Fintech Product Hiring

Europe

About PCN

With over 15 years of experience and a global network of 150,000+ industry professionals, PCN is a recruitment and market intelligence firm specializing in fintech and payments.

We connect top-tier talent with leading and innovative companies across Europe and the U.S., helping shape the future of digital finance.

Research & Insights

PCN is more than a recruitment partner. Our Market Insights arm reflects our commitment to being a source of knowledge for the industry.

By sharing research, trends, and market intelligence, we help companies and professionals stay informed, prepared, and ahead of change.

Sample Scope

This analysis is based on a sample of 25 leading fintech and payments companies, selected to represent a broad cross-section of the European fintech ecosystem. Given the diversity and scale of the companies included, from high-growth startups to mature fintech leaders across various European markets, we believe the insights from this analysis are broadly reflective of hiring and organizational trends within the wider European fintech sector.

- **Geography:** Europe only
- **Time period:** January 2025 – January 2026
- **Functions analysed:** Product (Product ICs and Product Leadership)

Companies analysed:

1. Klarna
2. Riverty
3. Worldline
4. Adyen
5. Airwallex
6. Nexi
7. Wise
8. Stripe
9. Mollie
10. Worldpay
11. Checkout.com
12. GoCardless
13. Ixopay
14. Payrails
15. SumUp
16. Revolut
17. Fiserv
18. Solaris
19. N26
20. Bunq
21. Backbase
22. Finom
23. ACI Worldwide
24. Edenred
25. PayPal

Methodology

All data used in this report is sourced from **LinkedIn**.

Hiring activity was analysed for Product roles and segmented into:

- **Product Individual Contributors (ICs)**: Product Managers, Senior Product Managers
- **Product Leadership**: CPO, VP Product, Head of Product, Product Director, and equivalent roles

3 Measures:

1. **Hiring intensity** was measured as the number of hires relative to existing headcount at each level.
2. **Product hiring** share represents the proportion of total company hiring allocated to Product roles, providing a view of Product's relative priority compared to other functions.
3. **Hiring skew** reflects the distribution of Product hires between IC and leadership roles, indicating whether hiring is focused on execution capacity or organisational structure.

Note: All metrics are calculated consistently across the defined company set, geography, and time period to ensure comparability.

Workforce Baseline

Product ICs **1,638**

Product Leadership **272**

Total workforce **58,065**

*Product represents **~4.1%** of the total workforce

Hiring Activity

Total hires
12,773

Total product hires
265

Product IC hires **237**

Product Leadership hires **28**

✳ Product accounted for **2.07%** of all hiring in the past year

Hiring Intensity

Product ICs

14.47%

Insights:

- Indicates moderate IC hiring pressure
- Suggests selective expansion and replacement, not aggressive scaling
- Confirms real but controlled demand for PM / Senior PM talent

Product Leadership

10.29%

Insights:

- Lower than IC intensity
- Signals leadership stability
- Limited experimentation or org redesign at senior levels

* Product X hires ÷ Total Product X headcount

IC VS Leadership Hiring Skew

IC share of Product hiring

89.43%

Leadership share of Product hiring

10.57%

Strongly IC-skewed hiring

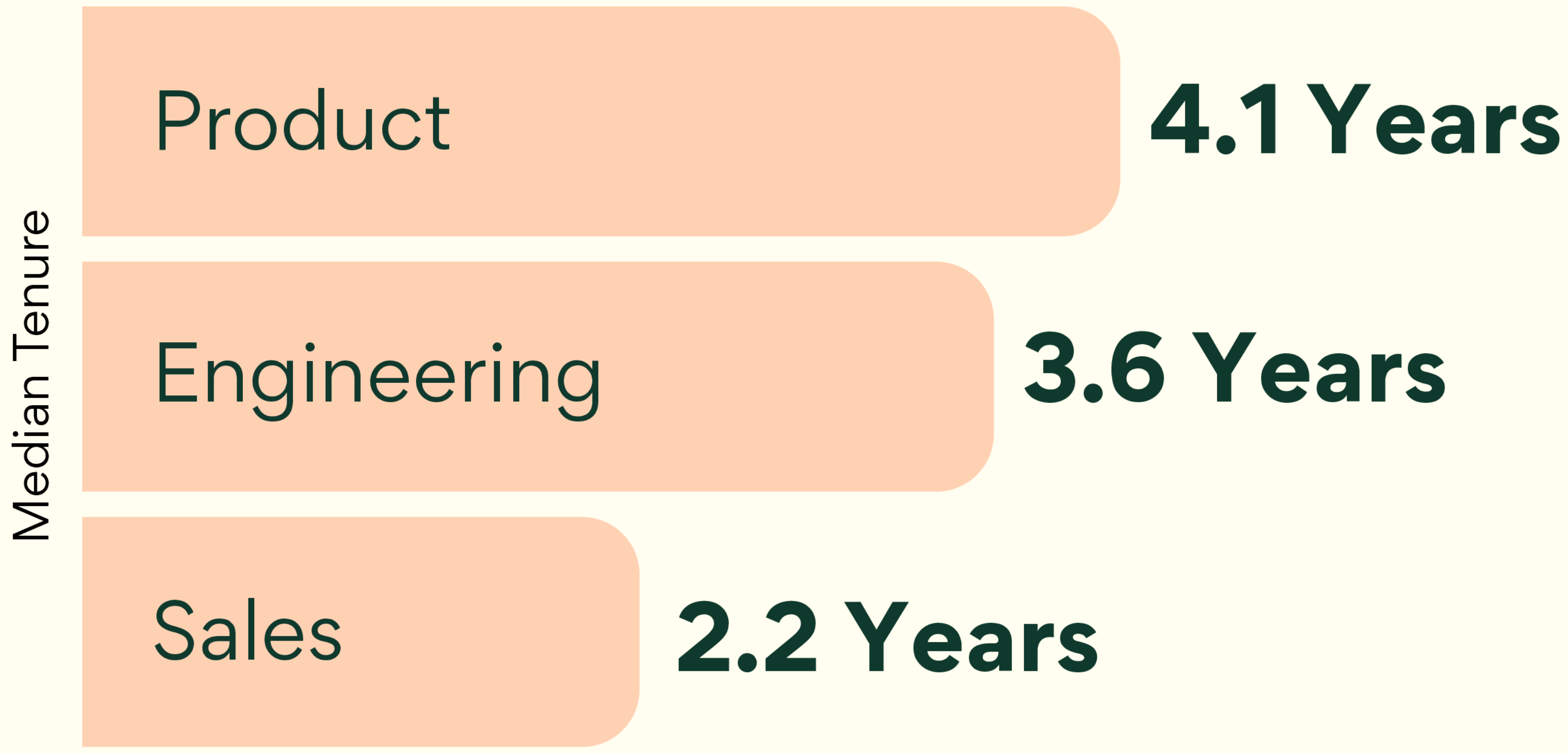
Insights:

