

Fintech Product Hiring

* What will fintech product hiring look like in 2026?



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:** 2026 and beyond
- **Functions analysed:** Product (Product ICs and Product Leadership)

Companies analysed:

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

Methodology

Analytical Areas

- 1. Open Role Analysis:** Review of live Product roles to identify must-have, emerging, and in-demand skills.
- 2. Talent Mobility:** Analysis of Product career paths, prior functions, and internal movement patterns.
- 3. Salary Benchmarking:** European benchmarks for Product IC and Leadership roles.
- 4. Workforce Structure:** Median tenure, geographic distribution, and emerging talent hubs.

Scope

- **Product ICs:** Product Managers, Senior Product Managers
- **Product Leadership:** CPO, VP Product, Head/Director of Product

All data is sourced from:

- Company career pages (open roles & job descriptions)
- LinkedIn Talent Insights & LinkedIn Recruiter
- Public salary and workforce datasets

Note: All metrics are calculated consistently across the defined company set and Europe-only scope.

2025 in Review

 [Read from our website](#)

Across a sample of 25 leading European fintech and payments companies in our **2025 Product Report**, the year marked a selective recovery rather than a period of renewed acceleration. Although overall hiring saw a modest uptick, recruitment within Product remained limited and tightly focused. Product roles accounted for only around **2%** of total hiring, with Product Management positions still significantly below pre-pandemic levels.

Key themes from 2025:

- **Selective Product expansion:** Hiring was execution-focused and heavily IC-skewed (~90%), indicating prioritisation of delivery capacity over leadership expansion.
- **Concentration of growth:** Over 60% of Product hiring occurred in the UK and Netherlands, reinforcing the dominance of a few European fintech hubs.
- **Capital-driven divergence:** VC-backed scale-ups demonstrated significantly higher Product hiring intensity (up to ~5× above market baseline), while mature and restructuring firms remained cautious.
- **AI reshaping roles:** AI did not increase Product headcount, but raised expectations, shifting demand toward technically fluent, platform-oriented Product ICs.

Top Talent Hubs

London Area, United Kingdom: 444

(+10.4%-in a year)

Top employers: **Revolut** + **worldpay** + **wise**

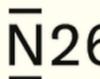
The Randstad, Netherlands: 286

(-2.4%-in a year)

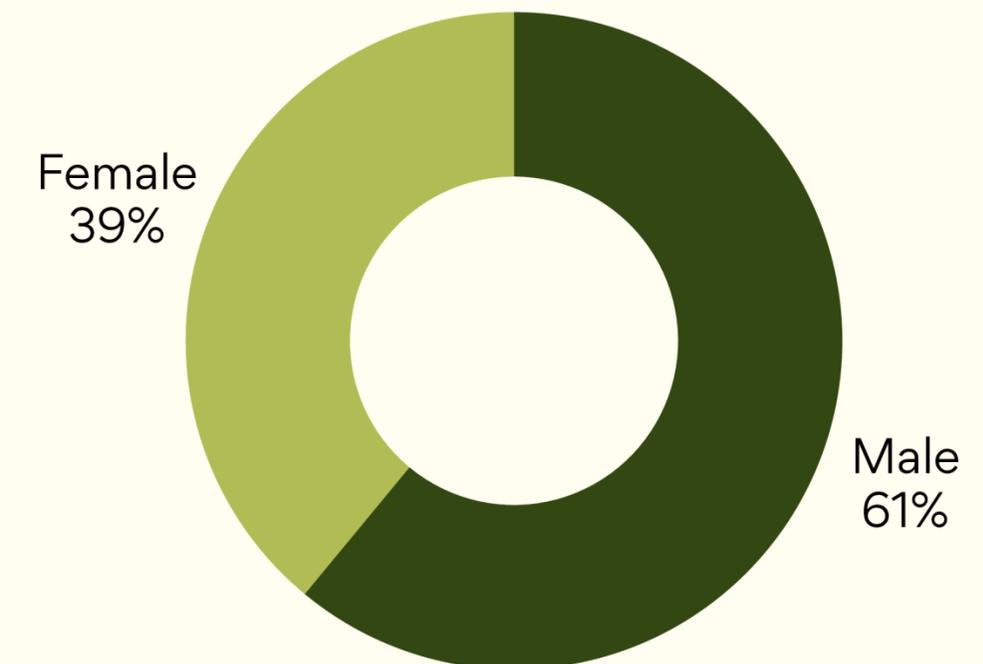
Top employers: **adyen** + **WORLDLINE**  + **Backbase**

Berlin Metropolitan Area: 111

(+7.6%-in a year)

