

23 October 2026

Finance App **Organic ROI Forecast 2027**

Budgeting, credit and personal-finance apps with subscriptions · US search demand · global AI visibility

Industry report · Prepared by **ESA Digital** · Ahrefs Site Explorer, Keywords Explorer + Brand Radar

[Check interactive report](#)

1. Key findings

FINDINGS

- A Money questions start with a calculator.** 15.6M US searches/mo across eight topics, and calculators are 7.0M (45%): "mortgage calculator" (2.2M/mo), "compound interest calculator" (813K), "loan calculator" (694K). Budgeting, the topic budget apps market on, is only 4%.
- B Credit and cancellations are the next doors.** Credit Score & Reports draws 3.1M searches/mo ("credit score", 477K; "best credit score apps", 55K). Subscriptions & Bills adds 1.7M, almost all "how to cancel ..." queries, the exact job subscription-tracking apps do.
- C One brand owns organic search.** Credit Karma gets 1.6M visits/mo, over 90% of them in the US, on 64K keywords. Quicken, YNAB, Rocket Money and Credit Sesame each sit under 210K visits; YNAB ranks for only 1.7K keywords, almost all branded.
- D AI answers cite review sites on category questions.** Credit Karma holds 52.3% of the set's 7.7M AI impressions/mo, Rocket Money 21.1% and YNAB 16.2%. Prompts citing them are mostly about price and trust ("How much does Rocket Money really cost?", "Is YNAB actually worth it?"); "What is the best budgeting app right now?" is answered from nerdwallet.com and cnbc.com.
- E The funnel decides the payback.** Subscription finance apps earn \$19 a year per payer at the median. On a top-quartile funnel (4.4% install → paid, \$37) a Growth project returns \$380K on \$263K over 24 months (ROI 45%, break-even in month 19); the median returns \$30K.

WHAT TO DO

Build free calculators and credit explainers that solve the question in the browser and hand off to the app for tracking. Add honest pricing, security and "how to cancel" pages, because AI answers cite them when people ask whether an app is worth it.

2. SEO Opportunities

RELEVANT CONTENT IDEAS

3 882

TOPICAL CLUSTERS

8

MONTHLY SEARCH VOLUME

15 594 850

CLUSTER	VOLUME SHARE	IDEAS	VOL/MO
Personal Finance Calculators ↗	44.5%	491	6 962 500
Credit Score & Reports ↗	19.8%	493	3 090 600
Subscriptions & Bills ↗	10.8%	496	1 683 700
Expense Tracking & Taxes ↗	9.7%	489	1 511 850
Financial Planning Basics ↗	5.5%	477	862 150
Budgeting & Money Management ↗	4.2%	467	662 400
Saving Money ↗	2.9%	491	446 350
Debt Payoff & Credit Repair ↗	2.4%	478	375 300
Relevant total	99.7%	3 882	15 594 850
Off-topic / adjacent — excluded	0.3%	44	49 200
Total		3 926	15 644 050

How this was built >

FINDINGS 📄

Personal Finance Calculators (44.5%) and Credit Score & Reports (19.8%) hold almost two thirds of relevant US demand. Subscriptions & Bills (10.8%) and Expense Tracking & Taxes (9.7%) follow. Budgeting, saving and debt payoff are each under 5%.

WHAT TO DO ✅

Lead with calculators (mortgage, loan, compound interest, debt payoff, tax refund) and credit-score guides, each linked to the app. Cancellation guides for popular subscriptions are a high-intent door for subscription trackers.

3. Competitive Landscape

3.1 Organic SEO — Ahrefs Site Explorer

BRAND	ORG. TRAFFIC/MO ↓	ORG. KEYWORDS	TOP 3	BACKLINKS	ORG. VALUE	DR
Credit Karma ↗ creditkarma.com	1 637 108	63 880	23 719	722 627	\$3.1M	85
Quicken ↗ quicken.com	201 119	15 957	5 090	555 665	\$230K	76
YNAB ↗ ynab.com	139 790	1 737	1 084	167 593	\$215K	82
Rocket Money ↗ rocketmoney.com	126 974	5 877	2 151	212 485	\$197K	74
Credit Sesame ↗ creditsesame.com	47 908	1 332	603	1 796 194	\$28K	72

Click column header → sort. Click brand row → SEO dashboard. Bars are normalized per column.

