

PCN × FI×BE

# The Fintech Talent Report

*What's changing in how people  
work, grow and decide in Fintech*

2026



# A Word from Us



What fintech talent wants has shifted and is moving faster than most organisations have noticed. A couple of years ago, the draw was salary, equity, and which company had the biggest funding round. Today, talent is looking for stability, meaning, and opportunities for growth. Purpose and stability have replaced package and prestige and AI sits at the centre of this recalibration. With high-profile layoffs citing it as justification, fear is a natural response. AI has become a lens through which people assess whether an employer has a credible future, a development path, and a plan. Organisations that can't articulate that will lose the talent conversation before it even starts. This is exactly why we built this report. Understanding what makes fintech professionals tick, and how fast those motivations are evolving, is at the heart of everything we do at PCN.

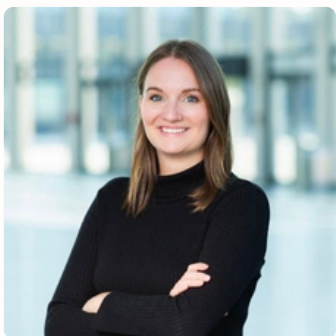
**Rogier Rouppe van der Voort**

CEO at PCN



**Golestan Soltani Esmaili**

Market Research Analyst at PCN



At FIBE, we bring together founders, financial institutions, investors and regulators, and talent is a topic that connects all of them. What stands out in both these conversations and this report is how clearly professionals are articulating what they expect from their careers. Progression, direction and trust in leadership are no longer secondary factors, they are central to decision-making. The findings reflect what we see across the ecosystem: people are thinking more long-term, and organisations are being measured by how well they can provide clarity and growth, not just opportunity.

**Lisa Dally**

Project Lead at FIBE

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# Introduction

## **Over the past few years, working in Fintech has genuinely shifted.**

Markets move faster, expectations have gone up, and technology is changing what roles actually look like day to day. Meanwhile, a lot of professionals are quietly reconsidering what they want, not just the salary, but whether the work is going somewhere, whether there's real flexibility, whether it's worth it long term.

## **The industry gets talked about plenty, but usually from the outside in.**

Hiring cycles, funding rounds, and AI disruption dominate the conversation, but they rarely touch on what it actually feels like to be working in the middle of it. The things that shape how someone decides to stay or leave, what keeps them motivated or quietly checked out, tend to be a lot more specific and personal than any trend piece lets on.

## **So We decided to get closer and actually listen!**

We spoke with more than **420** Fintech professionals, in different roles, different levels of experience, and different parts of the world, and the goal was straightforward: understand how people are actually navigating their careers right now, not how the industry likes to describe itself.



**What?** *Our goal is to understand what is really happening in Fintech careers.*

**How?** *By bringing real workforce experiences into focus.*

**Why?** *To help organisations make better, more thoughtful talent decisions.*

# About Us

## About PCN

PCN is a boutique Fintech and payments recruitment agency with over 15 years of experience connecting exceptional talent with innovative companies across Europe and the U.S., helping shape the future of digital finance. Backed by a global network of 150,000+ professionals and a 92% retention rate, they make hiring faster, smarter, and more effective.

Through its Market Insights arm, PCN also shares research, trends, and industry intelligence to help companies and professionals better understand the evolving Fintech landscape.

**+15**  
Years

**+150,000**  
Professionals

**~92%**  
Retention Rate

## About FIBE

FIBE Berlin is one of Europe's leading Fintech events, bringing together founders, financial institutions, investors and technology leaders to discuss the trends and innovations shaping the future of finance. Through its annual conference and wider ecosystem initiatives, FIBE creates space for meaningful dialogue, collaboration and knowledge sharing across the global Fintech community.

### Partnership

This report was developed as part of the collaboration between PCN and FIBE Berlin, bringing together market intelligence expertise and industry dialogue on one shared platform.

By combining PCN's real-time insight into workforce dynamics with FIBE's role as a hub for industry exchange, the initiative aims to amplify authentic professional perspectives and support more informed conversations about the future of financial technology.

# 01 Base Pay

Base pay remains the main reference point for how Fintech professionals assess their market value and career opportunities, ahead of bonuses or broader benefits.

**Basic Pay:** Most fintech professionals earn €60k–€150k, with €91–120k being the most common band. Blockchain & Digital Assets pays the highest by segment (€158.4k).

**Experience:** Salary roughly doubles from entry to senior level, with the biggest jumps tied to promotions, not just tenure.

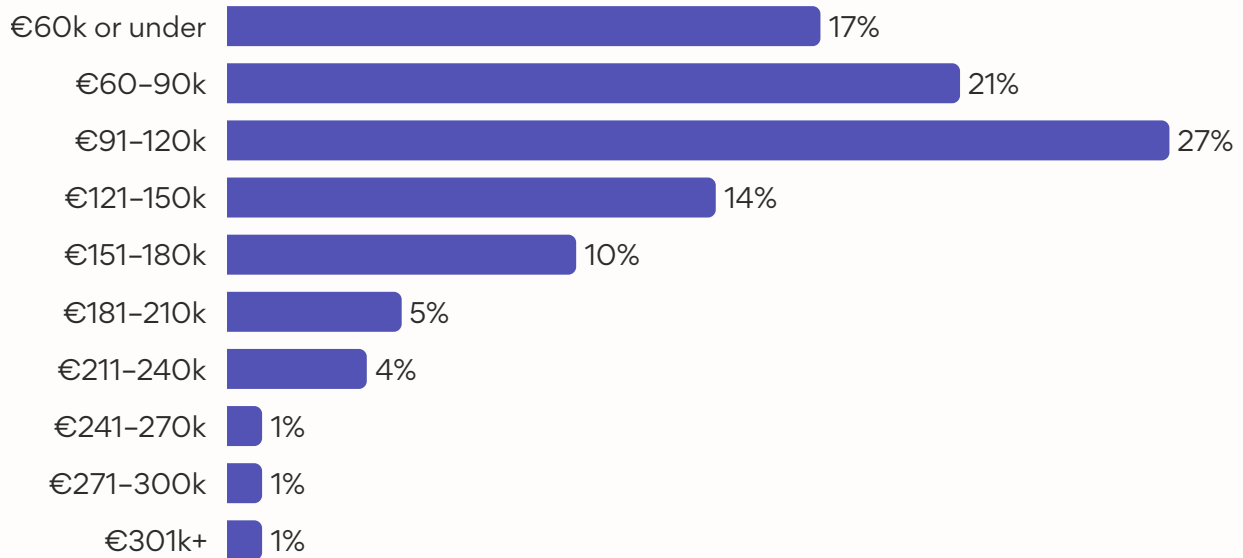
**Location:** A €40–46k gap exists between Eastern Europe and global hubs.

**Raises:** It's nearly 50/50; modest increases of 1–5% dominate. Mid-career professionals benefited most.

**Fairness:** Only 44% feel fairly paid. €90k is the psychological turning point. Notably, even top earners can still feel underpaid; fairness goes beyond the number.



## Base Salary Distribution

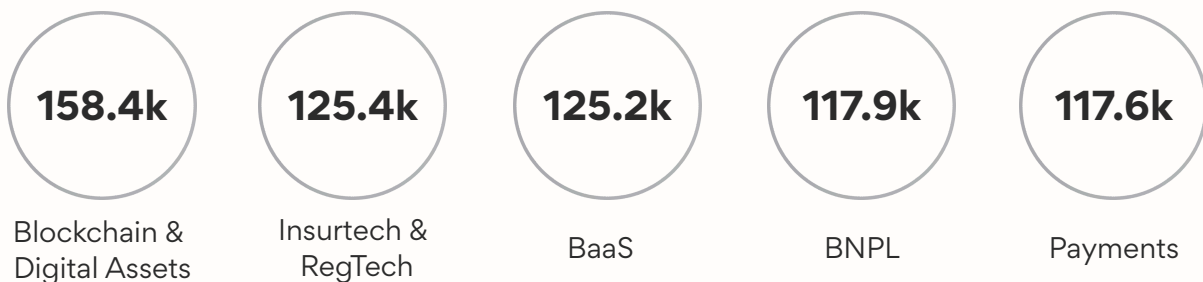


*In risk and compliance roles, higher base salaries are preferred, as bonuses can create conflicts of interest, these roles must stay independent and not tied to sales.*

