

Fintech, By Women

Where women are getting hired in fintech,
and where they're not

Part 2



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, we make hiring faster, smarter, and more effective.

Through our Market Insights arm, we also share research, trends, and industry intelligence to help companies and professionals better understand the evolving fintech landscape and make informed decisions about hiring strategies and career moves.

About EWPN

The European Women Payments Network (EWPN) is a community dedicated to supporting women in the payments and fintech industries.

EWPN focuses on inspiring, empowering, and connecting women through networking, mentoring, and knowledge sharing. Through events, workshops, and community initiatives, the network brings together women across Europe to share experiences, learn from industry leaders, and support each other's professional growth.



You can't fix what you don't measure. We built this report because the fintech industry talks a lot about diversity, but rarely looks at the actual numbers. We wanted to change that. Not to shame anyone, but because the data is the starting point for every real conversation.

In this report, we combine EWPN's mission to support women in payments with PCN's hiring insights to look at gender representation across fintech companies and departments.



Rogier Rouppe van der Voort

CEO of PCN

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About This Report

Diversity in fintech gets talked about a lot. It comes up at every conference, every panel, every end-of-year review, and it seems like companies really do want to do something about it. Targets are being set, leaders are paying attention, and there is a real shift happening towards more diversity. But after all that emphasis, after all the investment and the promises of change, we just wanted to see what is really going on.

We decided to look at gender representation in fintech hiring through the lens of seniority. We think that is the right place to look because it tells you where in a career the gap actually is. Women missing at junior level points to one set of problems. Women missing at manager level points to something else entirely, something closer to leadership, closer to power, and a lot harder to explain away with pipeline arguments. We segmented by years of experience to see who is being hired at each level: junior, mid, senior and manager. Those four numbers tell a far more interesting story than any single average, and understanding where women are entering the industry, at what point in their career and at what level of influence, matters a lot for what fintech leadership will actually look like ten years from now.

What we measured:

- 11,806 new hires across 20 European fintech companies
- Each hire split into one of 4 seniority bands by years of experience
- Female % at each level, per company and across the full dataset



Looking Back: The Function Gap

[Read Part 1](#)

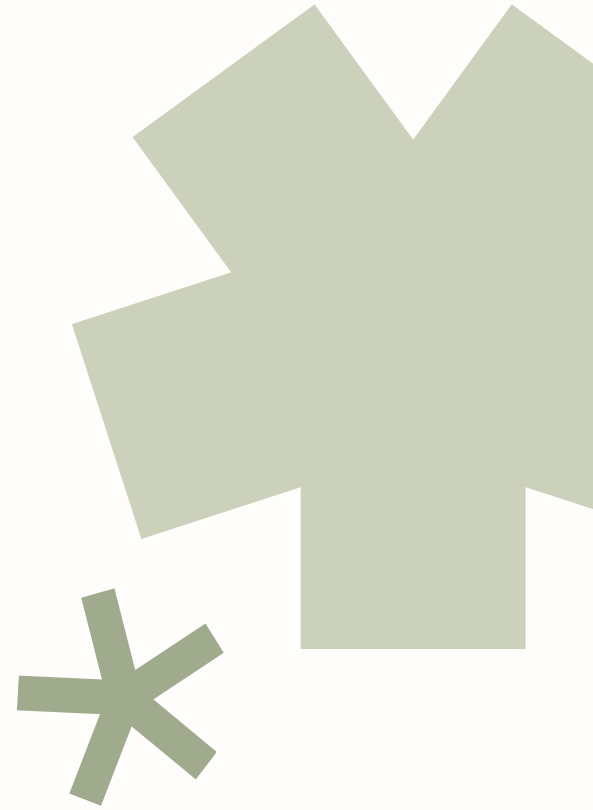


Earlier this year, in our previous report about diversity, we took a look at gender representation in European fintech hiring. We wanted to understand where women are actually being hired, what the new hires looked like over the past year, which job functions they were going into, and what that tells us about the direction of the industry.

