

Embedded Wealth Management Market Size & Share Analysis - Growth Trends and Forecast (2026 - 2031)

> **Industry:** Wealth, Asset Management & Private Equity (Financial Services & Investment Intelligence)
> **Source:** https://www.mordorintelligence.com/industry-reports/embedded-wealth-management-market
> **Scraped Date:** 2026-09-17

Executive Market Summary

Market Metric	Details
Base Market Size	USD 1.5 trillion
Projected Forecast (2031)	USD 1.5 trillion
Growth Rate (CAGR)	8.10 %
Largest Market Region	N/A
Fastest-Growing Region	N/A

Market Visualizations & Infographics

! [Major players in Embedded Wealth Management industry] (images/chart_2.png)

! [Embedded Wealth Management Market Size] (images/chart_3.png)

! [Embedded Wealth Management Market Share by Host Channel, 2025] (images/chart_4.png)

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! [Embedded Wealth Management Market Growth Rate by Region] (images/chart_6.png)

! [Embedded Wealth Management Market Concentration] (images/chart_7.png)

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Comprehensive Research Analysis

Overview Points List Flex 49 Share Feature End

Market Overview

Study Period	2020 - 2031
Market Size (2026)	USD 1.5 Trillion
Market Size (2031)	USD 2.20 Trillion
Growth Rate (2026 - 2031)	8.10 %
Fastest Growing Market	South America

Largest Market | Asia-Pacific |
Market Concentration | Low |
Major Players*Disclaimer: Major Players sorted in no particular order

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Market Overview

Embedded Wealth Management Market Analysis by Mordor IntelligenceThe Embedded Wealth Management Market size was valued at USD 1.40 trillion in 2025 and is estimated to grow from USD 1.5 trillion in 2026 to reach USD 2.20 trillion by 2031, at a CAGR of 8.10% during the forecast period (2026-2031).

The embedded wealth management market is moving investment products into payroll applications, super-apps, digital banking interfaces, and e-commerce wallets, where consumers and small businesses already manage routine financial activity. This distribution model gives host platforms access to established user relationships and can reduce the need for separate customer acquisition. Wealth providers are responding by supplying products, custody, brokerage, and compliance capabilities through third-party digital channels rather than relying only on captive applications. Competition is therefore centered on the ability to combine reliable technology, regulatory controls, and a user experience that supports first-time investors. The embedded wealth management market also has opportunities in payroll and business software, where retirement and investment services can be placed within existing work and cash-management processes.

Key Report Takeaways

- * By host channel, payments super-apps and wallet hosts captured 54.6% of the embedded wealth management market share in 2025, while neobanks and digital banks are projected to grow at a 13.5% CAGR through 2031.
- * By product sleeve, cash-equivalent regulated funds captured 36.7% of the embedded wealth management market share in 2025, while discretionary and automated portfolios are projected to grow at a 13.1% CAGR through 2031.
- * By asset owner, mass-market retail captured 69.8% of the embedded wealth management market share in 2025, while micro-business and sole-trader treasury is projected to grow at a 15.6% CAGR through 2031.
- * By geography, Asia-Pacific captured 55.2% of the embedded wealth management market share in 2025, while South America is projected to grow at a 14.3% CAGR through 2031.

Key Market Trends

Global Embedded Wealth Management Market Trends and InsightsDrivers Impact Analysis*

Driver	(~) % Impact on CAGR Forecast	Geographic Relevance	Impact Timeline
Expansion of Wealth Management Distribution Through Non-Financial Platforms	+2.1%	Global	Short term (≤ 2 years)
Adoption of API-Based Investment and Wealth Management Infrastructure	+1.5%	Global, strongest in North America & EU	Medium term (2–4 years)
Demand for Frictionless and Personalized Embedded Investment Solutions	+1.2%	Asia-Pacific core, spill-over to North America	Short term (≤ 2 years)
Integration of Automated Investment and Advisory Capabilities Into Embedded Journeys	+1.0%	Global	Medium term (2–4 years)
Expansion of Embedded Wealth Management Across Payroll, Banking, Super-Apps and Vertical Platforms	+0.8%	North America & EU	Medium term (2–4 years)
Platform Incentives to Monetize Customers Through Embedded Wealth Products	+0.6%	Global	Short term (≤ 2 years)