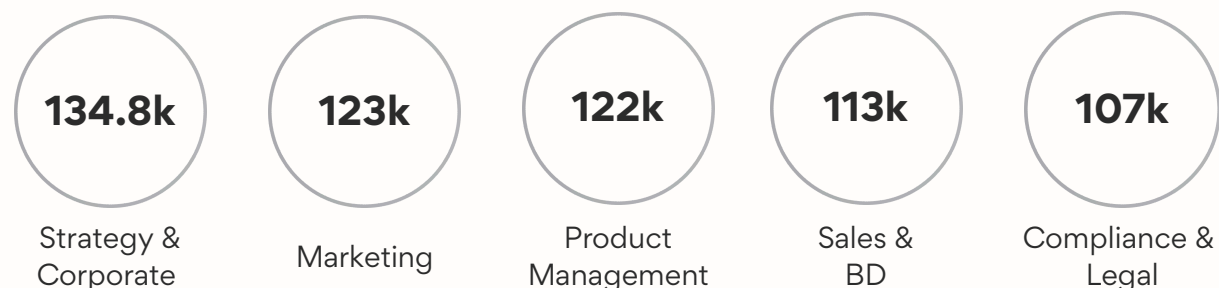


**Nathan Southerton**  
Director at PCN

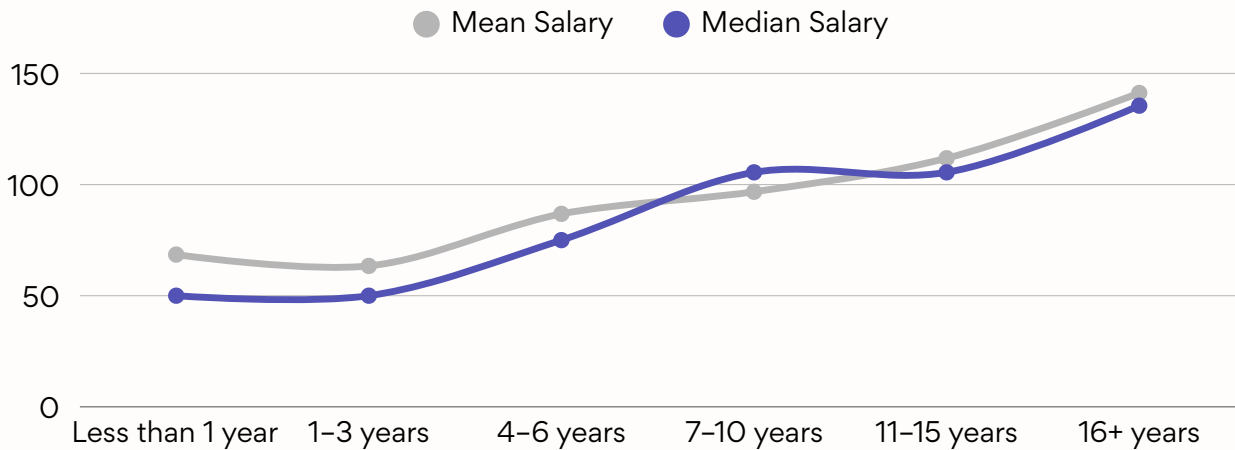
## Salary by Segment (Top 5)



## Salary by Job Function (Top 5)



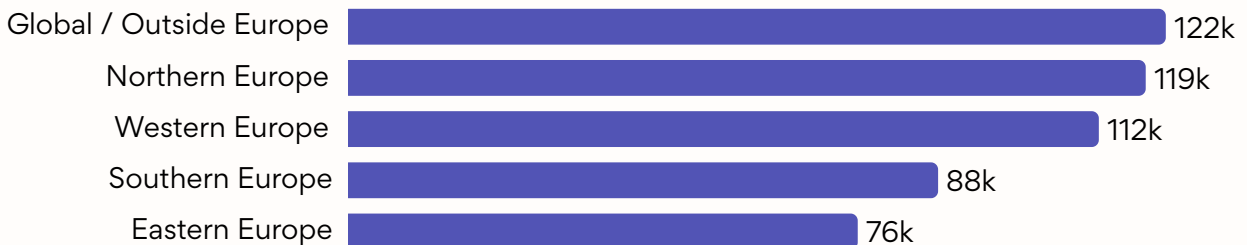
## Impact of Experience on Salary



Mean salary rises from roughly €63k in early career stages to around €141k at senior levels. However, the progression is not perfectly linear. Growth remains modest in the first years, accelerates after 4–6 years of experience, and shows temporary stabilisation around the 11–15 year range before reaching peak levels at senior stages.

This pattern shows that major compensation jumps are linked less to continuous tenure and more to structural career shifts such as promotions, leadership scope, or strategic responsibility.

## Salary Across Locations



Regional comparisons show that professionals in more mature markets earn significantly higher salaries, with differences reaching approximately €40–46k between Eastern Europe and top-paying regions such as Northern Europe or global financial hubs. In relative terms, this places compensation levels in advanced markets at roughly **1.5x higher** than those in less mature ecosystems.



*Candidates are now more focused on base salary and job security at stable companies rather than taking risks purely for brand or growth potential.*



**Kevin Daul**

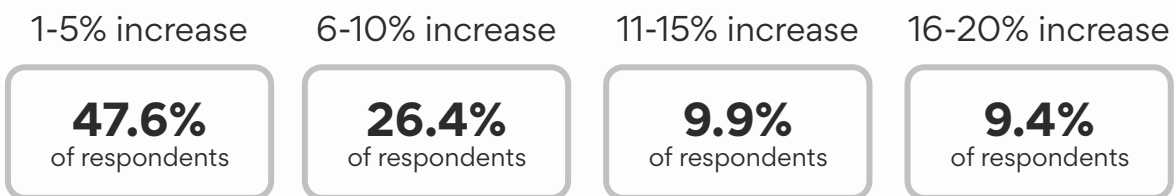
Senior Consultant at PCN

## Salary Changes (Last 12 Months)



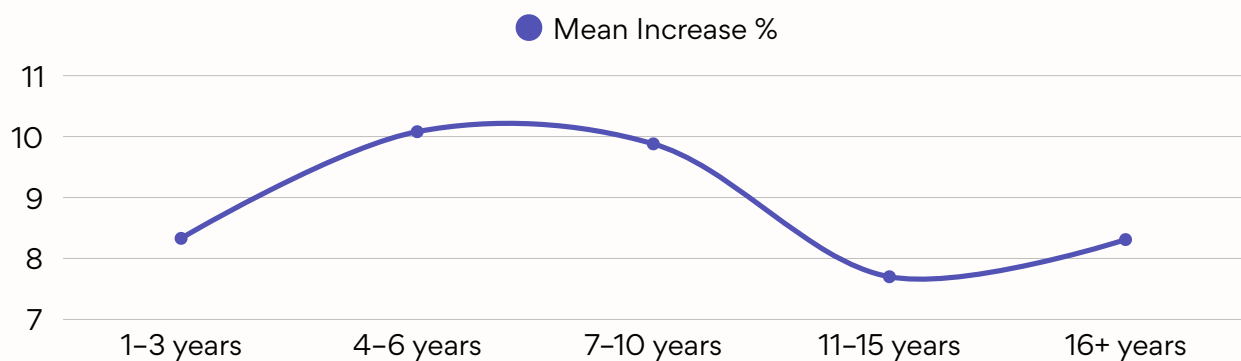
*This balanced distribution points to a transition from widespread salary inflation to more targeted reward strategies across the Fintech sector.*

## Size of Salary Increase



*Salary increases are largely concentrated in the lower single-digit range, with nearly half of adjustments falling between 1-5% and a further quarter between 6-10%.*

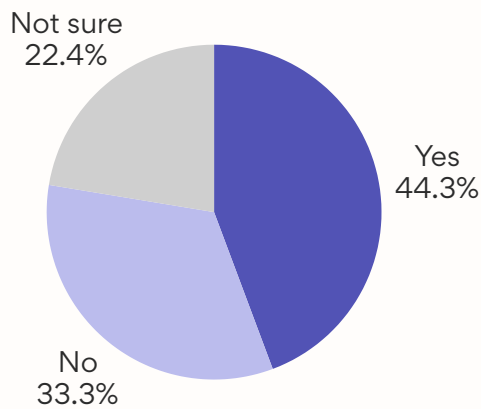
## Salary Growth by Experience



Early- to mid-career professionals (**1-6 years**) experienced the most salary growth, with raise incidence reaching around **62%** in both bands. Most increases remained modest (**1-10%**), pointing to targeted retention and progression efforts.

In contrast, senior employees saw mainly limited adjustments **below 10%**, showing organisations are prioritising investment in mid-level talent.

# Perceived Fairness of Base Salary



*If there is a clear progression path, candidates may still consider a role even if the salary is slightly below expectations.*



**Lisa Jesudas**  
Recruitment Consultant at PCN

## Psychological salary threshold

Perceived fairness rises clearly once pay moves beyond ~€90k. Below this level, most professionals feel underpaid, while the €91k–120k range marks a visible shift in perceived alignment between salary and expectations.

## Fairness strengthens in upper-mid bands

Satisfaction is highest between €151k and €240k, indicating these levels represent a relative reward “comfort zone” where contribution and compensation feel more balanced.

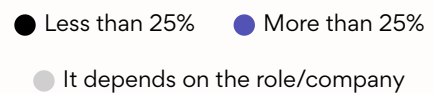
## Dissatisfaction still exists at the top

Even in the €301k+ bracket, some professionals report feeling underpaid, indicating that fairness perceptions depend more on comparison, responsibility and expectations than on income alone.

## Strategic takeaway

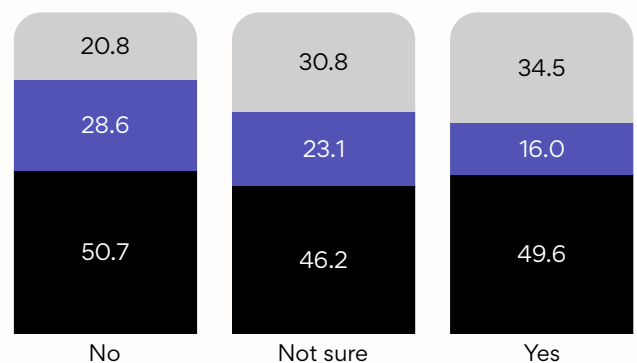
Higher pay improves satisfaction up to a point, but beyond that, equity, recognition and career growth become equally critical for motivation and retention.

