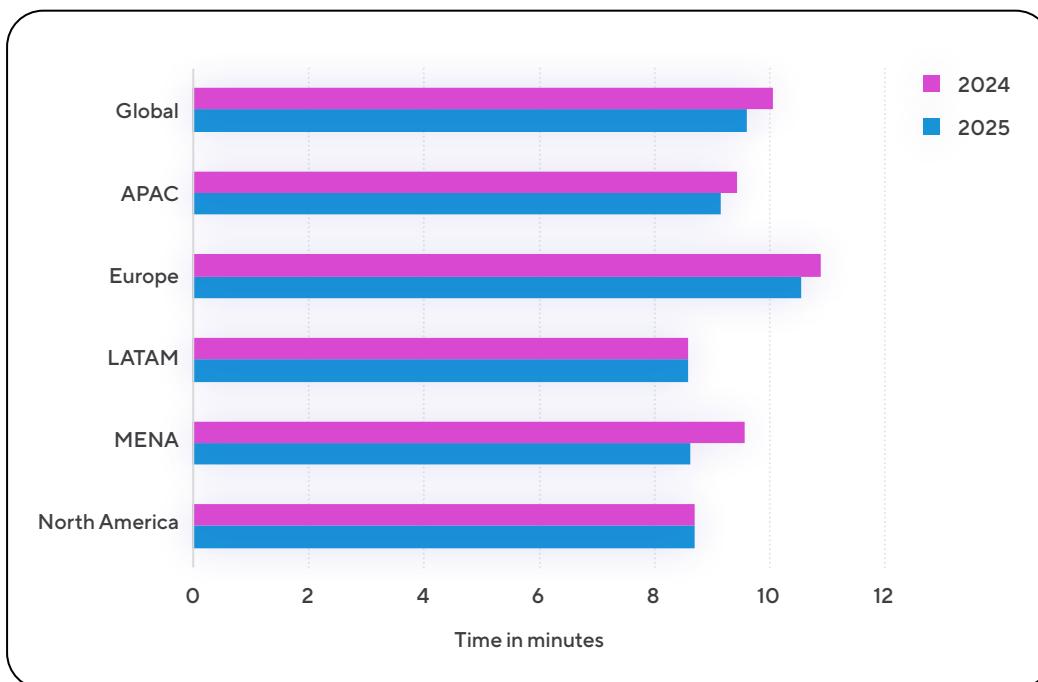
E-commerce sessions per user per day on day 0 2024 - 2025 (Global)
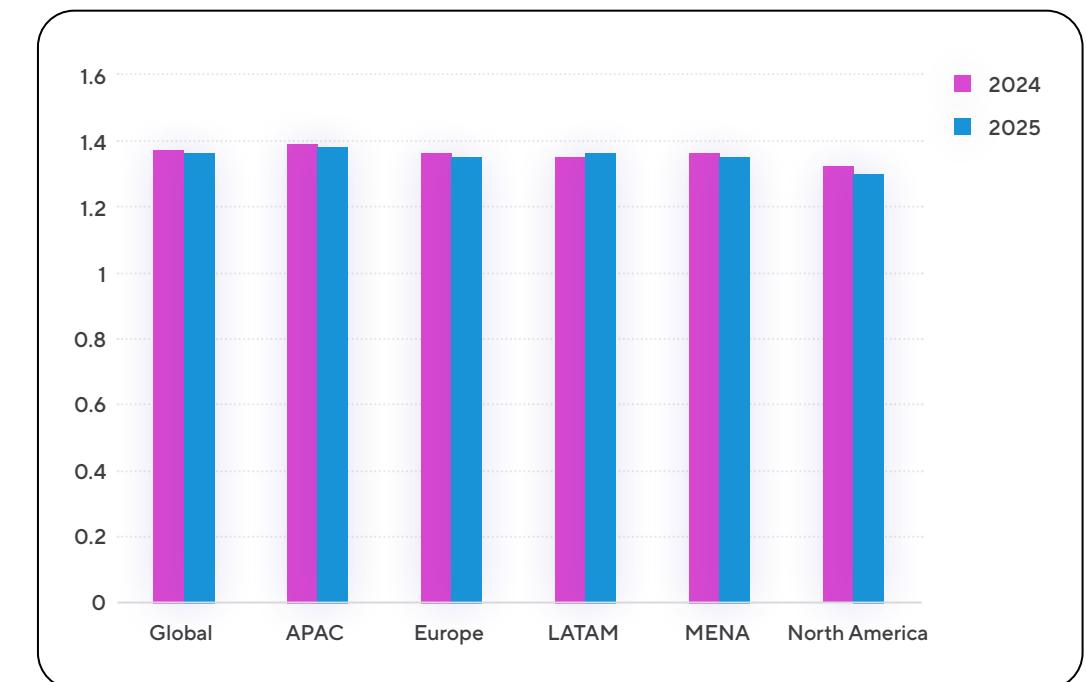
Shorter e-commerce app session lengths can indicate that an important shift in user behavior: customers are making faster, more focused purchasing decisions. If session lengths are decreasing but conversions are up, there's no issue. If you're losing user attention and seeing a drop in ROI, however, addressing churn points to increase retention and purchase completion should be your focus.