The first finding was simple but telling: across 20 companies and over 8,000 new hires, only about 1 in 4 was a woman. From there, we went deeper, looking at how that number breaks down by function. Marketing was the only function above gender parity at 55% female. Engineering, which makes up 40% of all fintech hiring, sat at just 21%. That imbalance matters because when your largest hiring function is also your least diverse, it drags down the whole picture regardless of what is happening elsewhere. Even if every other function improved dramatically, the scale of technical hiring means the overall number barely moves.

At company level, the gap between the best and worst performers was quite significant. Smaller firms like Solaris and Modulr were leading on gender balance, while some of the biggest names were sitting at the bottom of the table. Revolut, Stripe and Klarna, three of the most recognised brands in European fintech, were among the lowest for female representation, which is surprising given their size, resources and the diversity commitments they publicly make. Their hiring volumes are enormous, and when large companies perform poorly on diversity, they pull the industry average down in ways that smaller companies simply cannot compensate for, even when those smaller companies are doing everything right.

We concluded that is not something one company can fix on its own. Building more balanced teams across fintech is a shared responsibility, and the decisions being made today will shape what the industry looks like at leadership level for years to come.



Methodology

This report analyzes new hires made in the past 12 months (between June 2025 and June 2026) across a selection of fintech companies. The hiring data was collected through LinkedIn data, focusing on publicly visible hiring activity. The goal was to understand gender representation in recent hiring and how it varies across different departments.

Companies

The companies were selected based on their size and hiring activity, including a mix of small, mid-sized, and large fintech companies. This distribution helps provide a more balanced view of the industry.

- | | | | |
|--------------|-----------------|-------------|---------------|
| 1. Adyen | 6. SumUp | 11. Mollie | 16. Airwallex |
| 2. Worldline | 7. Edenred | 12. Wise | 17. Modulr |
| 3. Nexi | 8. Checkout.com | 13. Unzer | 18. Finom |
| 4. Stripe | 9. Worldpay | 14. PPRO | 19. Nuvei |
| 5. Klarna | 10. Revolut | 15. Solaris | 20. Payrails |

We classified each hire by years of professional experience as shown on their LinkedIn profile at time of hire. Here's exactly what each band means:

JUNIOR

0 – 3 yrs

Early career. Recently graduated or up to 3 years in a professional role. Often in associate or analyst positions.

MID-LEVEL

3 – 5 yrs

Building expertise. Starting to lead workstreams independently. Typically titled "Senior X" or "Specialist".

SENIOR

5 – 8 yrs

Established professional. Deep domain expertise. Often mentoring others. Titles like "Lead", "Principal", "Senior Manager".

MANAGER

8 – 12 yrs

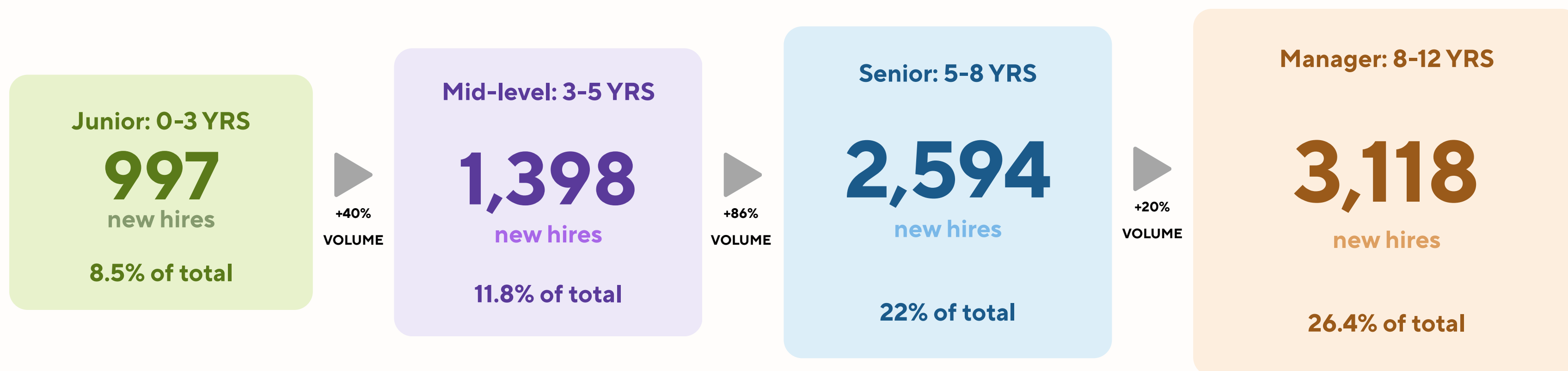
People & org leadership. Directly managing teams, owning budgets and strategic direction. Titles: "Manager", "Director", "VP".