# Pay Fairness x Raise Expectations



Professionals who feel underpaid don't necessarily push for higher increases; they become more fixed in their expectations, showing less openness to trade-offs.

In contrast, those who feel fairly compensated display greater flexibility, with decisions shaped more by role quality and growth than by salary alone.



## 02 Bonuses

While base salary provides financial stability, bonuses often play a key role in shaping motivation and perceived reward within the Fintech workforce.

**Bonus Size:** Most bonuses are modest, 42.4% fall in the 0-10% range, with fixed pay clearly dominating.

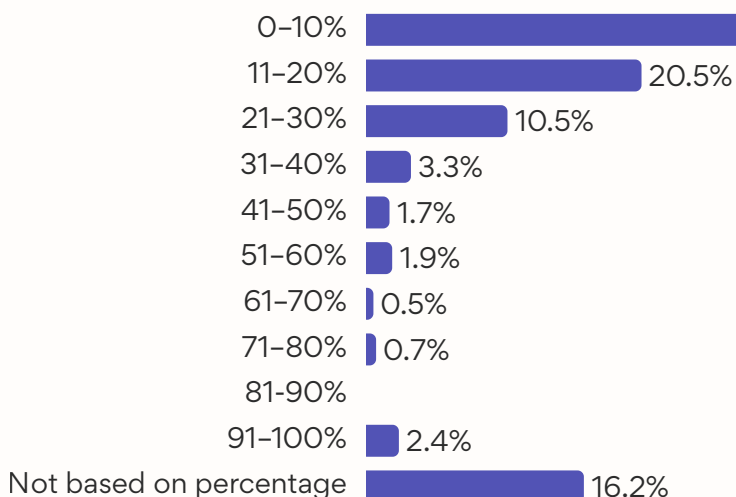
**Satisfaction:** Jumps sharply from 38.8% at 0-10% to 92.9% at 31-40%, showing bonuses only feel meaningful once they reach a certain threshold. Oddly, satisfaction dips at very high ranges, indicating expectations outpace reality.

**Access:** Only 53.1% received a performance bonus last year; nearly half didn't.

**Gap:** Just 57.1% felt their bonus met expectations, pointing to a lack of transparency or consistency in how bonuses are communicated and delivered.



## Bonus Size Relative to Base Salary

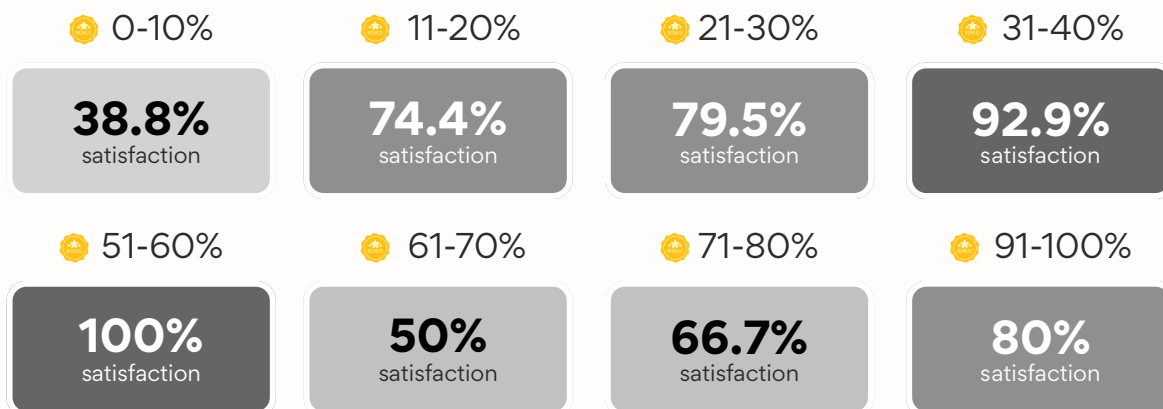


*For many professionals, bonus payouts represent a relatively modest proportion of base salary, indicating a compensation structure that continues to rely heavily on fixed pay stability.*

## Bonus Satisfaction Gap

38.8% satisfaction at 0-10% bonuses to over 90% around the 31-40% range. This indicates that bonuses become significantly more motivating once they reach materially meaningful levels.

Beyond 60% bonus ranges, however, satisfaction becomes more volatile, indicating that very high variable pay may introduce expectation sensitivity and point to the existence of an optimal incentive zone rather than a purely linear effect.

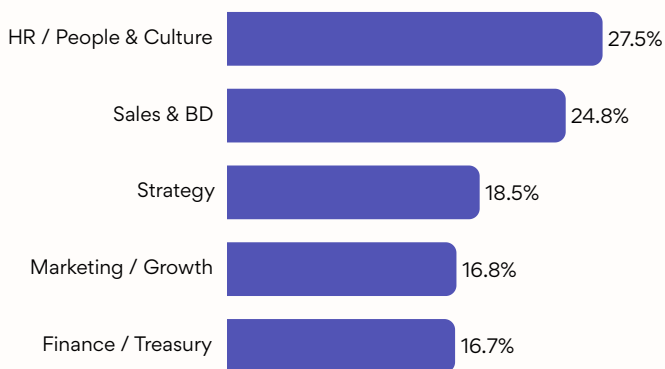


*The importance of bonuses depends strongly on the discipline, commercial and sales candidates are naturally much more bonus-driven. Also for most other roles, if the base salary is competitive, bonus tends to play a secondary role in decision-making.*

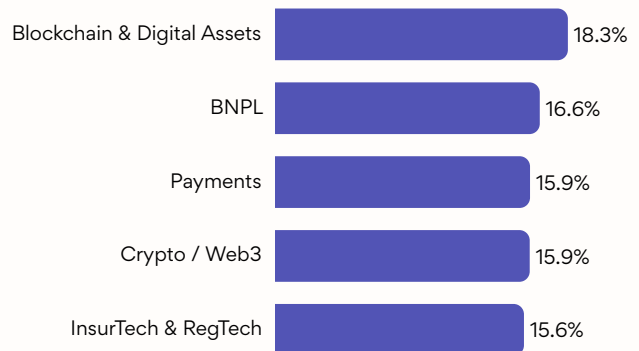


**Rogier Rouppe van der Voort**  
CEO at PCN

## Job Function × Bonus



## Segment × Bonus

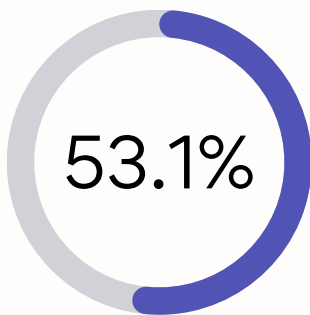


Performance-linked bonuses are strongest in HR (27.5%) and Sales (24.8%), showing clearer incentive alignment in commercially or people-impacting roles.

More technical and operational functions such as Operations (7.1%), Risk (8.0%) and Product (9.1%) cluster in lower bonus ranges, reflecting greater reliance on fixed pay stability.

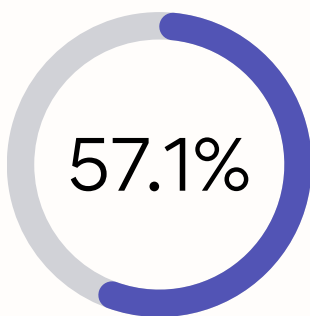
While HR leads on percentage bonuses with only 10% outside that structure, Sales tells a more mixed story, despite strong averages, nearly 1 in 5 receive profit-sharing or discretionary bonuses instead. Product (~16%) and Risk (~19%) follow the same pattern, showing these alternative reward structures are quietly common across more technical and operational functions.

## Access to Performance Bonuses



Responses indicate a relatively even distribution between professionals who received a performance-related bonus in the past year and those who did not. This shows that while variable incentives remain a common feature of compensation structures within the Fintech sector, access to such rewards is not universal across roles, organisations or career stages.

## Bonus Satisfaction Gap



Perceptions of bonus satisfaction among respondents show a moderately balanced picture. While a majority indicate that their bonus packages met expectations, a substantial proportion report a gap between anticipated and actual outcomes. This shows that performance-based rewards, although widely used, do not always translate into a fully predictable or transparent component of compensation.

# 03 Benefits

Beyond base salary and performance-related incentives, workplace benefits and working models are playing an increasingly important role in how Fintech professionals evaluate career opportunities.

**Benefits:** Medical coverage (58.1%), parental leave (43.1%), and pension contributions (41.2%) dominate, reflecting a clear preference for financial security and long-term stability over perks.

**Remote Working:** 28.1% work fully remote, while most follow hybrid models. Only 11.4% are fully office-based.

**Flexibility Matters:** 59.2% consider workplace flexibility important, and remote working policies are one of the most common mismatch areas between candidates and employers.

**By Location:** Western Europe averages the most remote days (3.16), while Eastern Europe sits lowest (2.44).



## Types of Benefits

The benefits reported by respondents show that organisations continue to focus primarily on core forms of employee support such as medical coverage, parental leave and pension contributions. These benefits reflect the importance of financial security and long-term stability in shaping the overall employee value proposition within the Fintech sector.

