**Personel Finance Manager**

A digital money management solution that helps you gain AI-driven personalization in terms of your customers and store meaningful engagement with them.

With features like:

- Budget Manager
- Spending Tracker
- Auto Categorization
- Analytics
- Smart Alerts & Recommendations

**Insights Dashboard**

Get actionable insights by combining PFM with core banking data:

- Create endless possible segments
- Bench waxing data
- Predict and anticipate next best actions
- Help your customers make better financial decisions

**Personal Finance Manager**

With Hysab Kytab-PFM integrated in your core banking ops:

- Increase engagement with your customers
- Get insights on category-wise spending and income from all sources
- Know their aspirations
- Improve their digital banking experience

**Generate Data-Driven Leads For Products**

As compared to regular mobile banking apps, the engagement of PFM users was:

- 4x more products purchased
- 2x more time spent
- 2.5x more app login
- 2x more profitable

Why banks need PFM?

- Better competitive pricing compared to global competitors.
- Ability to implement complete solution security.
- Designed to be a financial advisor and not just a tracking tool.
- Scalability of the product on per market events.

Why HK PFM?

- Help your customers make better financial decisions.
- Increase engagement with your customers.
- Get insights on category-wise spending and income from all sources.
- Know their aspirations.
- Improve their digital banking experience.

**Source 1:** Forrester Research, The State of Digital Money Management.

**Source 2:** Forrester Research, The State of Digital Money Management.