Fintech Hiring by Seniority Level

The data shows a clear shift toward hiring professionals with 5+ years of experience, with Senior and Manager roles representing nearly half of all new hires. This suggests fintech companies are prioritizing specialized expertise, leadership capability, and faster business impact over early-career talent expansion.

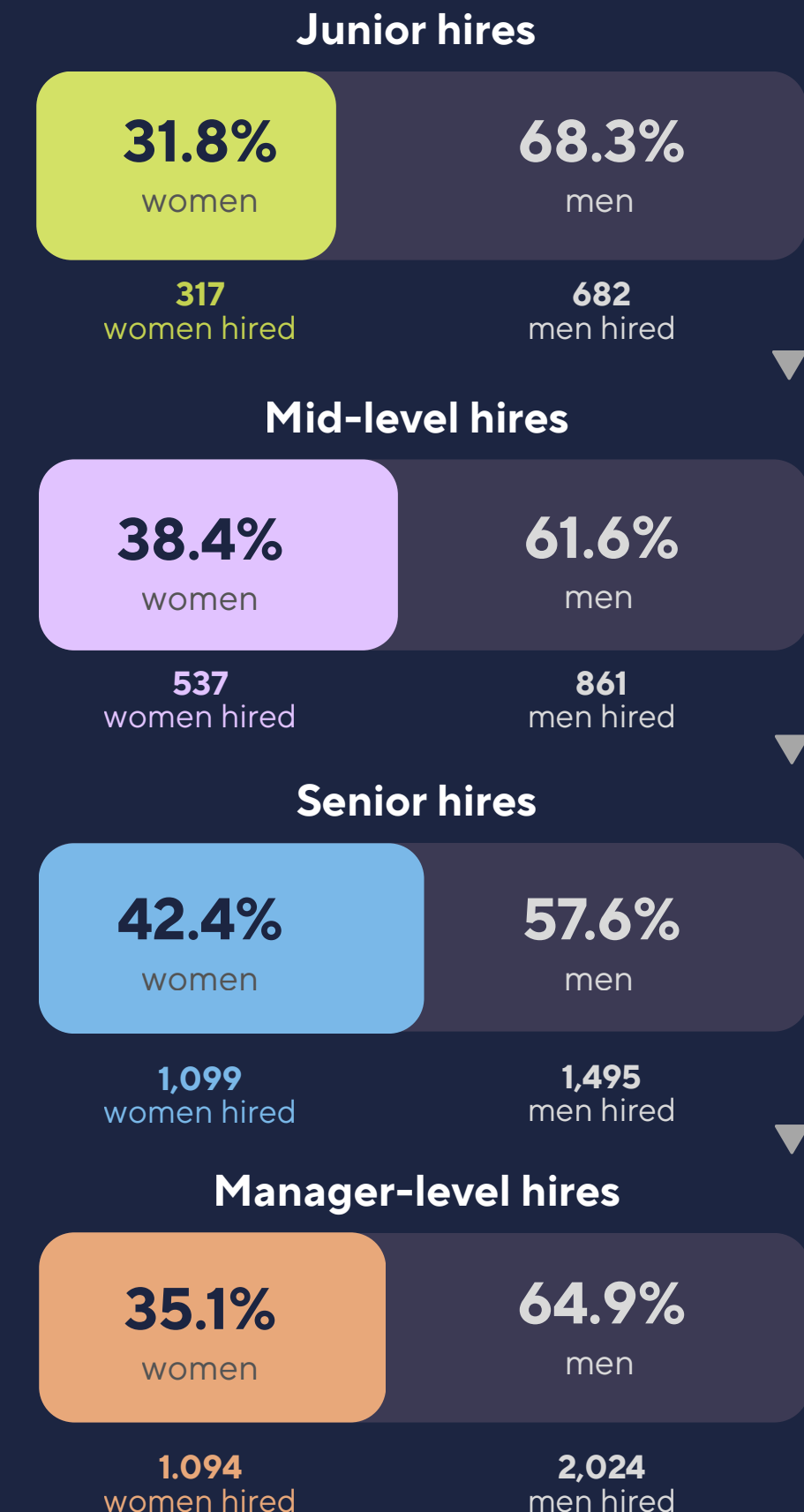
Key takeaways:

- 48.4% of hires are Senior or Manager level
- Experienced talent dominates fintech recruitment
- Junior hiring remains limited (8.5%) compared to higher-impact roles



How many of those hires were women?

- **Junior (31.8%):** Less than 1 in 3 junior hires is a woman. This is the number that matters most, because so much hiring at higher levels is likely people moving around within the industry, junior level remains the one that will actually shape how diverse fintech looks ten years from now. If the foundation starts this imbalanced, the industry is already behind before anyone gets a chance to grow.
- **Mid-level (38.4%):** The picture improves here, and it could mean women are entering more actively at this stage, possibly from adjacent industries or making later career switches into fintech. Either way, the direction is encouraging.
- **Senior (42.4%):** The closest to balance across all four levels. Women with established careers are clearly being hired at this level. But again, a good part of that could be movement within the industry rather than new talent coming in, which means the number looking better doesn't necessarily tell us fintech as a whole is becoming more diverse.
- **Manager (35.1%):** The largest hiring tier in the entire dataset, and representation drops back to 35%. The numbers climb steadily from junior to senior, then fall at exactly the level that matters most for leadership.



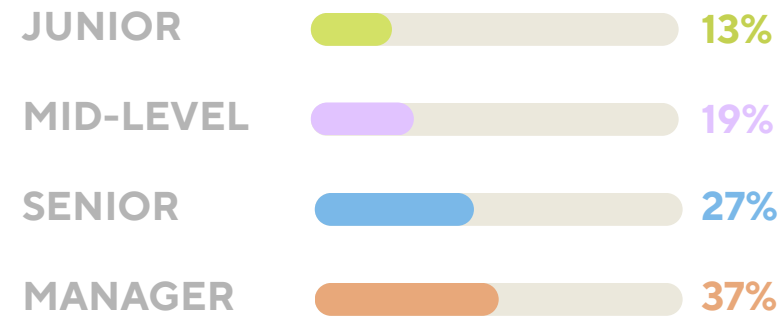
Archetype 01

The Climbers

Female representation increases as seniority rises. These companies aren't building diverse junior pipelines, they're importing experienced women from outside. Better at the top, but hollow at the bottom.

Junior low → Manager higher

FEMALE %

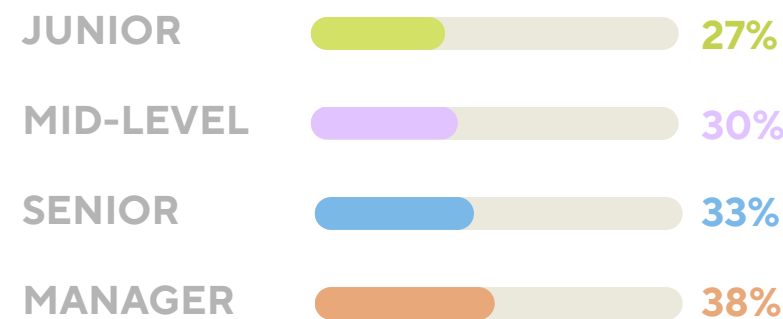


Stripe

2,576 headcount - 842 new hires

Only 13% of junior hires are women, the lowest in the entire dataset. Yet manager level reaches 37%. Stripe is recruiting experienced women externally rather than growing them internally. That works short-term, but it's not building a self-sustaining diverse pipeline.