Medical Coverage

**58.1%**

Parental Leave

**43.1%**

Additional Pension Contribution

**41.2%**

Staff Discount Schemes

**37.4%**

Shares / Equity

**36%**

Extra Holiday on Top of Holiday Leave

**35.5%**

Travel Allowance

**35%**

Education / Study

**20.7%**

Other

**13.3%**

Relocation

**10%**

Company Car

**10%**

Tuition Reimbursement

**6%**

Housing Allowance

**3.8%**

Childcare Allowance

**3.3%**



*Benefit expectations vary by country, in the Netherlands, pension schemes are often discussed, while in Germany and Austria, remote working flexibility & car allowance are more prominent topics.*

**Rogier Rouppe van der Voort**, CEO at PCN



*In the US market, healthcare and pension provisions are particularly important benefits due to the lack of public coverage.*

**Kevin Daul**, Senior Consultant at PCN

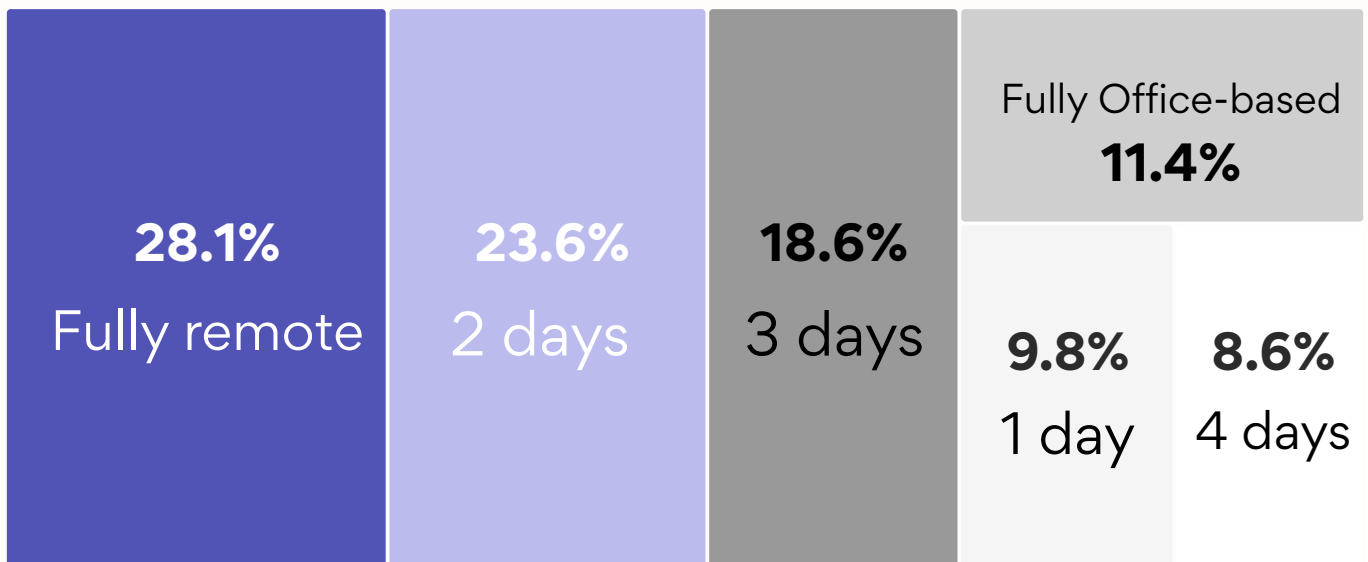
## Remote Working

A significant proportion of respondents report working fully remotely, while many others follow structured hybrid models that combine remote and office presence across the week.

At the same time, a smaller but notable share of professionals continue to operate in fully office-based environments. This variation highlights how working models remain influenced by organisational culture, leadership preferences, regulatory considerations and the nature of specific roles.

Overall, the distribution shows that hybrid flexibility has become a defining characteristic of the modern Fintech workplace, shaping how professionals experience productivity, collaboration and work-life balance.

## Number of Days Working Remotely



*Beyond salary, candidates increasingly focus on flexibility, remote working, and work-from-abroad policies are among the first benefits they ask about. Also, flexible working arrangements can sometimes compensate for lower salary expectations.*

**Nathan Southerton**, Director at PCN

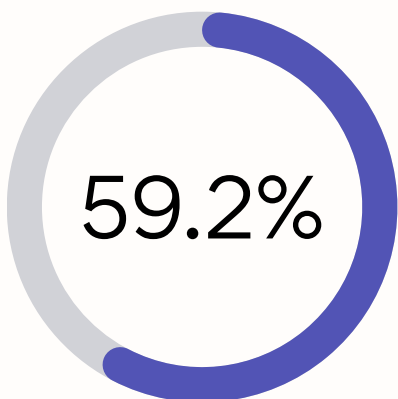


*Post-Covid, remote working has become an essential expectation for many candidates especially in freelance jobs.*

**Calum Peacock**, Freelance Director at PCN

# Importance of Workplace Flexibility

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**Important**



Rogier  
CEO at PCN

Remote working policies are one of the most common mismatch areas between candidate expectations and company offerings.

## Average Remote Days per Location

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### Average Remote Days:

- Western Europe: 3.16
- Southern Europe: 3.05
- Northern Europe: 2.54
- Global: 2.53
- Eastern Europe: 2.44



**Kevin Daul**  
Senior Consultant at PCN

*Sales and product professionals are generally more open to office presence because they value proximity to the product and team.*

# 04 Career Motivation

Beyond financial reward and working conditions, long-term career decisions are increasingly influenced by how professionals experience growth, purpose and personal sustainability in their roles.

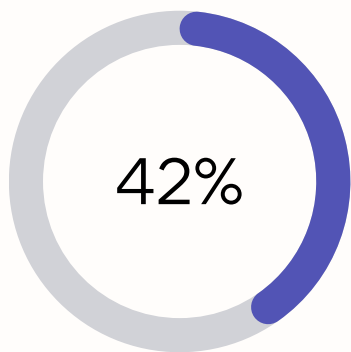
**Career Confidence:** Only 59.2% feel confident about long-term growth, while 42% have low confidence. Over two-thirds have doubts about their future within their current organisation, a significant retention risk beyond pay.

**Burnout:** Just 27.4% never experience burnout, while nearly 3 in 10 feel it frequently. This points to a workforce under persistent, not just occasional, strain.

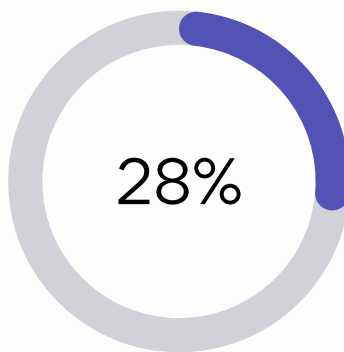
**Burnout & Remote Work:** Fully office-based roles show the highest burnout. It eases with hybrid working but creeps back up for fully remote workers, meaning balance, not full flexibility, is the sweet spot.



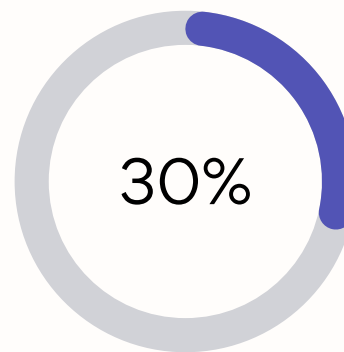
## Confidence in Long-Term Career Growth



**Low Confidence**



**Uncertain Outlook**



**High Confidence**

Most professionals are not fully confident about their long-term career progression within their current organisation. Many sit in the middle or lower confidence range, suggesting uncertainty about how their role, responsibilities and growth opportunities will evolve over time.

This points less to dissatisfaction with current roles, and more to uncertainty about what comes next, whether progression is visible, achievable, or aligned with their expectations.



**Rogier Rouppe van der Voort**  
CEO at PCN

*Candidates want to feel confident that the organisation will still be relevant and growing in the next two to three years.*



**Nathan Southerton**  
Director at PCN

*Beyond salary, candidates increasingly focus on flexibility, remote working, and work-from-abroad policies are among the first benefits they ask about. Also, flexible working arrangements can sometimes compensate for lower salary expectations.*

## Push Factors

Main Reasons to Leave a Job

- 1 Lack of career progression**  
62.9%
- 2 Company Culture**  
39.8%
- 3 Weak Leadership**  
39%
- 4 Lack of Challenge**  
35.7%
- 5 Low Base Pay**  
35%
- 6 Poor Work-Life Balance**  
30.5%
- 7 Job Insecurity**  
24.3%
- 8 Low Pay/ No Bonus**  
21.7%

## Pull Factors

Main Reasons to Join a New Job

- 1 Higher Base Pay**  
68.1%
- 2 Good Work-Life Balance**  
44.5%
- 3 Leadership**  
38.8%
- 4 Remote / Flexible Working**  
29.3%
- 5 Learning Opportunities**  
28.3%
- 6 Company Reputation**  
21.2%
- 7 Larger Bonus**  
18.1%
- 8 Mission / Values**  
14.8%

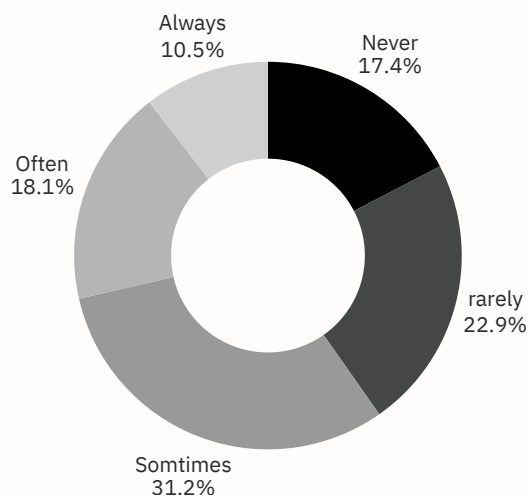
**Why People Leave:** The top reason professionals leave isn't pay, it's lack of career progression (62.9%). Company culture (39.8%) and weak leadership (39%) follow closely, reinforcing that people leave environments and managers, not just jobs.