E-commerce app retention rates 2024 - 2025 (Global)
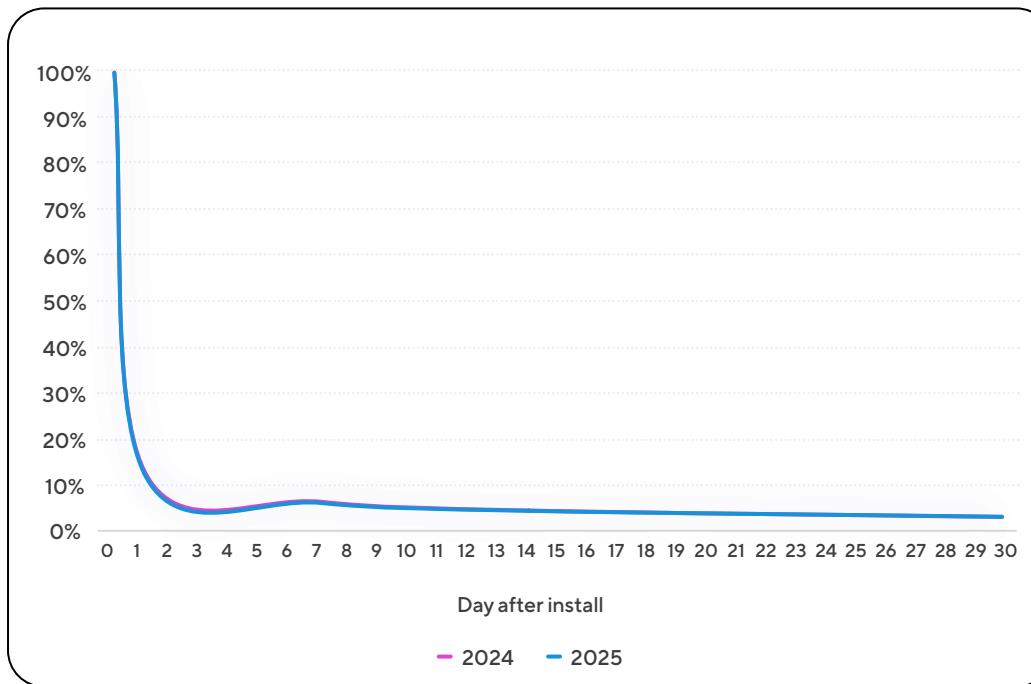
Retention rates for e-commerce apps decreased slightly YoY in 2025. Day 1 retention dipped from 13.2% to 12.6%, and day 7 retention eased from 6.3% to 6%. Day 14 figures hovered near 4.4%, with day 30 retention remaining flat at 3%.

E-commerce app CPI 2024 - 2025 (Global)
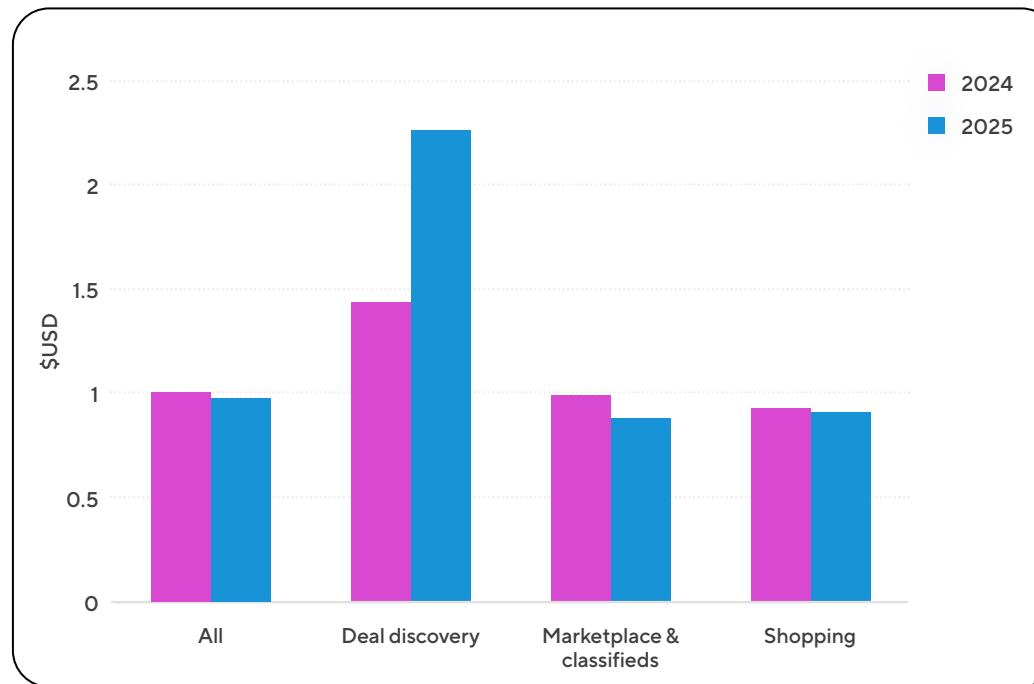
Cost per install (CPI) for global e-commerce apps declined from $1 to $0.98 in 2025. Subvertical trends diverged as deal discovery CPI rose from $1.44 to $2.26, while marketplace and classifieds dropped from $0.99 to $0.88, and shopping decreased from $0.93 to $0.91.

- Retention for marketplace and classifieds decreased in 2025, with day 1, 7, and 14 each declining one percentage point to 24%, 14%, and 11%. Day 30 retention remained at 8%.
- Shopping day 1 retention declined one percentage point to 12% in 2025, while day 7, 14, and 30 remained at 6%, 4%, and 2%.
- CPI declined in APAC from $1.27 in 2024 to $0.68 in 2025, and in North America from $2.61 to $2.49.
- Europe's CPI climbed from $1.83 to $2.25, and MENA's rose from $0.45 to $0.51.

The global median paid/organic ratio for e-commerce apps increased from 0.48 in 2024 to 0.54 in 2025, demonstrating a greater reliance on paid acquisition than on organic installs. Paid share grew most notably in MENA (+16% from 0.54 to 0.63), APAC (+14% from 0.43 to 0.49), and North America (+10% from 0.38 to 0.42), while LATAM and Europe saw declines.

BONUS

The global paid/organic ratio for shopping apps grew to 0.57, up 14%.