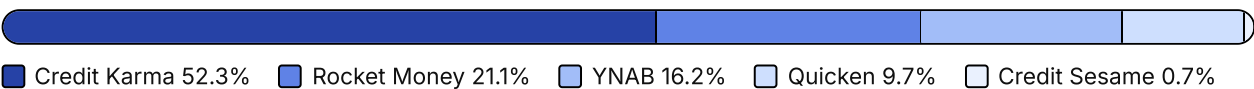
3.2 AI Visibility — Brand Radar (impressions/month)

BRAND	CHATGPT	AI OVERVIEWS	AI MODE	TOTAL ↓
Credit Karma ↗ creditkarma.com	1 937 161	816 348	1 289 887	4 043 396
Rocket Money ↗ rocketmoney.com	604 052	722 626	306 333	1 633 011
YNAB ↗ ynab.com	399 350	565 483	285 383	1 250 216
Quicken ↗ quicken.com	217 535	362 872	173 233	753 640
Credit Sesame ↗ creditsesame.com	16 576	12 268	27 191	56 035

Click column header → sort. Click row → ChatGPT citation prompts. Brand Radar matches **brand names**, not domains.

3.3 AI Share of Voice

Credit Karma 52.3% — the 5 brands in this set hold **7 736 298** AI impressions/mo across ChatGPT, AI Overviews & AI Mode.



FINDINGS

The five brands hold 7.7M AI impressions/mo across ChatGPT, AI Overviews and AI Mode. Credit Karma leads (52.3%), then Rocket Money (21.1%), YNAB (16.2%) and Quicken (9.7%); Credit Sesame is under 1%. Cited prompts are about cost, trust and data access ("Can Rocket Money access my bank account?"). Category prompts such as "What is the best budget app for retirees?" cite nerdwallet.com, cnbc.com and empower.com rather than the apps.

WHAT TO DO

Publish clear answers on price, free tier, data security and how the app connects to banks. Get included in the comparison articles AI engines cite, and answer "best app for ..." questions with your own data on your own domain.

4. ROI Forecast

INDUSTRY BENCHMARK

Weak

Typical

Strong

×

PACKAGE

Start

Growth

Scale

×

PERIOD

12m

24m

36m

Forecast outcomes

BREAK-EVEN

Month 19

24M REVENUE

\$380K

24M ROI

45%

24M PROFIT

\$118K

Investment

PROJECT COST

\$263K

PUBLISHED PAGES

600

Parameters

PACKAGE INPUTS

Pages / month 25

Monthly cost \$11K

CONVERSION FUNNEL · STRONG TIER

Visit → Install 8.3%

Install → Paid 4.4%

Revenue / payer / yr \$37

CONTENT PERFORMANCE

Months to peak 7

Avg visits/page 180

Success rate 60%

AI / GEO LIFT

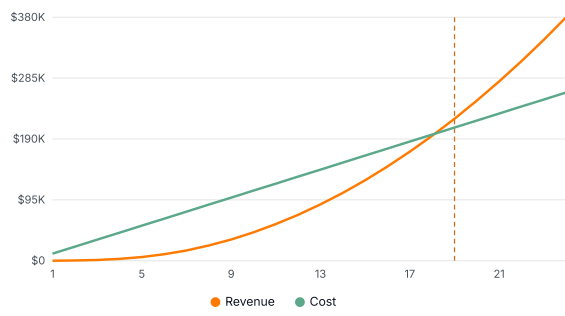
LLM ratio 0.1x

LLM conv boost 2x

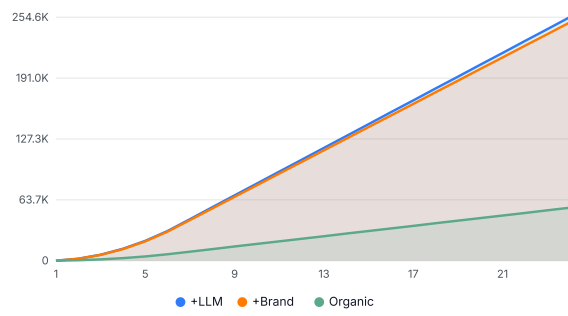
[Dive deeper — change parameters in the ROI calculator ↗](#)

– Open the interactive model to adjust assumptions yourself.