**Why People Join:** Higher base salary leads pull factors by some distance (68.1%), but work-life balance (44.5%) and leadership quality (38.8%) aren't far behind.

*One of the most important findings is that push and pull factors don't mirror each other. People leave because of progression, culture and leadership, but join for salary, balance and flexibility.*

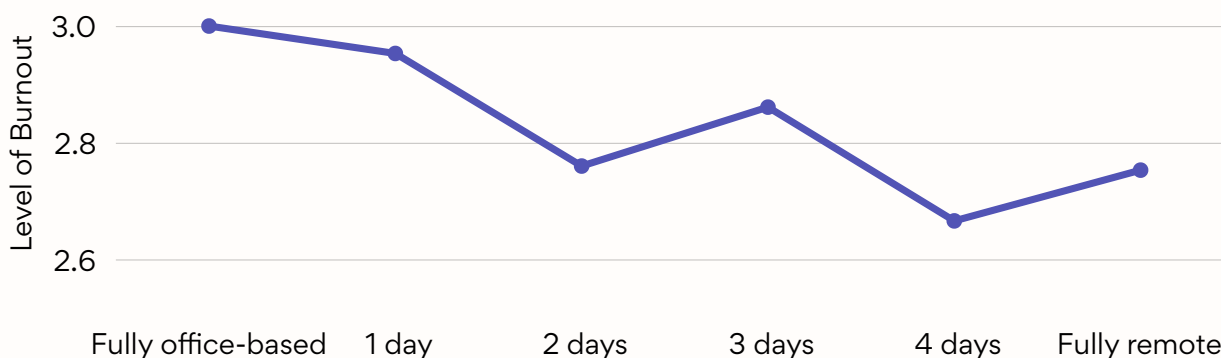
*Retention and attraction require different strategies. Fixing pay may bring people in, but it won't keep them if culture and growth opportunities aren't there.*

## Frequency of Burnout Experiences



*Around **4 in 10** professionals report low burnout, nearly **3 in 10** experience frequent strain.*

## Burnout × Remote Work



*Burnout is highest in fully office-based roles and lowest around **3–4 remote days**, showing balanced hybrid work may reduce strain more than either extreme.*





**Rogier Rouppe van der Voort**  
*Most consider moving when they hit a career ceiling.*

**Kevin Daul**  
*Pay, reputation and belief in the product strongly shape job choice.*

**Calum Peacock**  
*Candidates want meaningful impact, not just a small role.*

# 05 Learning & Development

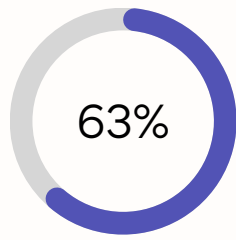
As Fintech keeps moving fast, staying relevant is becoming a constant effort rather than a one-off step. Professionals are increasingly aware that keeping up means continuously building new skills, especially as technology and regulation keep shifting.

**Learning:** On-the-job learning (33.1%) and mentorship (31.9%) are the top preferences by a clear margin. Formal training programmes come last at just 10.2%. People want to learn through doing and through good managers, not through structured courses.

**It Holds Across the Board:** Even among those who rate L&D as extremely important, the preference for on-the-job and mentorship-based learning stays consistent. Structured programmes are not the dominant choice regardless of how much someone values development.

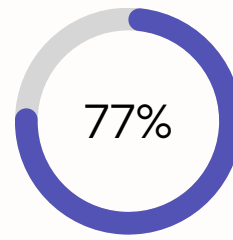


## Importance of L&D



**High importance**

## Satisfaction With L&D Support



**Unsatisfied**

**L&D Importance vs. Satisfaction:** 63% consider learning and development highly important, yet 77% are unsatisfied with what their organisation actually provides. In a sector like fintech, where regulation, technology and business models shift constantly, that gap has real consequences. People who can't grow in their role will eventually find somewhere they can.



**Lisa Jesudas**  
Recruitment Consultant at PCN

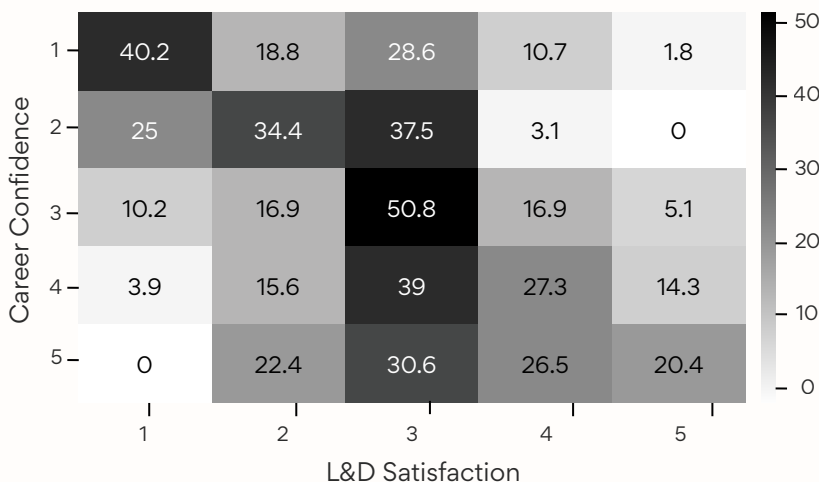
*Learning and development opportunities are particularly important for younger or mid-career professionals.*



**Nathan Southerton**  
Director at PCN

*Candidates often see development as being challenged and growing in the role, rather than attending formal training.*

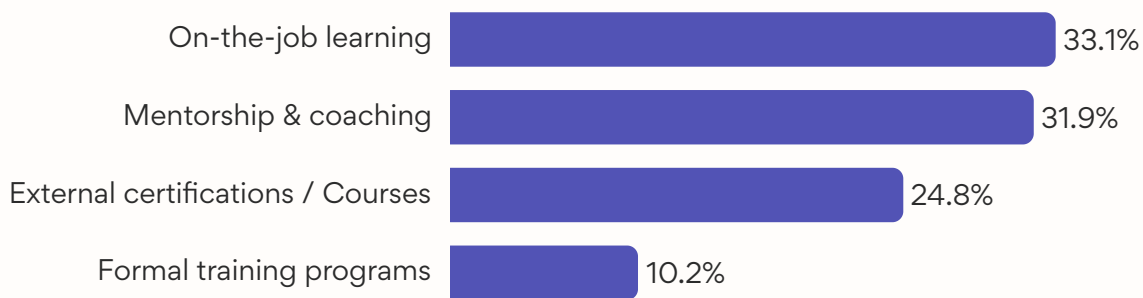
## L&D Satisfaction x Career Confidence



### **The Confidence Link**

*There's a clear connection between L&D satisfaction and career confidence. The more supported professionals feel in their development, the more confident they are about their future.*

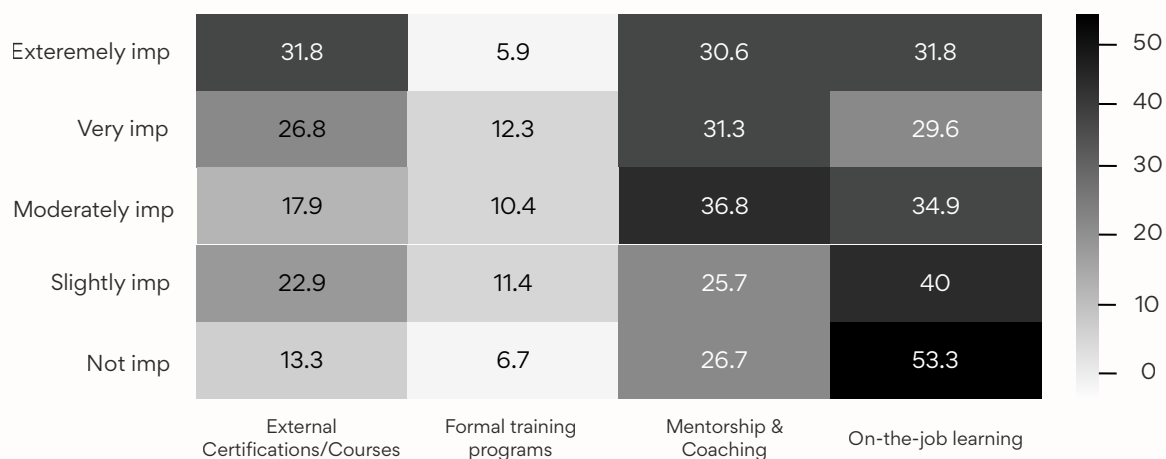
## Preferred Learning Pathways



**Kevin Daul**  
Senior Consultant at PCN

*Candidates often value on-the-job learning more than formal training budgets. Having a strong manager who can coach and guide them is usually seen as more impactful than attending external courses.*

## L&D Importance × Preferred Upskilling Type



Across all importance levels, professionals consistently lean toward on-the-job learning and mentorship rather than formal training programmes. Even among those who see L&D as extremely important, structured courses are not the dominant choice.