Top employers:  **sumup** +  **N26** + **Klarna**

Gender Diversity



Open jobs + Geographic Distribution

* Total open jobs across 25 companies: **389 roles**

Company	Open Jobs (Global)	% in EU
wise	38 (27 EU + 4 Americas + 7 APAC)	21.3%
Revolut	16 (EU/Global)	12.6%
checkout.com	12 (All Europe)	9.4%
Edenred	15 (11 Europe + 2 EMEA + 1 APAC + 1 Americas)	8.7%
finom	11 (9 EU + 2 MENA)	7.1%

1/3 of the total market hiring in the EU driven by **Wise & Revolut**

Region	Jobs	% of Total
Americas	194	49.9%
Europe	127	32.6%
APAC	64	16.5%

* **32.6%** of all hiring is concentrated in **Europe**

Note: We rank companies based on the number of open jobs in Europe.

Fintech PM Skill Set

Based on a systematic review of all job descriptions, recurring baseline requirements were clustered and quantified to identify structural, must-have PM capabilities.

Skill Signal	Penetration
Data / KPI Orientation	99.80%
Compliance / Regulated Exposure	99.80%
Technical Fluency (APIs / Systems / Platform)	90.80%
Experimentation (A/B Testing / Optimization Loops)	83.60%
Ownership / Mini-GM Accountability	82.70%

Data & Compliance Are Baseline (≈100%)

- Data literacy & regulatory is mandatory.
- Fintech PM ≠ consumer feature PM.

Measurable Iteration (84%)

- A/B testing embedded
- KPI ownership expected

The Market Is Platform-Heavy (91%)

- Demand for technical product ownership:
 - Platform PMs, API PMs, Infrastructure PMs, Systems PMs

Ownership Is Structural (83%)

- Between lines expectations:
 - Autonomous operators
 - Revenue & outcome accountability
 - “Mini-GM” minds

 The typical fintech PM is data-driven, compliance-aware, and accountable for measurable results.

New Fintech PM Skill Set

Emerging signals represent advanced or less universal requirements indicating directional shifts in PM expectations.

Advanced Capability Layer (High)

Capability	% of Jobs
AI-enabled product integration	93.60%
Platform / API Architecture Thinking	90.80%
Risk / Fraud Analytics Exposure	~70%

Infrastructure Maturity Layer (Mid)

Capability	% of Jobs
Reliability / Observability (SLIs/SLOs, uptime)	~45-50%
SQL / Python	41.40%
Crypto / Stablecoin / Wealth Exposure	32.60%

 **AI + Platform + Performance = The New Fintech PM Stack**

Clustered primarily in:
Revolut / Airwallex / Bunq / Wise
Strategic but not universal!

AI in Fintech PM Jobs

What They Actually Mean?

AI Theme	What It Actually Refers To	What Does it Mean?	Which Companies?
Risk & Fraud Decisioning	<ul style="list-style-type: none">• Fraud detection models• Risk scoring• Decide approvals in real time	<ul style="list-style-type: none">• Reduce fraud loss• Improve approval rate• Manage false positives	Wise, Adyen, Airwallex, PayPal, Revolut
Payments Performance Optimization	<ul style="list-style-type: none">• Route transactions smarter• Increase approvals• Reduce disputes	<ul style="list-style-type: none">• Improve conversion, payment success rates & revenue	Stripe, Checkout.com, Worldpay, GoCardless
Operational & Workflow Automation	<ul style="list-style-type: none">• Automate compliance• Accelerate development• Reduce manual ops with AI	<ul style="list-style-type: none">• Increase execution speed• Use AI to scale teams• Reduce manual processes	Klarna, Mollie, Checkout.com, Revolut
Embedded Infrastructure AI	<ul style="list-style-type: none">• AI built into APIs• Risk engines• Payment rails	<ul style="list-style-type: none">• Design measurable impact inside regulated systems	Stripe, Adyen, Airwallex, Wise