E-commerce app paid/organic ratio 2024 - 2025

Legend: 2024, 2025

Categories: Global, APAC, Europe, LATAM, MENA, North America

Axis: 0, 0.1, 0.2, 0.3, 0.4, 0.5, 0.6, 0.7
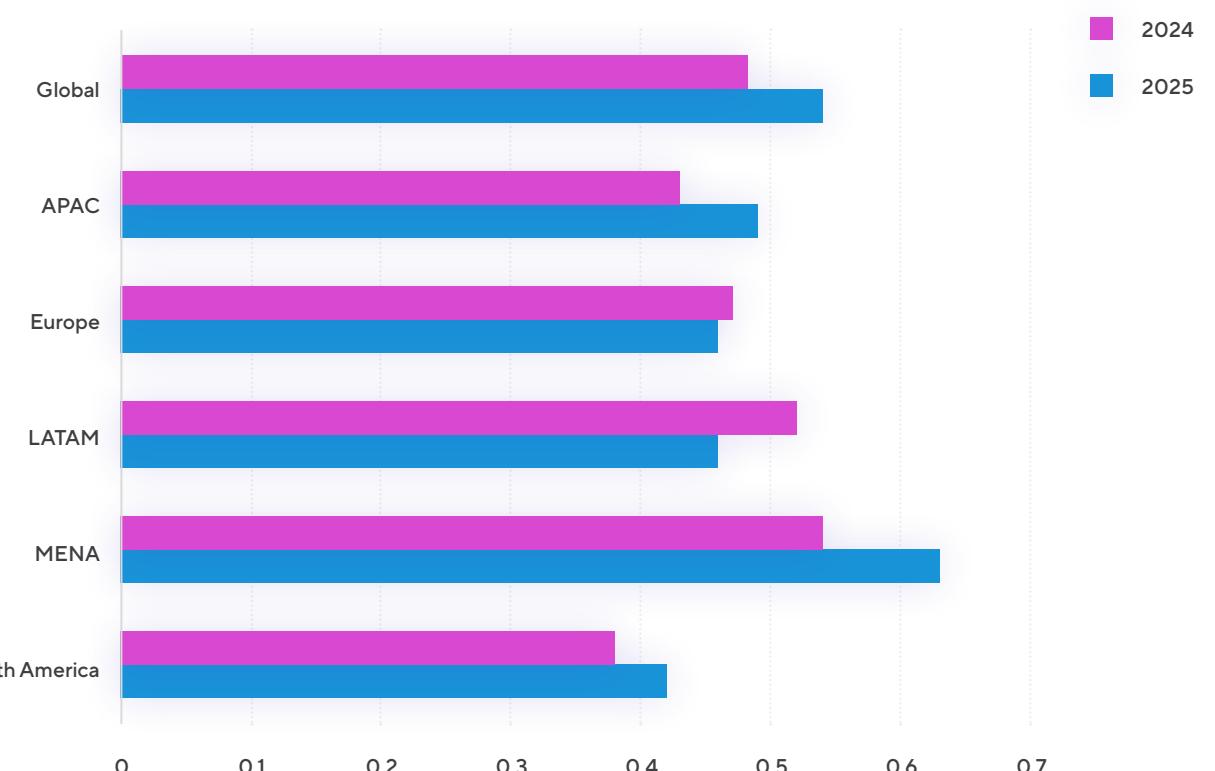
Despite an increase in paid share, e-commerce apps worked with fewer partners on average in 2025, down to 6.3. Deal discovery and marketplace apps increased their partner counts to 9 and 10 (still a large number of partners). Shopping apps decreased fractionally to 6. This suggests advertisers are choosing to invest in a smaller stack of ad networks which prove to deliver higher quality users. This is also reflected in the observed decrease of overall installs but higher sessions overall YoY.

E-commerce partners per app 2024 - 2025 (Global)

Legend: ■ 2024 ■ 2025

Categories: All, Deal discovery, Marketplace & classifieds, Shopping

Finance apps

Top 10 finance apps by downloads, worldwide, 2025

1 PhonePe
Digital wallets & P2P payments

2 Airtel Thanks
Digital wallets & P2P payments

3 PayPal
Digital wallets & P2P payments

4 Navi
Lending

5 Paytm
Digital wallets & P2P payments

6 Google Pay
Digital wallets & P2P payments

7 Google Wallet
Digital wallets & P2P payments

8 Binance
Cryptocurrency

9 ShopeePay
Digital wallets & P2P payments

10 UnionPay APP
Digital wallets & P2P payments

Source: SensorTower

What we're keeping an eye on in 2026: Loyalty programs as retention drivers, the resurgence of interest in crypto in the mainstream, digital wallets increasing market share, and the integration of diverse services into payment apps (inspired by super apps).

4.5 B

The number of digital wallet users reached 4.5 billion in 2025.

$13.67 TN

The global neobanking market is forecast to reach an estimated $13.67 trillion by 2031.

Finding and keeping users

Finance app installs dropped 4% YoY in 2025, while sessions rose 21%. The sessions boost is likely linked to banking and payments apps increasingly becoming part of daily life globally. Installs lagged throughout the first half of the year, with February 14% below the yearly average, but were up 8% vs. average by December.