Among respondents who see L&D as not important, the strongest preference is still on-the-job learning (~53%), indicating they may value learning that happens organically rather than through intentional career investment.

# 06 Fintech & AI

While AI brings clear opportunities for efficiency and innovation, it also introduces new questions around workforce dynamics and future capability needs.

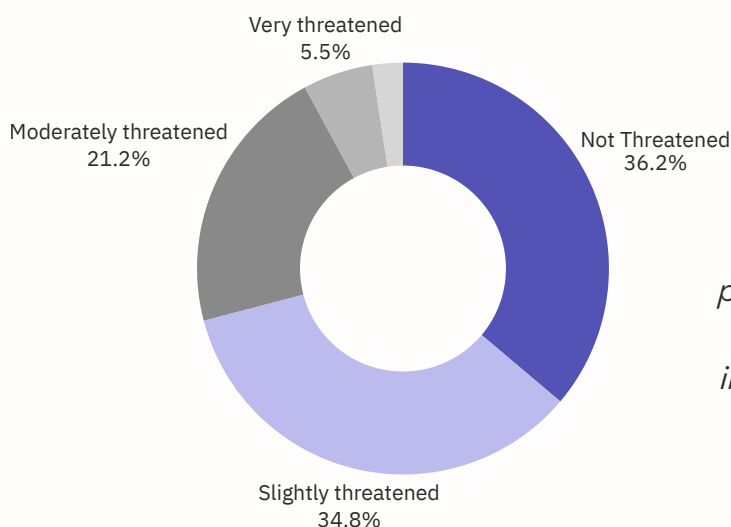
**AI Impact on Job Security:** Most professionals are not panicking. 36.2% feel not threatened at all, and 34.8% only slightly threatened. Just 5.5% feel very threatened. The prevailing mood is caution rather than fear.

**Threat Follows Perception, Not Reality:** Among those who see high AI impact on their work, only 12.8% feel very threatened while 43.6% still don't feel threatened. This shows anxiety is tied to how disrupted someone feels in their specific role, not a general fear of AI as a technology.

**AI's Influence on Work:** 66.7% expect a moderate to high impact from AI on their current role. It's increasingly seen as a gradual force reshaping skills and responsibilities rather than an overnight threat to jobs.



# AI Impact on Job Security



*Responses indicates that most professionals currently feel limited or moderate concern about artificial intelligence significantly threatening their roles or workforce position.*



**Nathan Southerton**  
Director at PCN



*Interest is increasing around how AI and automation are reshaping skill demand, particularly in areas such as analytics and financial crime. As routine and manual tasks become more automated, organisations may require fewer people overall, but with stronger technical and problem-solving capabilities.*

*This shift is creating concern across experience levels. Junior professionals often worry about their limited track record in a more technology-driven environment, while senior professionals face pressure to adapt their expertise and leadership style to new ways of working.*

## AI Threat × AI Impact

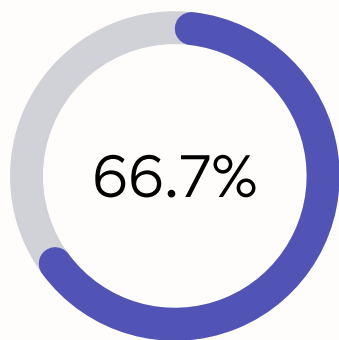
Among professionals who perceive high AI impact, only **12.8%** feel very threatened, while the largest share (**43.6%**) report feeling not threatened.

Where AI impact is seen as low, concern is even softer, **46.1%** feel only slightly threatened and just **0.9%** feel very threatened.

Even at very high perceived impact, responses remain mixed, with **31.8%** still not feeling threatened, indicating adaptation rather than panic.

***This indicates that AI anxiety in Fintech is shaped more by perceived role disruption than by general technological fear.***

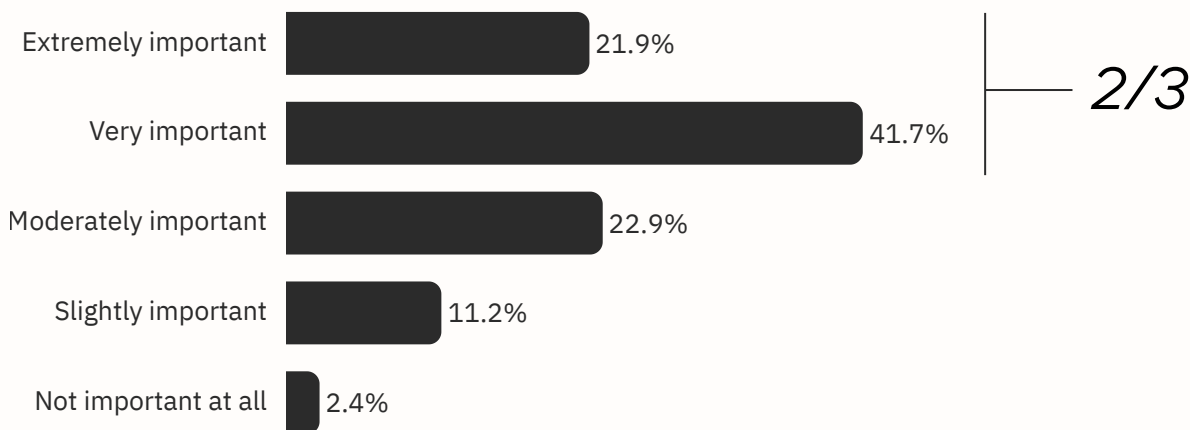
## Influence of AI on Current Work



More than 60% of professionals expect a moderate-to-very high impact from AI (**42.9% moderate + 18.6% high + ~6% very high**). This indicates that AI is increasingly seen as a real but gradual force shaping roles and skills, rather than a sudden disruptive threat.

### Moderate to High Impact

## Importance of AI-related Training



The relationship between AI training importance and career confidence is very weak, showing that even though many professionals rate AI training as very important, this does not consistently translate into higher confidence levels. Confidence appears to be shaped by broader factors like progression, leadership and culture rather than training on any single topic.



**Kevin Daul**

Senior Consultant at PCN

*Technical candidates may perceive a lack of visible AI strategy or product focus as a competitive disadvantage when evaluating employers. At the same time, AI is generally viewed less as a direct job replacement risk and more as a tool that automates routine tasks, reshaping roles rather than eliminating them.*

# 07 Diversity & Inclusion

Diversity, equity and inclusion has moved from a talking point to a real factor in how professionals choose and stay in jobs. But good intentions don't always match lived experience. This section looks at how fintech professionals actually experience DEI in the workplace, where barriers still exist, and what happens to retention when people don't feel included.

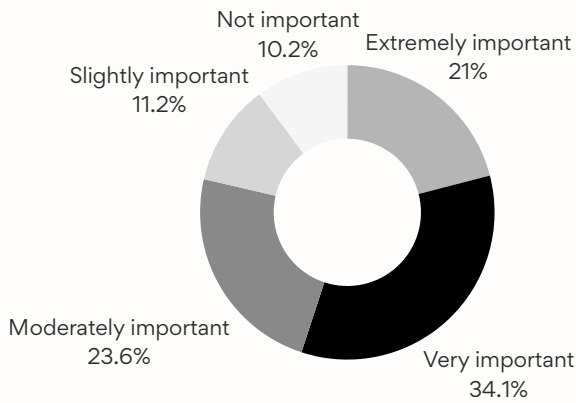
**DEI Importance:** 55% rate DEI as very or extremely important, yet 58.8% say they have experienced an inclusive environment, a gap between expectation and reality that varies widely by company and role.

**Career Barriers:** Nearly 4 in 10 professionals have personally experienced barriers to progression due to gender, ethnicity, age or background. That is not a minority experience.

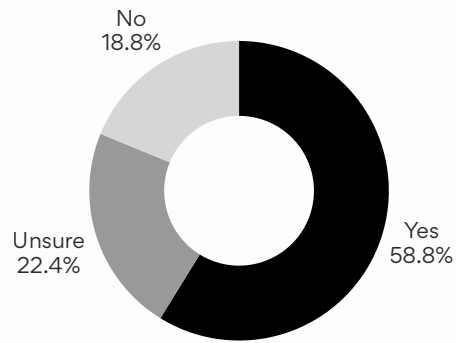
**The Results:** Among those who faced DEI barriers, 43% cite leadership as a reason to leave, compared to 36% among those who haven't.



## Importance of DEI



## Experience of DEI in the Workplace



55% of professionals rate DEI as very or extremely important, yet 58.8% say they have actually experienced inclusive environments at work.

## Experiences of Barriers to Career Progression

38.6% have personally experienced barriers to career progression due to gender, ethnicity, age or background. That's nearly 4 in 10 people.



## DEI Experience × Leadership as Leave Factor

Among those who have experienced DEI barriers, 43% cite leadership as a reason to leave, compared to 36% among those who haven't. The message is straightforward: when people feel excluded or overlooked, their trust in leadership erodes, and their likelihood of leaving goes up.



**Lisa Jesudas**  
Recruitment Consultant at PCN

*International candidates often ask about language expectations and team diversity, while women are more likely than men to raise questions around representation and inclusion.*



**Calum Peacock**  
Freelance Director at PCN

*For permanent roles, however, culture and having the right team environment become much more important than DEI.*

# The Hiring Gap in Fintech

Earlier this year, PCN published a dedicated report on gender representation in fintech hiring, analyzing over 8,000 new hires across 20 European fintech companies to understand where women are entering the industry, and where they are not.