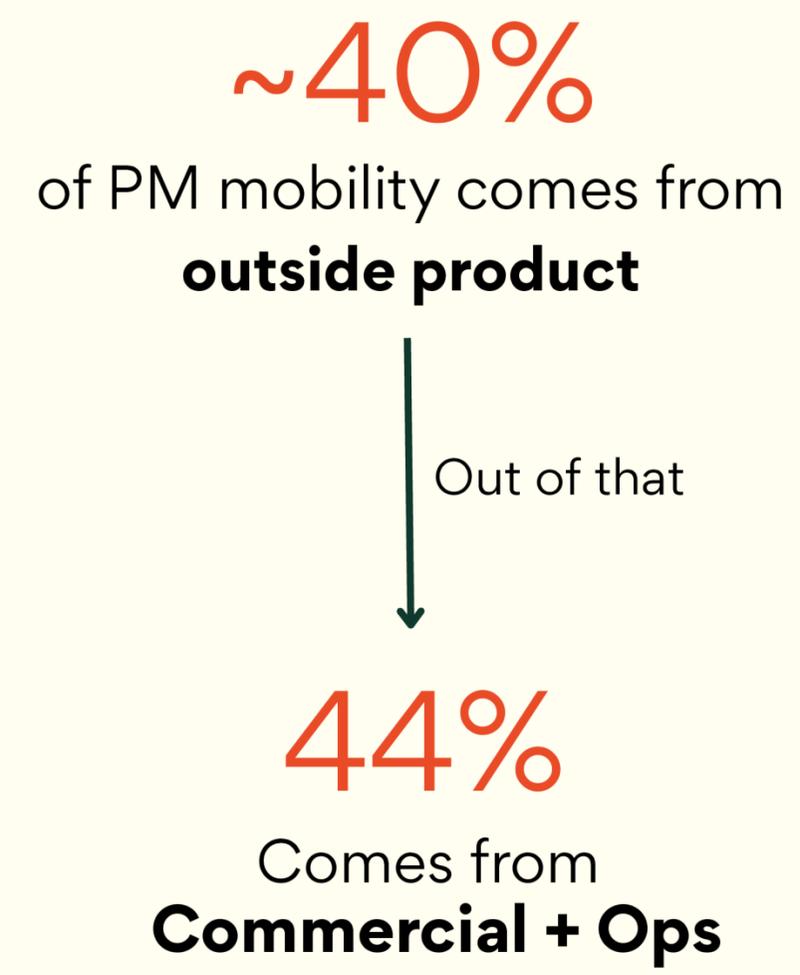
* AI is used to improve **risk decisions, payment performance, and operational efficiency.**

Where Do Fintech PMs Really Come From?

* Total internal mobility: **442**

Source Department	Number	% of Total
Product (Promotion within Product)	267	60.4%
Commercial / BD / Strategy	42	9.5%
Ops / Account Mgmt	35	7.9%
Data / Analytics / BI	32	7.2%
Engineering	29	6.6%
Program / Project / Delivery	29	6.6%
Legal / Compliance	10	2.3%

Non-product



Internal Mobility Insights

*** PM is Primarily a Career Ladder** 60.4%

This means:

- Most PMs are promoted from PO / Junior PM / Associate PM
- Internal PM track is structured
- Companies invest in building PM pipelines

*** Commercial is the Top Non-Product Pipeline** 9.5%

This means:

- Revenue-facing roles transition more than engineers.
- Think monetization & understand GTM
- Handle P&L
- Work with enterprise clients

*** Ops is a Strong Hidden Pipeline** 7.9%

This means:

- Ops teams deal with compliance
- They can manage merchant relationships
- They see end-to-end transaction flows, transferable to PM.

*** Data is Moderate but Not Dominant** 7.2%

This means:

- Data professionals often stay in data tracks
- Or lack ownership exposure required for PM
- PM requires: Decision-making authority, not just insight generation

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.

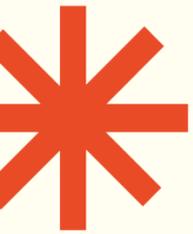
Sales, with a shorter median tenure, operates in a higher-pressure, performance-driven environment, which naturally leads to greater mobility.

PM Salary Benchmark

Role / Country	Junior PM	Mid PM	Senior PM	Head / Director	VP / CPO
	£60k-£80k	£80k-£105k	£100k-£140k	£130k-£200k	£180k-£300k+
	€55k-€75k	€70k-€95k	€90k-€130k	€110k-€170k	€150k-€240k+
	€50k-€70k	€65k-€90k	€85k-€120k	€100k-€160k	€140k-€220k+

UK is
~20-35%
 higher than
 Germany

* Note: Salary levels vary depending on the company's size.



Executive Takeaway

Across 25 leading European fintech and payments companies (~2,000 professionals analyzed), hiring in 2025 reflects disciplined growth, targeted capability building, and operational consolidation rather than broad expansion.

01

Out of **469** open roles, over **50%** come from just two companies, and **81.9%** of hiring is concentrated in Europe and the Americas.

02

With **~94%** of roles showing **AI** signals and **~91%** requiring platform fluency, the shift is toward deeper technical capability, not larger product teams.

03

60% of PM mobility comes from within Product and **44%** come from Commercial + Ops, showing that ownership and monetization matter more than pure coding background.



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