- Focus on execution capacity, not management layers
- Product leaders expected to manage broader scopes
- Fewer senior leadership opportunities relative to IC roles

Product X hires ÷ Total Product Hires

Workforce Stability

Out of all of those 25 companies, and about 2000 professionals:



Product and **Engineering** demonstrate stronger stability, likely driven by longer development cycles and deeper ownership of outcomes.

Sales, with a shorter median tenure, operates in a higher-pressure, performance-driven environment, which naturally leads to greater mobility.

Highest Growth (all functions)

Payrails	79%
stripe	31%
wise & Revolut	27%

Highest Total Product Hiring

Revolut	45
wise	40
WORLDLINE & N26	20

Highest IC Hiring Intensity

Airwallex	80%
IXOPAY	50%
finom	50%

Highest Leadership Hiring Intensity

finom	80%
IXOPAY	50%
stripe	33.3%

Product Hiring by Country

46.79%	**15.09%**	**9.43%**	**7.92%**	**4.15%**
Largely driven by	Largely driven by	Largely driven by	Largely driven by	Largely driven by
Revolut	adyen	Payrails	N26	Edenred

* Out of **265** Product hires last year, nearly **two-thirds** were concentrated in just the **UK** and **the Netherlands**.

European Fintech Funding

$8.8B funding (+7% YoY)

1,391 deals (volume ↓)

- $3.6 billion in the UK alone
- Bigger rounds, fewer bets
- Capital → Payments & B2B infrastructure

Company	Funding	All-role hiring	Product hiring	Impact
Airwallex	$300M	**42%**	**57%**	Strong expansion
finom	€115M	**29%**	**60%**	Product scaling
Payrails	$32M	**64%**	**63%**	Aggressive growth

All-role hiring: X hires on X headcount
Product hiring: X product hires on X product headcount

VC-backed fintechs hire 5× more aggressively in product, especially in Product IC roles

Overall Tech Hiring

Area	Hiring vs pre-pandemic
Global hiring	−20%
Tech (TIM sector)	−27%
Product Management	**−36% (Most impacted function in tech!)**

AI Impact

Indicator	Change	Signal
AI jobs created (2023–25)	+1.3M	New tech demand
AI skill demand	+70% YoY	Rapid upskilling
PMs with AI skills	**10%**	**Among top functions**

- Tech hiring remains below pre-pandemic levels, with Product Management among the most constrained functions.
- Product Management is among the most AI-skilled functions, with demand shifting toward technically fluent, execution-focused ICs (AI literacy, platform thinking, integration/change management) rather than leadership or broad headcount growth.
- **AI is NOT decreasing Product headcount, but reshaping the Product role.**

Executive Takeaway

Across a sample of 25 leading fintech and payments companies operating in Europe, hiring activity in 2025 remained selective, uneven, and execution-focused, reflecting a market that is stabilising rather than accelerating.

01

Product roles represented just **~2%** of total hiring, with Product Management still **~36%** below pre-pandemic levels, reflecting a focus on efficiency over headcount growth.

02

Over **60%** of Product hires were in the **UK** and **Netherlands**, while VC-backed fintechs hired **~5×** faster in Product than the market average, indicating growth was driven by a small number of well-funded firms.

03

Demand is shifting toward technically fluent, execution-focused **Product ICs** who can integrate **AI** into workflows, with limited leadership expansion.

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