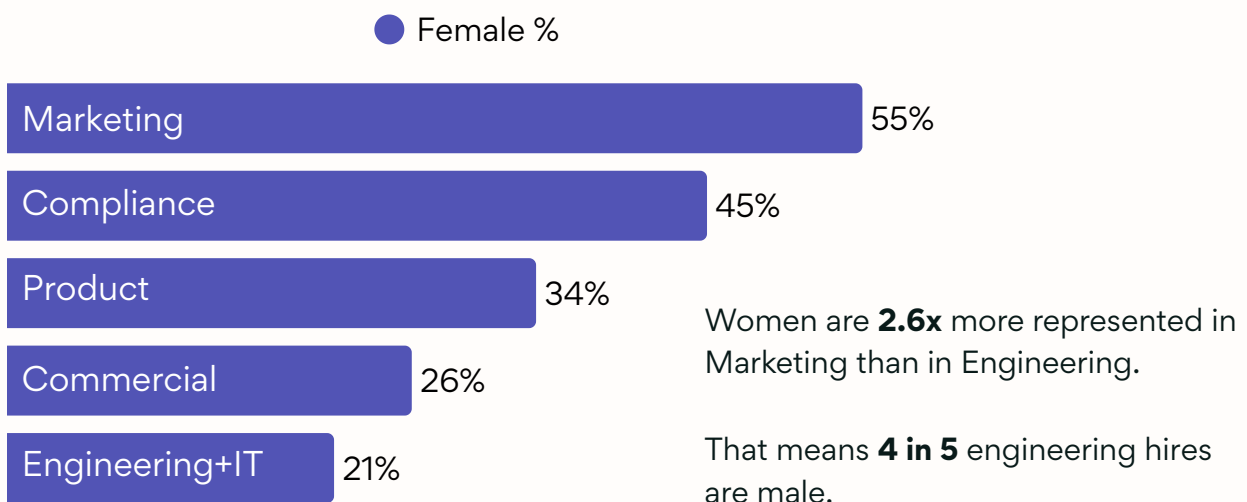


**Only 27% of new hires were women, 1 in 4.**

## Women’s Hiring by Function

Marketing is the only function where women are in the majority at 55%. Engineering sits at the other end at just 21%, 4 in 5 engineering hires are male.

But the real issue is in the volume. Commercial and Engineering make up over 80% of all hiring. Marketing, where women are most represented, accounts for just 4.7% of total hires. Women are gaining ground in the smallest corners of the industry, while the functions that drive revenue, product and infrastructure remain heavily male.



# 8 Key Takeaways

This section brings together the main signals emerging from the analysis and translates them into practical reflections for leaders and decision-makers. By connecting workforce perceptions with broader organisational priorities, the following pages highlight key considerations around talent attraction, engagement and long-term capability building within the evolving Fintech landscape.

The insights presented throughout this report highlight how the expectations, motivations and experiences of Fintech professionals are evolving in response to changing market conditions, technological transformation and shifting workplace priorities.



# Key Insights

## Talent behaviour and career psychology

### 1 Career growth makes people stay

Across the Fintech workforce, perceived future progression has become a more decisive retention factor than immediate job satisfaction. When professionals feel their development trajectory is slowing or unclear, engagement often begins to decline before any formal intention to leave is expressed. This highlights the importance of visible growth pathways in sustaining long-term commitment.

### 2 AI is changing the way we work

Burnout rarely emerges purely from workload intensity; it often develops alongside frustration about stalled career momentum. As pressure accumulates, dissatisfaction tends to shift from individual role concerns toward broader organisational factors such as leadership clarity, cultural alignment and structural support. This progression shows burnout is both a performance and trust risk.

### 3 Talent is looking for purpose-driven environments

Professionals are increasingly evaluating opportunities through the lens of purpose, impact and alignment with organisational values. Many seek roles where they can feel strategically relevant rather than operationally replaceable, reflecting a broader shift from transactional career thinking toward longer-term professional fulfilment.

# Key Insights

## Reward, capability and future readiness

### **4 Pay does not determine long-term loyalty**

Base salary and incentives remain central reference points for market value, yet financial reward alone does not sustain long-term engagement. Perceptions of fairness are strongly influenced by recognition, workload balance and clarity around progression. As careers advance, qualitative factors such as influence, autonomy and leadership credibility tend to outweigh incremental compensation gains.

### **5 AI is changing the work, not eliminating it**

Fintech professionals largely accept that AI will reshape their roles, but the mood is adaptation, not panic. Most feel moderately exposed rather than threatened, and two-thirds see AI training as important. What is clear is that organisations with no visible AI strategy or development path are increasingly seen as a risk by candidates evaluating their next move.

### **6 Learning is becoming a form of career security**

Continuous development is increasingly viewed not only as a route to advancement but also as protection against industry volatility and technological disruption. Where learning pathways are visible and supported, professionals tend to feel more confident about their long-term employability and organisational future.

# Executive Summary

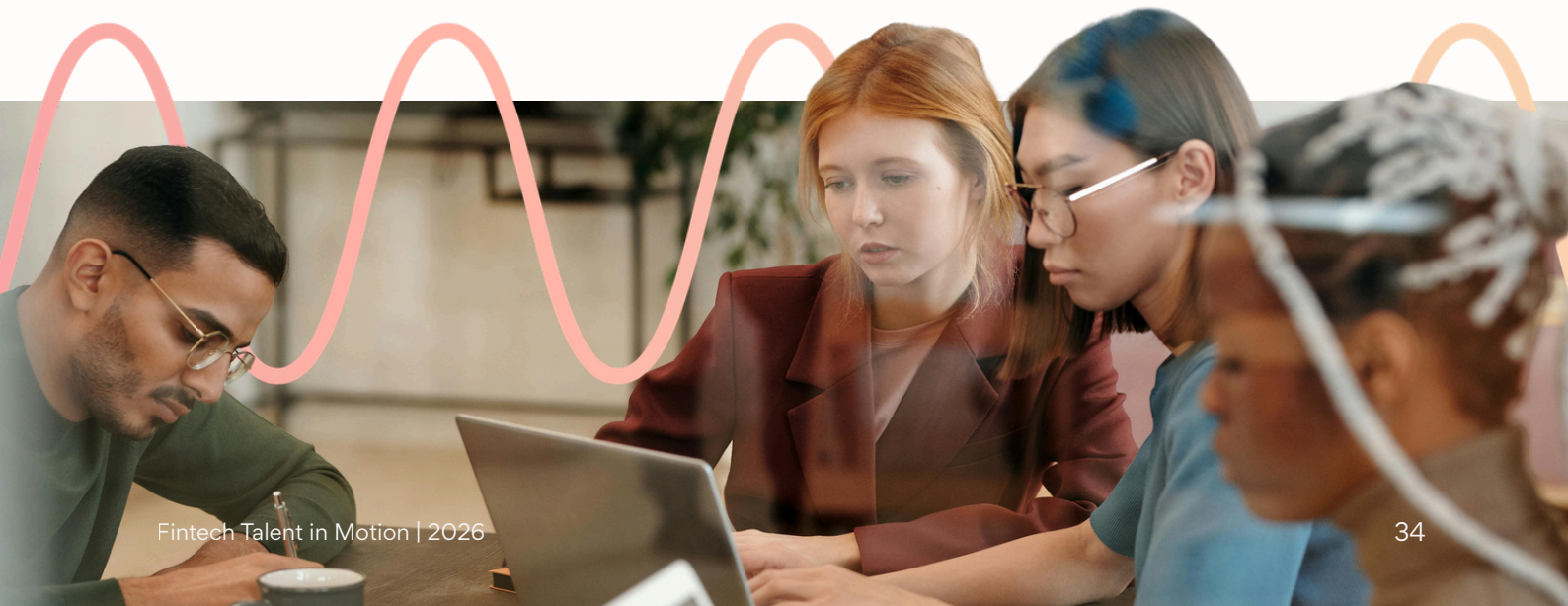
The Fintech workforce is changing, and so are the reasons people stay or move. Professionals are focused on where their career is going, whether they are developing the right skills and staying relevant in a fast-moving industry.

Retention is becoming more about future visibility than present satisfaction, and organisations that can't offer a credible path forward will struggle to hold onto their best people.

Compensation still matters, but it is no longer enough on its own. How fair pay feels depends on workload, recognition and clarity around progression. As people become more senior, factors like influence, autonomy and purpose start to carry more weight than the next pay rise.

AI is no longer a background conversation. It is actively reshaping how professionals think about their roles, their skills and their long-term relevance. Most are adapting rather than panicking, but the pressure is real, particularly for those in functions most exposed to automation.

For employers, the message is clear. Balancing competitive pay with strong leadership, clear progression and a credible approach to long-term development is no longer optional. It is what the market expects.



# Listening Before Leading

This report is the result of a shared effort between PCN and FIBE Berlin to bring real workforce perspectives closer to industry conversations. While data can highlight patterns, meaningful insight often comes from combining numbers with the everyday experiences of the people shaping the Fintech ecosystem.

Through ongoing dialogue with professionals, candidates and hiring leaders, PCN brings a practical understanding of how talent expectations are evolving in real time. FIBE, as a platform for exchange across founders, institutions and innovators, provides the space where these perspectives can be discussed, challenged and translated into action.