Finance app install and session growth January 2024 – December 2025 (Global)
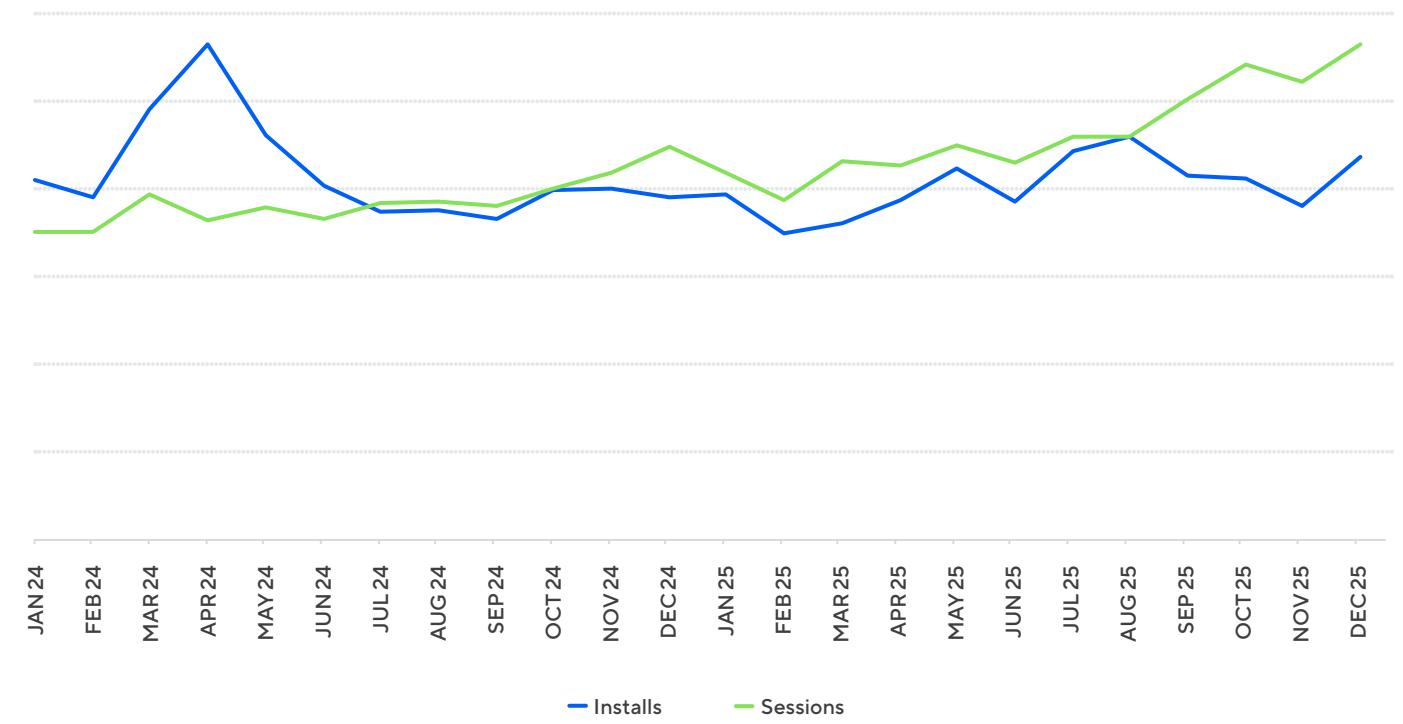

Installs   Sessions

LATAM dominated regional growth with +76% install growth YoY and +57% for sessions. MENA followed with 42% growth in installs and a 10% increase in sessions. APAC combined 5% install growth with a huge 50% increase in sessions. Europe also advanced across both metrics, +15% in installs and +19% in sessions. North America saw boosts of 5% and 17%.

BONUS

- In 2025, crypto app installs grew 16% YoY.
- Payment app installs increased 2% YoY, sessions grew 22%.
- Stock trading apps increased 12% YoY.

**Finance app install and session growth percentages YoY 2024 - 2025**

Legend: ■ Installs ■ Sessions

Region	Installs	Sessions
Global	-4%	21%
APAC	5%	50%
Europe	15%	19%
LATAM	76%	57%
MENA	42%	10%
North America	5%	17%