FEMALE %



SumpUp

2,362 headcount - 793 new hires

A steady climb from 27% to 38% across the four levels, no dramatic spikes but a consistent upward trend. Women are more likely to join SumUp in senior and leadership roles than at the start of their career there. A sustainable pattern, but the entry point needs work.

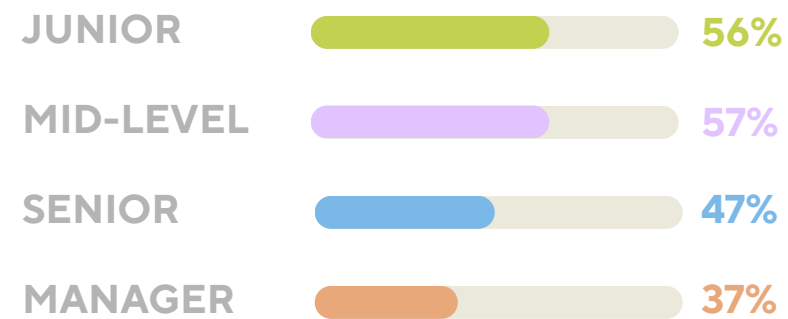
Archetype 02

The Droppers

Strong early numbers, but women disappear at manager level. The entry pipeline exists, the path through it doesn't. This is the classic glass ceiling, visible and structural, at the exact leadership transition point.

Junior high → Manager lower

FEMALE %

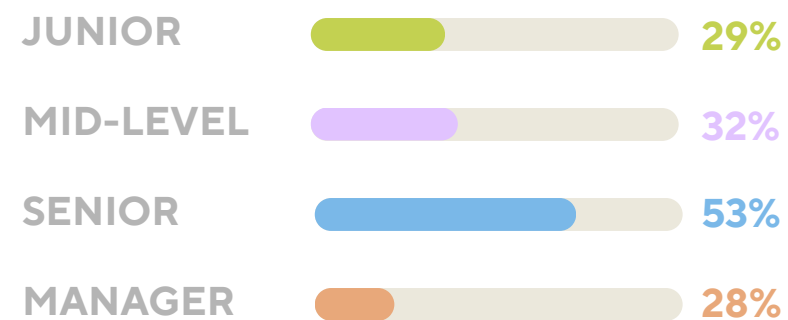


Adyen

3,421 headcount - 773 new hires

56% female at junior, 57% at mid, one of the strongest starts in the dataset. But by manager level that number is down to 37%. The hiring data can't tell us why, but the gap is there. Adyen is clearly hiring women at junior and mid level, and doing it well. What happens between that and manager level is a question only they can answer.

FEMALE %



Revolut

9,421 headcount - 3,150 new hires

The most striking pattern in the dataset. 53% female at senior, then 28% at manager. A 25-point crash. Revolut hires women as experienced individual contributors but not into leadership. With 3,150 new hires, this pattern has outsized impact on industry-wide numbers.

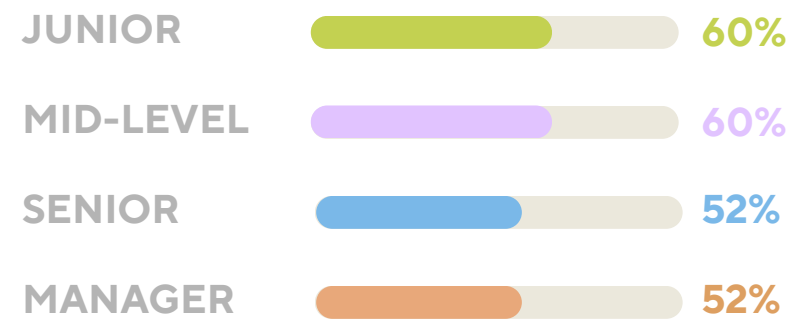
Archetype 03

The Consistent Ones

Female representation stays roughly stable across all four levels, high or low. These companies have an embedded hiring approach that doesn't change by seniority. Modur does this brilliantly. Klarna does it badly, but consistently.