Together, this collaboration aims to move beyond assumptions and contribute to more informed, human-centred decisions about the future of work in financial technology. By connecting market insight with open industry dialogue, the initiative reflects a shared commitment to supporting sustainable growth, stronger organisations and more resilient career pathways across the global Fintech community

# Contact PCN

Your growth ambitions deserve the right people behind them. With a long-standing commitment to helping financial services organisations navigate talent challenges, we're here to support you whenever you need us.

For general enquiries or to discuss your hiring requirements, please get in touch with us.



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# Index: Sample Profile

This section outlines the profile of professionals included in the study, covering the industry segments they work in, their primary roles, levels of experience, geographic distribution and the regional headquarters of their organisations. It also provides an overview of the methodology used in the analysis, including how the data was collected and structured.

The sample is strongly concentrated in Payments (around 60%) and is largely centred around commercial, product and technology roles. Respondents are predominantly mid- to senior-level professionals, with most bringing over a decade of experience, and are primarily based in Western Europe.



# Methodology

This report is based on data collected over a **three-month** period through a structured survey of professionals across the global Fintech ecosystem. More than **420** responses were gathered via Typeform, covering a broad mix of roles, seniority levels and geographic markets.

The data was analysed using Python, allowing us to look not only at individual responses but also at how key factors connect. This includes areas such as compensation, career expectations, ways of working and perspectives on future skills. The focus was on identifying patterns that reflect how professionals are actually experiencing the market today. All responses were handled confidentially and analysed in aggregate.

Alongside the survey data, we also draw on input from experienced Fintech recruitment consultants. With over **15 years** of continuous exposure to hiring trends in the sector, these perspectives help connect workforce sentiment with real hiring activity, adding a practical layer to the analysis.



## Talent by Segment

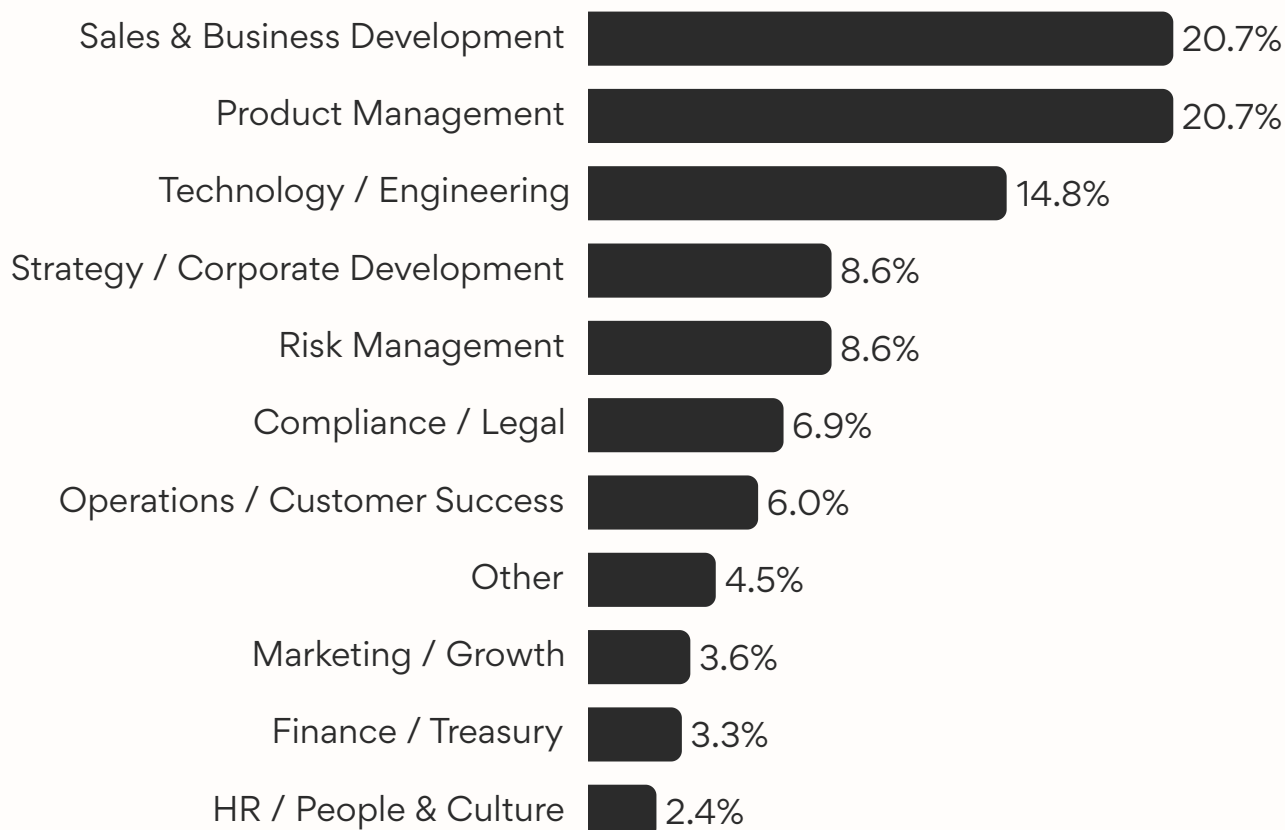
Respondents are strongly concentrated in the Payments segment, representing around 58% of the sample.

A further 21% work in adjacent Fintech areas such as neobanking, financial data, embedded finance, lending platforms and specialised advisory roles.

The remaining share is distributed across other segments including Banking-as-a-Service (6%), Open Banking (4%), BNPL and WealthTech (each around 2%), as well as InsurTech, Blockchain and Crypto-related domains.



## Talent by Job Function

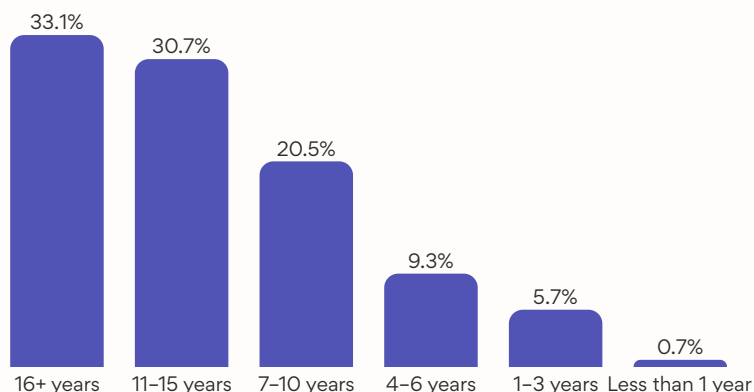


*Largely centred around **commercial growth, product and technology.***

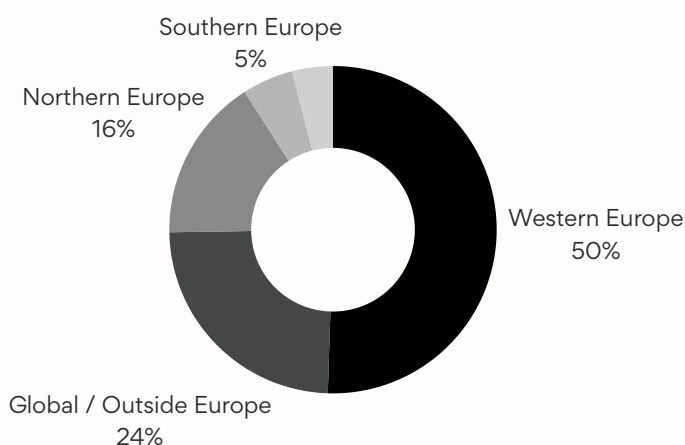
## Talent by Experience

Mid-to-senior professionals represent the majority of respondents, with many bringing more than a decade of industry experience.

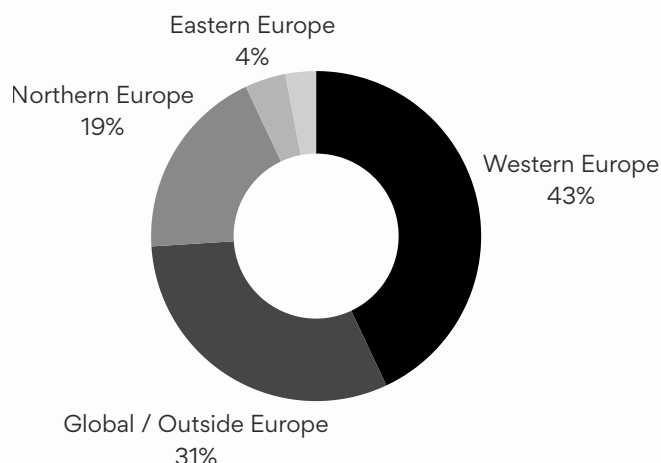
As a result, the perspectives captured in the study reflect not only current workplace realities but also longer-term views on career progression and stability.



## Talent Location



## HQ Location



## Talent by Geography

Most respondents are based in Western Europe, reflecting where much of the fintech ecosystem is already established and operating at scale.

What's more interesting is the spread beyond that. With representation across other parts of Europe and globally, what we see here is a mix of markets that don't operate in the same way. Expectations are shaped just as much by local context as they are by broader industry trends.

You see a similar pattern in company headquarters. While many are still rooted in Western Europe, there's a clear global layer, which adds another dimension to how the market is evolving.

**PCN × FI×BE**