Finance app session lengths 2024 - 2025
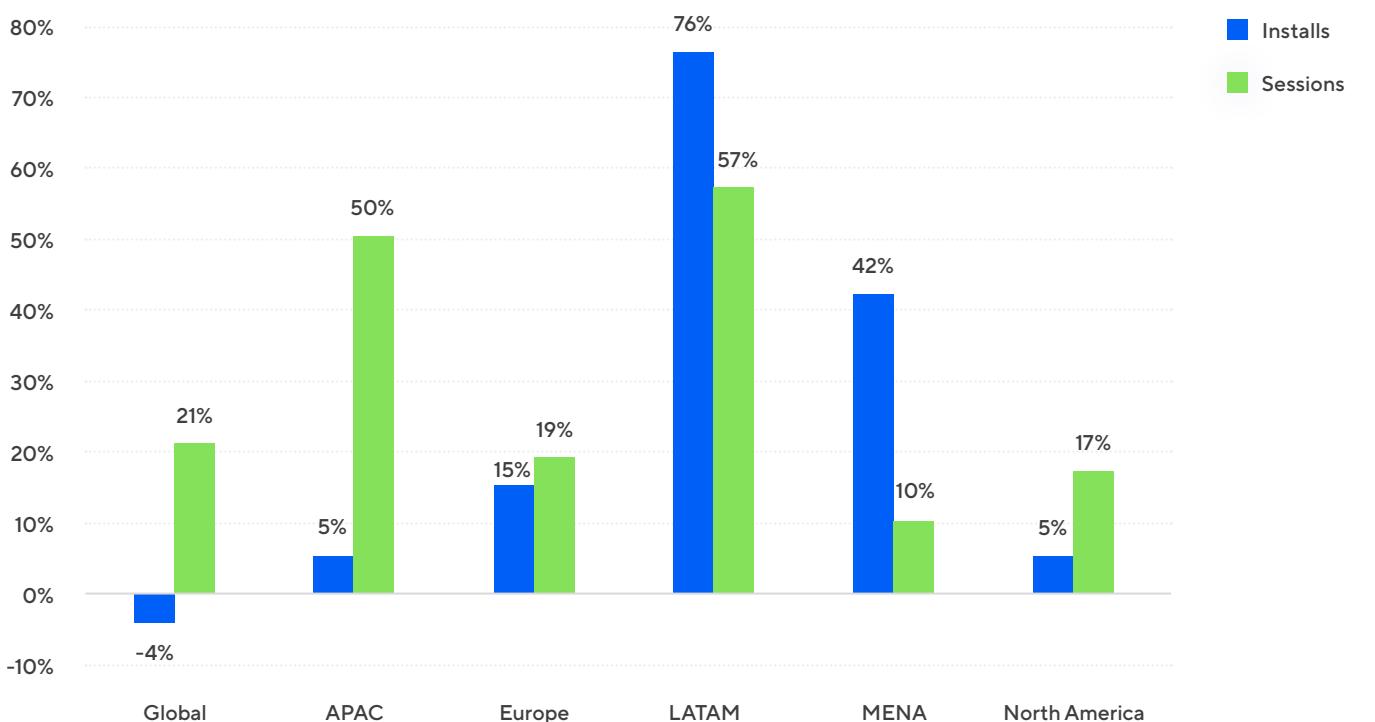
## Finance app session per user per day on day 0 2024 - 2025
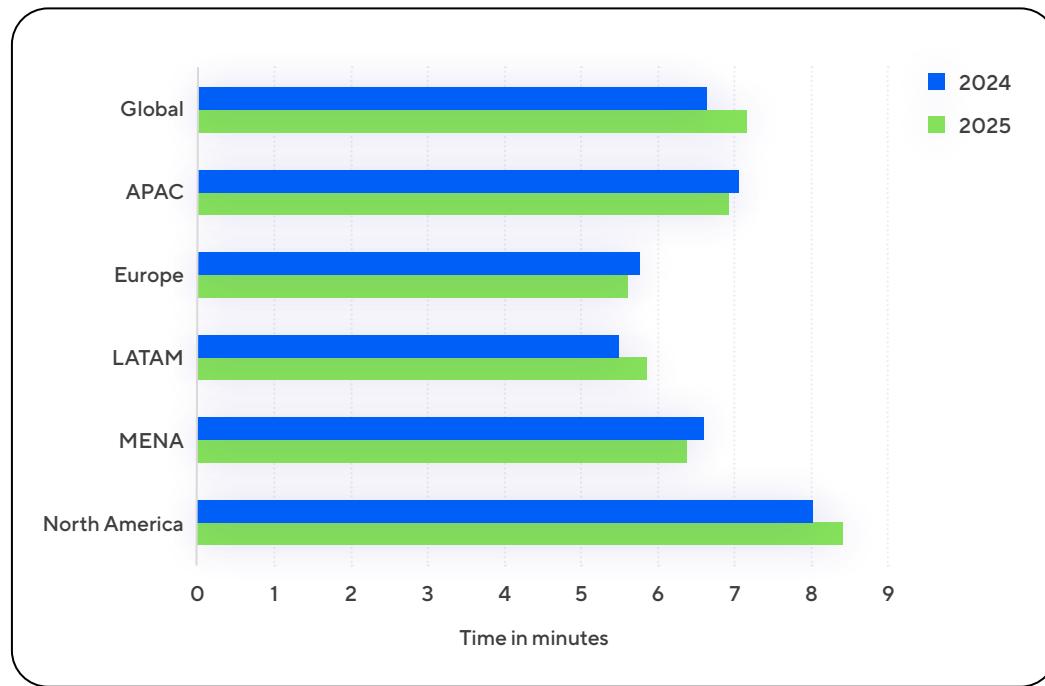
Global finance app session lengths increased to 7.18 minutes in 2025, up 8%. North America led at 8.43 minutes, with LATAM also advancing to 5.87. Session lengths declined in APAC (7.07 to 6.94), Europe (5.77 to 5.62), and MENA (6.61 to 6.39).
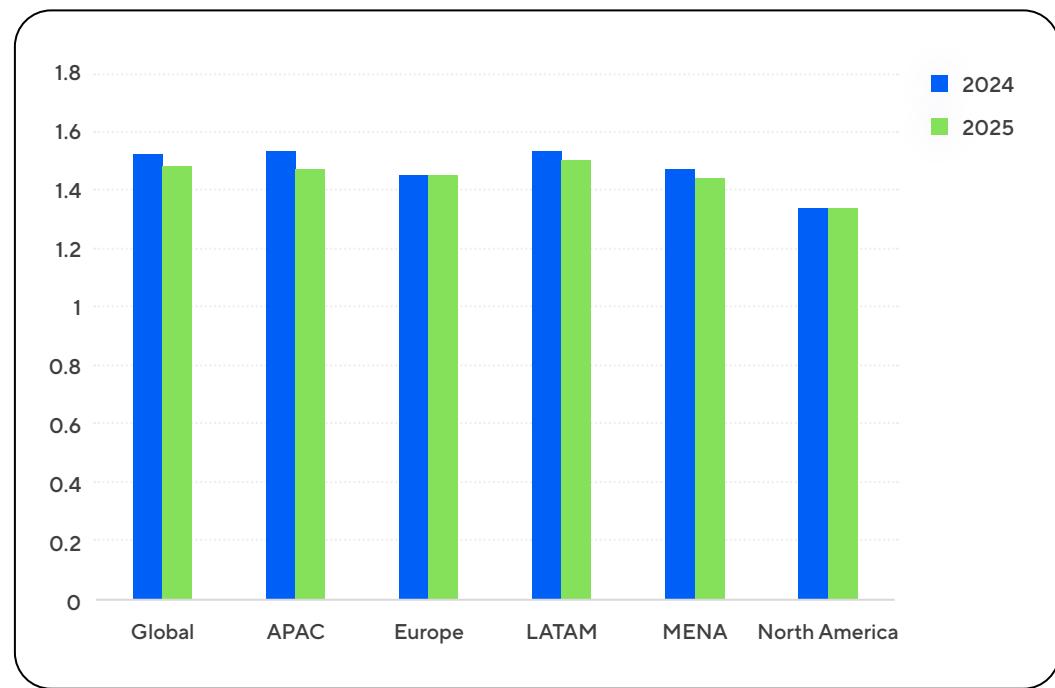
Day 0 sessions per user for finance apps globally dipped YoY from 1.52 to 1.48. Decreases were seen in APAC (1.53 to 1.47), LATAM (1.53 to 1.5), and MENA (1.47 to 1.44), while Europe and North America's numbers were unchanged.

