

Research: Revolut added 15 new million users in 2025, a 30% growth year on year



Written by [Michael Fisher](#) | Updated: February 24, 2026

The line separating traditional banks, tech giants, and fintech challengers is blurring faster than ever. What began as a quiet experimentation with peer-to-peer payments and mobile wallets has matured into a full-scale reimagining of financial services. In 2026, digital wallets are evolving into all-in-one ecosystems, AI and real-time rails are reshaping transaction experiences, and platforms that once competed for niche audiences are now courting hundreds of millions of users worldwide.

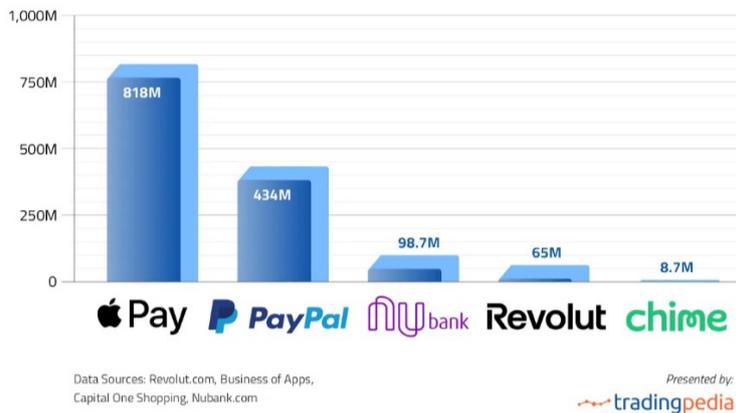
The team at [Tradingpedia](#) tracked user adoption across leading digital finance platforms from 2020 to 2025, uncovering not just who is amassing the largest followings, but also the innovation plays, market expansions, and strategic moves fueling their momentum. The analysis captures the evolution of digital finance, which has redefined how billions of people around the globe interact with money in 2026.

Revolut has emerged as the standout performer, with its user base swelling by an extraordinary 348% over the past five years and a further 30% surge in the last year alone. That equates to roughly **29 new accounts every minute** over the past year. This growth has been fueled by strategic expansions into markets such as Mexico and Peru, alongside product innovations that integrate payments, banking, and broader financial management. By contrast, platforms like **PayPal** and **Apple Pay** continue to operate at a vast scale, yet their growth rates remain comparatively modest.

From 8.7 Million to 818 Million: The Vast Spectrum of Digital Finance Adoption

Apple Pay's leadership in user base size in 2025 reflects ecosystem leverage more than chronology. Although launched in 2014 – around the same era as Brazilian neobank Nubank (2013) and Revolut (2015) – its integration into Apple's global hardware base allowed adoption to scale in parallel with iPhone penetration and the expansion of contactless infrastructure. **PayPal's scale, meanwhile, stems from a different structural advantage:** decades of embeddedness in online commerce and a vast merchant network that continues to anchor its relevance, even as its growth moderates within a mature user base.

Digital Financial Services Platforms with the Most users in 2025



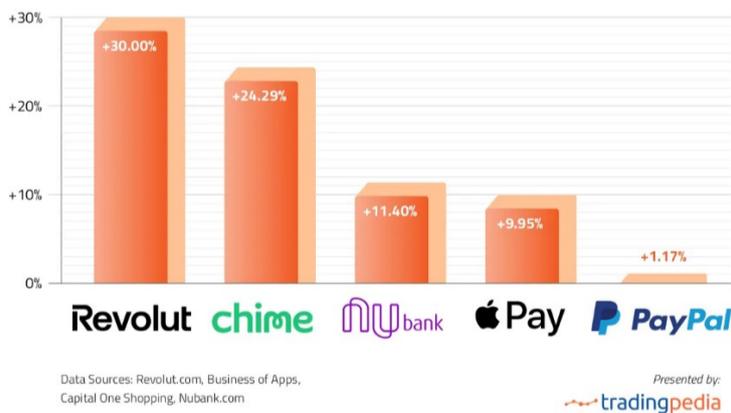
In contrast, Nubank, Revolut, and Chime are scaling through geographic and regulatory execution rather than ecosystem dominance. **Nubank advanced toward full banking operations in Mexico in 2025**, deepening its Latin American footprint, while **Revolut continued expanding its licensed banking presence across Europe and other international markets**, signalling its transition from fintech disruptor to fully licensed international bank. Notably, Revolut began as a UK-based fintech challenger, co-founded by a Russian and a Ukrainian entrepreneur, and leveraged its Lithuanian banking license to transform into a fully regulated international bank, accelerating growth beyond its home market.