Stable across all 4 levels

FEMALE %

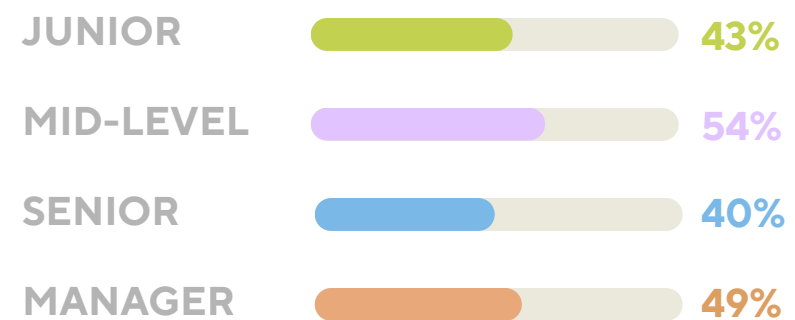


Modur

327 headcount - 136 new hires

52-60% female across all four levels, the only company in the dataset to be consistently above parity at every seniority band. This shows that gender balance at every level isn't theoretical. It's happening right now at a real fintech company.

FEMALE %



Nexi

2,399 headcount - 490 new hires

43% at junior, 54% at mid, 40% at senior, 49% at manager. One of the most balanced companies in the dataset across all four levels, and not a small firm. Nexi shows that consistent representation doesn't have to come at the cost of scale.

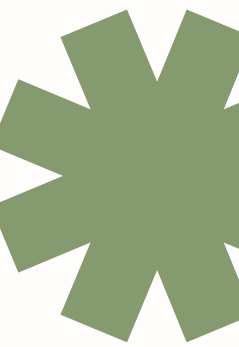
Not all bad news

The overall number is 25.8% female. That sounds low, and it is. But when you break it down by level, the picture gets more interesting than a single headline allows.

Senior-level hiring sits at 42% across the dataset, closer to balance than most people would expect going in. And the direction matters too: female representation goes up at every level from junior to senior, from 31.7% to 42.4%.

Some companies are doing this consistently well across all four levels. Modlur sits at 52–60% female across junior roles all the way to manager roles. Nexi, similarly, holds strong at every band. Wise, with over 6,000 employees, maintains 40–55% across the whole ladder. These aren't small or unusual companies finding a workaround, they're operating at real scale and getting the numbers right. That matters because it removes the excuse that balance is somehow structurally impossible in this industry. It isn't. Some companies are already there.

But they are still the minority. At manager level, the largest hiring tier in the entire dataset, the number drops back to 35%. More hires, less balance, at exactly the level that feeds into leadership. So while the positive signs are real, the overall picture at the top of the ladder is still where the work needs to happen.



Where the Risk Lives

Manager level is the biggest hiring tier in the dataset, 3,118 hires, and only 35% of those are women. That's where the weight of the problem sits.

Junior level sounds like the logical place to start, but it's only 8.5% of all new hires, so improving it alone won't shift the overall picture much. The real volume is at manager, and those are also the people who will be running teams and shaping hiring culture going forward.

Future Outlook

If current patterns hold, engineering and revenue leadership in 2030 will continue to be predominantly male, with a persistent gap at VP and C-suite level tracing directly back to today's manager-level decisions.

Final Word

25.8% overall. But behind it: four levels, twenty companies, and patterns that look completely different depending on where you look.

01 Senior hiring is better than expected.

42% female at senior, close to parity at some companies. At this specific level, the numbers are actually working.

02 The manager drop is where the problem lives.

The biggest hiring tier in the whole dataset, and female representation drops to 35% there. That's the number that will shape leadership in five years.