Finance app retention rates 2024 - 2025 (Global)

Day after install

— 2024 — 2025

Finance app CPI 2024 - 2025

$USD

Global   APAC   Europe   LATAM   MENA   North America
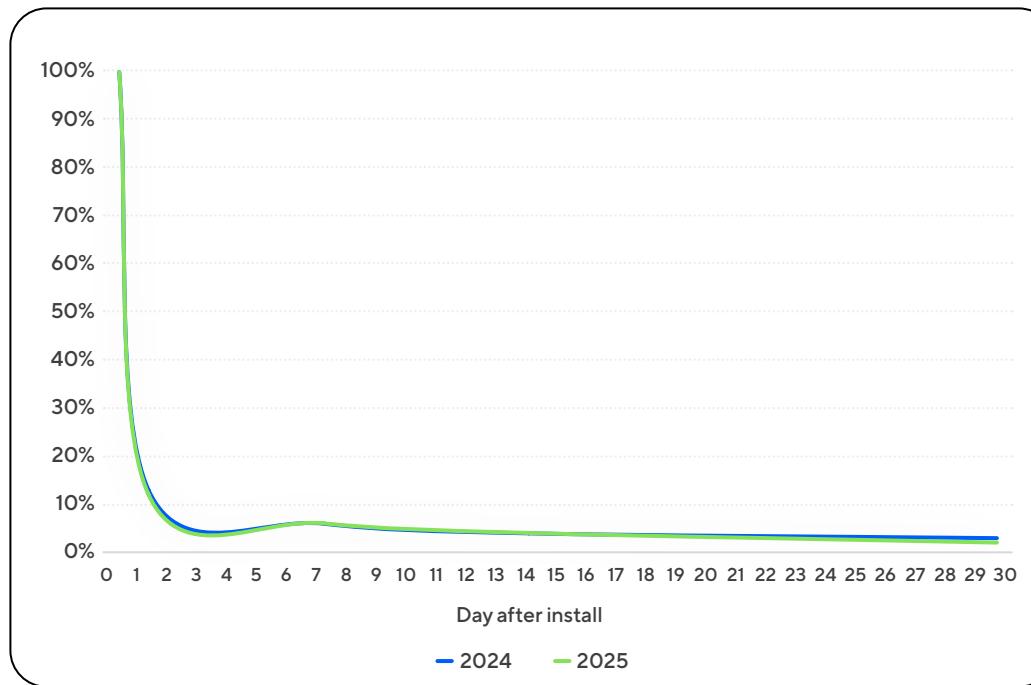
■ 2024   ■ 2025
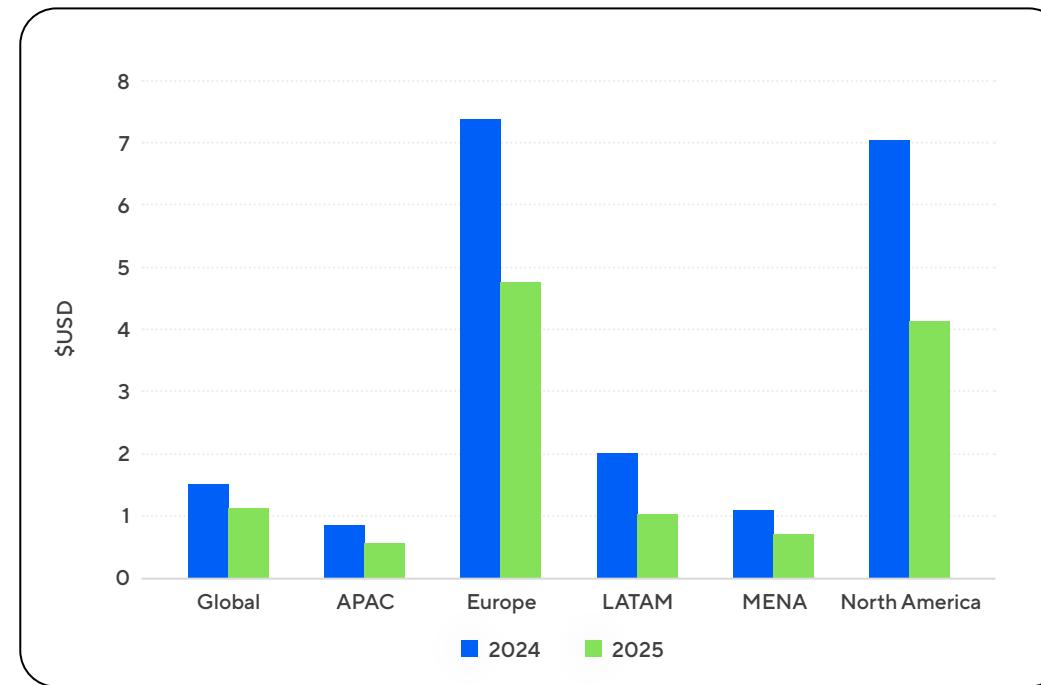
In 2025, day 1 retention for finance apps declined from 13% to 12%, while day 7 remained stable at 6% and day 30 dropped from 3% to 2%.

Finance app CPI decreased across all regions in 2025. Globally, CPI fell from $1.51 to $1.13, with the largest reductions in Europe ($7.37 to $4.75) and North America ($7.03 to $4.13). APAC, LATAM, and MENA also saw lower CPIs.

BONUS

- Crypto CPI decreased from $5.17 in 2024 to $2.9 in 2025, indicating a drop in competition and urgency.
- Payment CPI moved in the opposite direction, rising 29% to $1.44.
- Banking CPI declined 18% to $2.09.

Finance apps moved more toward paid acquisition across all regions in 2025—likely linked to the drop in costs. The global paid/organic ratio climbed to 1.13, with LATAM's increase to 3.26 the most pronounced. APAC climbed to 1.41. Europe, MENA, and North America maintained comparatively lower ratios of 0.56, 0.69, and 0.51, respectively.

BONUS

- Stock trading paid/organic ratio climbed from 0.34 to 0.63, an 83% increase.
- Crypto followed suit, increasing their paid/organic ratio 43%, from 0.51 to 0.72.