Chime's U.S.-focused expansion showcases a similar principle: targeted financial inclusion can generate durable growth without global reach. Ultimately, the data suggests that while ecosystem power drives absolute scale, regulatory milestones and market expansion increasingly determine growth velocity.

Small but Mighty: How Chime and Revolut Are Outpacing the Competition

Revolut's 30% surge in users between 2024 and 2025 aligned with a defining inflection point for the company. After years of scrutiny around its regulatory status, **Revolut secured long-awaited UK banking license approval in 2024**, materially reshaping market perception and unlocking greater institutional credibility. That breakthrough, combined with aggressive international expansion and continued product broadening across savings, investments, and everyday banking, converted strategic progress into measurable user acceleration. **By 2025, Revolut was no longer scaling on novelty** – it was scaling on regulatory legitimacy and geographic execution.

The Fastest-Growing Digital Finance Platforms (2024-2025)



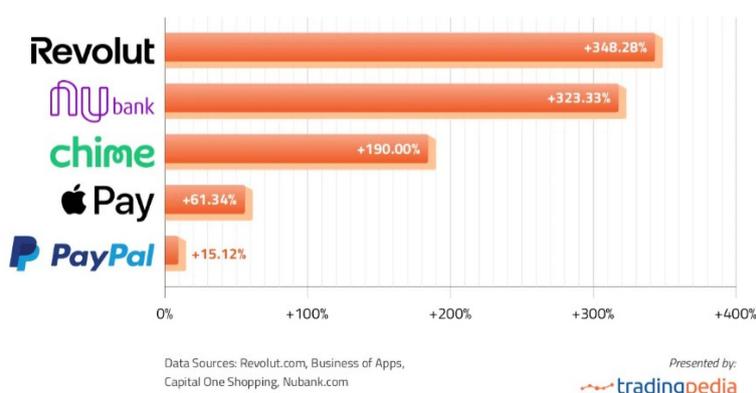
Chime recorded the second-largest annual expansion among the platforms analysed. Its 24.29% growth reflects steady U.S. demand, driven by consumer appetite for fee-light, mobile-first banking amid ongoing inflation and overdraft sensitivity, while **its 2025 IPO preparations** and focus on profitability reinforced confidence and adoption within its core domestic market.

Nubank's increase in its user base signalled regional strengthening, while **Apple Pay** and **PayPal** expanded largely through installed base momentum. In other words, 2024-2025 did not reward incumbency – it rewarded decisive structural moves. And among major platforms, Revolut made the boldest ones.

Revolut Rockets 348% in Five Years, Leaving Rivals in the Dust

The past five years have not merely reshaped user counts in digital finance – they have recast the very architecture of modern banking. **Revolut's user base grew from 14.5 million in 2020 to 65 million in 2025**, exemplifying a meticulous orchestration of product innovation, geographic ambition, and regulatory strategy, where breakthroughs such as its 2026 Mexican banking license acted as catalysts rather than mere milestones.

Five-Year User Growth Leaders in Digital Finance (2020-2025)



Nubank's rise in user numbers over the past five years is just as impressive: up 323% between 2020 and 2025, demonstrating the power of culturally attuned, regionally anchored offerings to generate outsized adoption within Latin America. At the same time, Chime, Apple Pay, and PayPal reveal a contrasting dynamic: scale and ecosystem entrenchment provide stability, yet only platforms willing to experiment with services, markets, and regulatory pathways can unlock truly transformative growth. Viewed across half a decade, the lesson is unmistakable – **success in digital finance is no longer determined by incumbency or first-mover advantage**, but by the audacity and precision with which platforms reshape the rules of engagement.

Methodology

User counts for 2020 through 2025 were collected from Revolut.com, Nubank.com, Business of Apps, and Capital One Shopping, and year-on-year as well as five-year growth rates were calculated internally to quantify adoption trends across leading digital finance platforms.