03 Large companies move the whole industry.

Revolut alone accounts for 3,150 hires in this dataset. When a company that size has 28% female at manager level, it moves the industry number.

04 Some companies are showing the way.

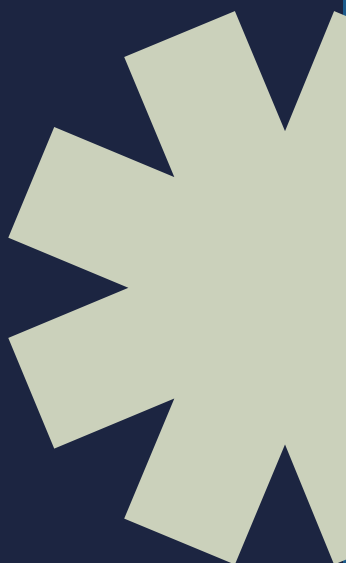
Modulr, Nexi, and Wise prove that consistent balance across all levels is indeed achievable today.

05 The companies that know their own shape will move fastest.

A Climber and a Dropper have completely different problems. One isn't building a pipeline, while the other is losing women before leadership. The fix looks different for each one.

06 The talent pool is not growing.

The talent is moving around instead of coming in fresh. Without fixing junior hiring, the industry stays the same size and just redistributes what it already has.



Contact PCN

Your people 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

180K+

Fintech professionals
in our network

980+

Fintech clients served

Get in touch with us for more insights or to discuss your hiring strategy.



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Yes, we can!

PCN x  EWPN

Every company. Every level.

Female % at each seniority band. Sorted roughly by overall performance. Bar length = representation.

COMPANY	JUNIOR (0-3 YR)	MID (3-5 YR)	SENIOR (5-8 YR)	MANAGER (8-12 YR)	PATTERN
Modulr 327 HC • 136 hires	60%	60%	52%	52%	Consistently balanced
Nexi 2,399 HC • 490 hires	43%	54%	40%	49%	Strong across levels
Wise 6,016 HC • 1,529 hires	40%	55%	42%	41%	Best large-co consistency
Nuvei 775 HC • 140 hires	54%	50%	39%	35%	Strong entry, fades up
Adyen 3,421 HC • 773 hires	56%	57%	47%	37%	Dropper - loses at leadership
Edenred 1,663 HC • 274 hires	39%	30%	40%	40%	Fairly consistent
Checkout.com 1,410 HC • 518 hires	36%	36%	35%	34%	Flat – consistently mid
Mollie 1,050 HC • 373 hires	48%	36%	38%	38%	Strong junior, dips mid
Worldpay 3,342 H6 • 552 hires	31%	54%	34%	34%	Mid spike – imported talent
Worldline 9,620 HC • 1,050 hires	27%	40%	31%	40%	Mid & manager peaks

Every company. Every level.

Female % at each seniority band. Sorted roughly by overall performance. Bar length = representation.

COMPANY	JUNIOR (0-3 YR)	MID (3-5 YR)	SENIOR (5-8 YR)	MANAGER (8-12 YR)	PATTERN
Revolut 9,462 HC • 3,150 hires	29%	32%	53%	28%	Senior spike, manager crash
SumUp 2,362 HC • 793 hires	27%	30%	33%	38%	Steady climber
Klarna 3,338 HC • 340 hires	31%	14%	29%	27%	Mid-level black hole
Stripe 2,576 HC • 842 hires	13%	19%	27%	37%	No junior pipeline
Unzer 500 HC • 108 hires	39%	50%	43%	19%	Steepest manager cliff
Solaris 482 HC • 84 hires	40%	63%	33%	44%	Mid spike, senior dip
Airwallex 262 HC • 151 hires	-	44%	41%	23%	No junior data, manager drops
Finom 403 HC • 143 hires	25%	33%	46%	45%	Climber – strong at senior+
PPRO 280 H6 • 91 hires	100%	40%	29%	43%	100% junior (n=1, small sample)
Payrails 105 HC • 69 hires	0%	50%	33%	32%	0% junior - no entry pipeline