Finance app paid/organic ratio 2024 -2025

Legend: ■ 2024 ■ 2025

Categories (top to bottom): Global, APAC, Europe, LATAM, MENA, North America

X-axis: 0, 0.5, 1, 1.5, 2, 2.5, 3, 3.5
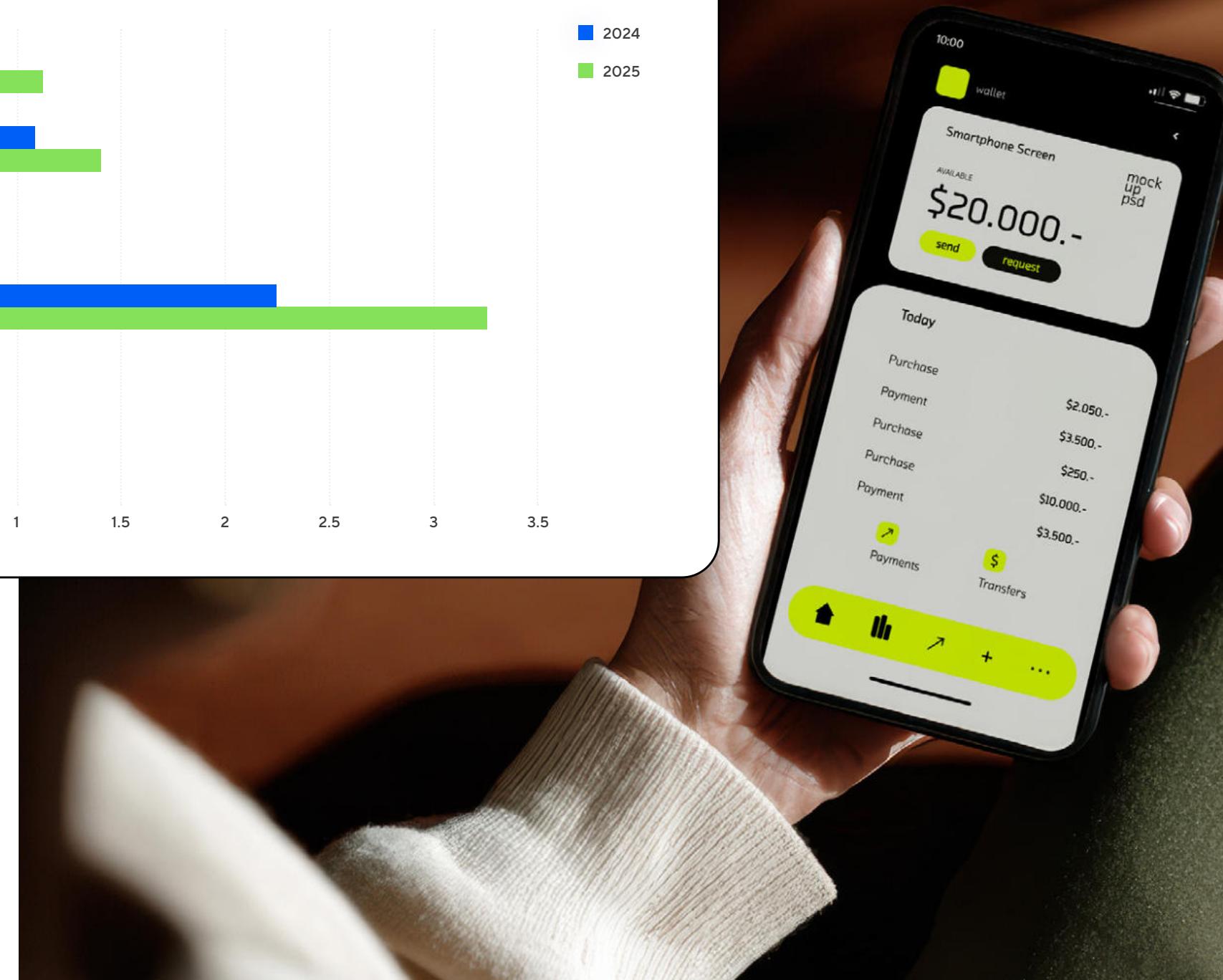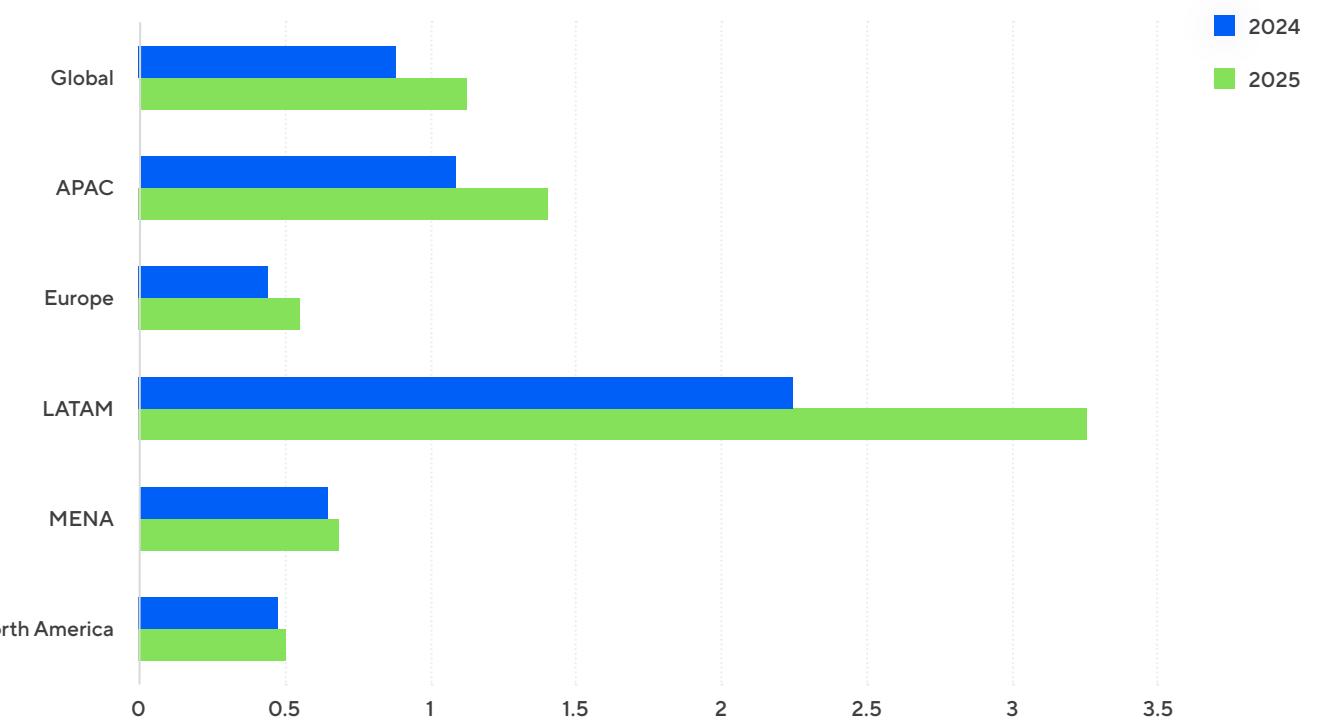
Partner counts for finance apps rose from 5.7 to 5.8 on average in 2025. Growth was more pronounced at the subvertical level. Banking apps expanded to 8.4 partners and payment apps to 12.4, while crypto and stock trading apps reached 8 and 11.9.