Competitive Landscape

Competitive Landscape

The embedded wealth management market is fragmented. FNZ Group, Envestnet, SS&C Technologies, and Broadridge Financial Solutions compete with API-focused providers including DriveWealth, Upvest, AlpacaDB, and WealthKernel. TIFIN, Additiv, and InvestCloud also provide artificial intelligence and digital wealth capabilities. Clients increasingly combine specialized brokerage, custody, compliance, and user-interface components instead of selecting one complete vendor platform. This model can reduce any single provider's negotiating power while increasing the value of infrastructure that is difficult to replace. Providers with credible regulatory controls and established custody connections can maintain durable customer relationships even as execution services become more standardized.

FNZ raised USD 450 million in September 2026 from La Caisse, CPP Investments, Generation Investment Management, and Motive Partners. The company paired the funding with disposals of FNZ Bank Germany, IFSAM Luxembourg, and a Swiss core banking platform. The moves focused its operations on wealth management technology rather than a wider financial infrastructure portfolio. FNZ manages USD 2.5 trillion in assets for more than 30 million end customers through its technology platform. FIS also launched its Embedded Banking Platform in September 2026, enabling United States banks to offer accounts and investment capabilities in enterprise resource planning and accounting software. The platform keeps accounts on the bank's balance sheet while third-party software manages the user experience.

Payroll platforms and retirement products are an area with several entrants and no dominant provider. Bambu Global in Southeast Asia and Fincite in Germany focus on embedded advisory infrastructure for regional institutions that need integrated wealth technology without the cost of developing it internally. AI-driven advisory is moving beyond rule-based robo-advice toward portfolio management that responds to behavioral information within the host platform. Envestnet's goal-based planning intellectual property and TIFIN's wealth intelligence capabilities illustrate the importance of technology alongside compliance and custody. InvestSuite filed with the Financial Conduct Authority as a regulated firm in February 2025, allowing it to serve European financial institutions under local authorization. The embedded wealth management industry is likely to reward firms that can offer compliance readiness, modular technology, and practical deployment support for host platforms.

Embedded Wealth Management Industry Leaders* FNZ Group Ltd.

* Envestnet, Inc.

* InvestCloud, Inc.

* DriveWealth LLC

* Apex Fintech Solutions Inc.

* *Disclaimer: Major Players sorted in no particular order

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Component Component 3 Scope Of The Report Bottom

Global Embedded Wealth Management Market Report ScopeBy Host ChannelIncumbent Bank & Credit-Union Contextual App |
Neobank & Digital-Bank Hosts |
Payments Super-App & Wallet Hosts |
Commerce, Telecom & Other Non-Financial Hosts |

Segmentation Accordion Item

By GeographyNorth America | United States |
| Canada |
| Mexico |
South America | Brazil |
| Argentina |
| Rest of South America |
Europe | United Kingdom |
| Germany |
| France |
| Italy |
| Spain |
| Rest of Europe |
Asia-Pacific | China |
| Japan |
| India |
| South Korea |
| Australia |
| Indonesia |
| Thailand |
| Malaysia |
| Singapore |
| Vietnam |
| Rest of Asia-Pacific |
Middle East and Africa | Saudi Arabia |
| United Arab Emirates |
| Turkey |
| South Africa |
| Egypt |
| Rest of Middle East and Africa |

Frequently Asked Questions

What is the projected value of embedded wealth management by 2031?

The embedded wealth management market is forecast to reach USD 2.2 trillion by 2031 from USD 1.5 trillion in 2026, at an 8.1% CAGR.

Which host channel leads embedded investing services?

Payments super-apps and wallet hosts led with 54.6% share in 2025, supported by large established user bases.

Which embedded wealth product category is growing fastest?

Discretionary and automated portfolios are expected to record the fastest product-sleeve growth at a 13.1% CAGR through 2031.

Why are neobanks important for embedded investing?

Neobanks combine direct banking licenses with digital user experiences and are projected to grow at a 13.5% CAGR through 2031.

Which region is growing fastest for embedded wealth services?

South America is forecast to grow at a 14.3% CAGR through 2031, supported by Brazil's mobile-first payments architecture and digital wealth activity.

What is limiting wider adoption of embedded wealth services?

Licensing, suitability, privacy, identity verification, and legacy-system integration requirements remain significant constraints.