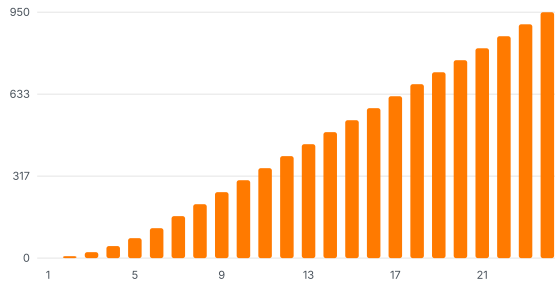
Cumulative Revenue vs Cost



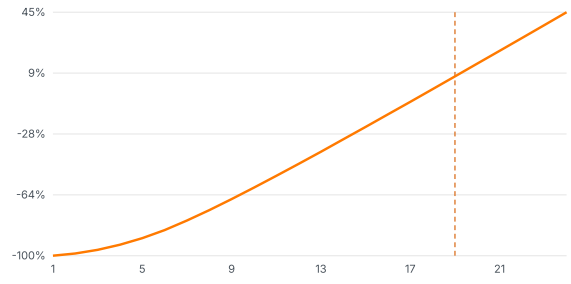
Traffic Growth



New Paid Customers



Cumulative ROI



MONTHS	PAGES	ORGANIC	BRAND	LLM	INSTALLS	PAYERS	REVENUE	ROI
1	25	0	0	0	0	0.0	\$0	-100%
2	50	450	1.6K	45	176	7.7	\$286	-99%
3	75	1.4K	4.7K	135	527	23	\$857	-97%
4	100	2.7K	9.4K	270	1.1K	46	\$2K	-93%
5	125	4.5K	15.8K	450	1.8K	77	\$3K	-90%
6	150	6.8K	23.6K	675	2.6K	116	\$4K	-85%
7	175	9.4K	33.1K	945	3.7K	162	\$6K	-79%
8	200	12.2K	42.5K	1.2K	4.7K	209	\$8K	-73%
9	225	14.8K	52.0K	1.5K	5.8K	255	\$9K	-66%
10	250	17.6K	61.4K	1.8K	6.8K	301	\$11K	-60%
11	275	20.3K	70.9K	2.0K	7.9K	348	\$13K	-53%
12	300	22.9K	80.3K	2.3K	9.0K	394	\$15K	-45%
13	325	25.6K	89.8K	2.6K	10.0K	440	\$16K	-38%
14	350	28.4K	99.2K	2.8K	11.1K	487	\$18K	-31%
15	375	31.1K	108.7K	3.1K	12.1K	533	\$20K	-23%
16	400	33.8K	118.1K	3.4K	13.2K	579	\$21K	-16%
17	425	36.5K	127.6K	3.6K	14.2K	626	\$23K	-8%
18	450	39.1K	137.0K	3.9K	15.3K	672	\$25K	-1%
19	475	41.9K	146.5K	4.2K	16.3K	718	\$27K	7%
20	500	44.5K	155.9K	4.5K	17.4K	765	\$28K	14%
21	525	47.3K	165.4K	4.7K	18.4K	811	\$30K	22%
22	550	50.0K	174.8K	5.0K	19.5K	857	\$32K	29%
23	575	52.6K	184.3K	5.3K	20.5K	904	\$33K	37%
24	600	55.4K	193.7K	5.5K	21.6K	950	\$35K	45%

ESA ROI Calculator · Start 10/\$5.5K · Growth 25/\$10.95K · Scale 40/\$15.5K · peak 7 mo, success 60%, 180 visits/page, brand ×3.5, LLM 0.1×, LLM conv ×2. Funnel inputs follow the industry benchmark switch (Weak / Typical / Strong = bottom quartile / median / top quartile of the category). Revenue per payer is 12-month subscription revenue; the source reports finance together with reference, weather and utility apps. Visit → install is an estimate (no open benchmark for search visitors).