Crypto and stock trading apps' breadth of partners is likely an effect of their industries' volatile nature and need for fast, reactive actions based on the market.

Finance partners per app 2024 – 2025 (Global)

Legend: Installs (blue), Sessions (green)

Categories: All, Bank, Crypto, Payment, Stock trading
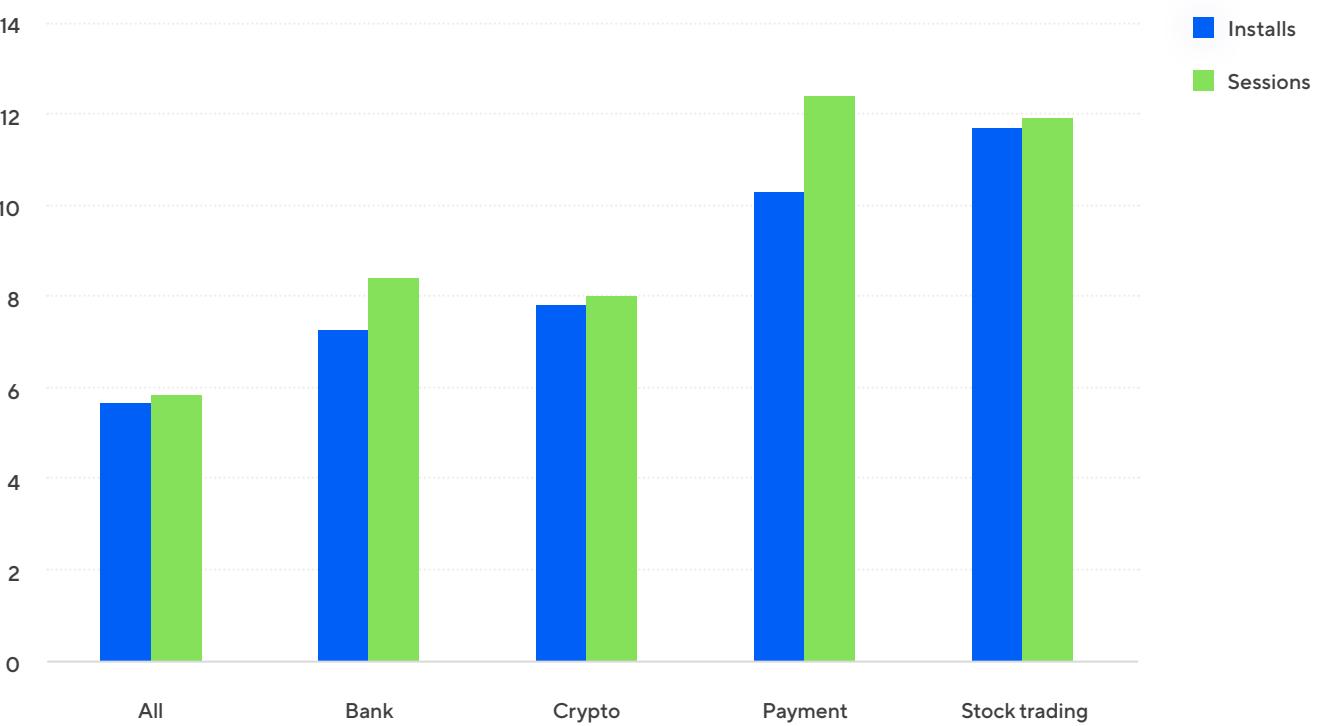
CONCLUSION

An exciting future for the mobile app industry

In 2026, the playbook of chasing one channel at a time or pursuing isolated metrics doesn't work anymore. With users jumping between devices and apps faster than ever, growth now depends on seeing the whole picture. In this environment, strategic clarity, grounded in how touchpoints contribute to long-term value, has become essential.

We see this play out across every vertical; finance apps are part of daily life across the board and embedded features are becoming the norm. E-commerce is accelerating through AI personalization and agents, and gaming is balancing reach and high-volume UA with retention and sustained engagement.

Data is still the foundation, but the bar for quality has been raised. App marketers need cross-channel attribution that removes blind spots and exposes trends, alongside AI insights that make data analysis faster and more effective, and next-generation solutions that enable campaign optimization and confident budget allocation based on aggregated data with ease.

While execution will continue to vary by vertical, the outcome of these changes points in a shared strategic direction. The next phase of growth is architectural, not because of any single tool, but because of how these capabilities work together. Teams that build this kind of foundation—integrated, adaptable, and accountable—will be best positioned to navigate the complexity of 2026 and help define what success looks like in a multi-platform world.

Get in touch today or **request a demo** to learn more about Adjust's attribution, next-generation solutions, and AI capabilities, and how we can accelerate your business growth.

Request a demo

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