FINDINGS

On the Growth package over 24 months, a top-quartile funnel (Strong tier: 8.3% visit → install, 4.4% install → paid, \$37 per payer) turns a **\$263K** project into **\$380K** of revenue (ROI 45%) and breaks even in month 19. At the median (Typical tier) the same pages return only **\$30K**. These are subscription-app figures: neobanks, brokers and payment apps earn per active customer instead (\$79–319 a year at the leaders).

WHAT TO DO

If you earn per active customer rather than per subscriber, replace the revenue-per-payer input with your own figure. For subscription apps, lift install → paid before scaling: the payback depends on reaching the top quartile.

Sources & Benchmarks

I. Sources

- **Content** — [Ahrefs Keywords Explorer](#) (US volumes) + [ESA](#) intent clustering
- **Organic SEO** — [Ahrefs Site Explorer](#)
- **AI Visibility** — [Ahrefs Brand Radar](#) (ChatGPT / AI Overviews / AI Mode; citations API limit 25)
- **ROI** — [ESA ROI Calculator](#) + service packages
- **Industry benchmarks** — [RevenueCat](#), [State of Subscription Apps 2026](#), [Unbounce](#), [Conversion Benchmark Report 2024](#), [Liftoff](#), [2022 Mobile Finance Apps Report](#)

II. Benchmarks

Reference ranges for a subscription-app funnel — Visit → Install → Trial → Paid — for the median app in the category and its bottom and top quartiles. Rows marked **ROI-model input** feed the forecast above. All figures are modelled estimates on the stated inputs, not guarantees.

II.A. Conversion — industry benchmarks

FUNNEL STEP	WEAK → TYPICAL → STRONG	SOURCE / NOTE
Visit → Install	Weak 1% Typical 3% Strong 8.3%	Estimate; strong = landing-page benchmark (Unbounce 2024)
Install → Trial (30 days)	Weak 2.4% Typical 6.5% Strong 14.2%	RevenueCat 2026
Trial → Paid	Weak 19.7% Typical 31.1% Strong 47.1%	RevenueCat 2026
Install → Paid (35 days)	Weak 0.6% Typical 1.9% Strong 4.4%	ROI-model input. RevenueCat 2026
Revenue per payer (12 months)	Weak \$9 Typical \$19 Strong \$37	ROI-model input. RevenueCat 2026
Opened an account after install (finance apps, 2021–22)	Weak — Typical 12.9% Strong —	Liftoff 2022
Avg. visits per page (peak)	180 visits	ROI-model input. Ahrefs top pages of the five leaders (US, pages with 10–3,000 visits/mo, top 100 per domain, n=451) have a median of ~220 and a trimmed mean of ~460 visits/page, but those pages carry years of links and brand pull. A newly published page is modelled at 180 .
Revenue per payer (12 months)	\$37	ROI-model input. RevenueCat, State of Subscription Apps 2026: 12-month revenue per payer for subscription finance apps, reported with reference and utility apps (bottom quartile / median / top quartile).

II.B. GEO benchmark ranges

GEO METRIC	EARLY	HEALTHY	AI-HEAVY	NOTES
LLM traffic ratio	0.01–0.04×	0.05–0.12×	0.15–0.30×	LLM referrals as a multiple of organic
LLM conversion boost	+50–120%	+300–500%	+400–700%	ChatGPT highest; AI Overviews lowest
Content success rate	30–50%	45–65%	50–70%	Service pages and how-to content rank best
Months to peak	3–6	6–14	14–24	Per published cohort
Brand traffic multiplier	0.05–0.15×	0.20–0.40×	0.45–0.90×	Fixed at 3.5× brand-lift in the model