

Top 30

Most Influential Fintech Marketers

2024 REPORT

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Foreword

Why fintech marketing?

Fintech marketing isn't like other kinds of marketing! Whilst trust is important for any business in today's consumer-first economy, for fintechs, it's their lifeblood and the key to success. Unlike banks and traditional incumbents, fintechs can't count on their brand legacy to gain consumers' trust, so fintech marketing has become key to driving demand, customer loyalty and business growth in the sector.

But, the lack of trust and credibility is not the only challenge for fintech marketers. Fierce competition, complexity and tight regulations make the function even more demanding.

The idea behind this annual list

In its 4th edition now, the Top 30 Most Influential Fintech Marketers honour listing aims to recognise the faces behind the fintech sector's success and increase awareness about the critical role of marketing. In this way, we also hope to encourage more young and talented marketers to enter the sector.

Selection criteria

The 30 most influential fintech marketers have been selected by our esteemed judging committee based on the degree of their influence and achievements over the past year – incl. their total reach across different channels, engagement levels, insights relevance, community involvement, media appearance, and any notable achievements like brand campaigns, projects, awards, etc.

Have we missed anyone? If there is someone you look up to, but they haven't been included in the list, you can [nominate them for the next year's edition here](#).

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"We are delighted to partner with the Fintech Marketing Hub, a vibrant community of FinTech marketers, enabling us to keep the ecosystem connected and navigate challenges together."

In the dynamic FinTech sector, key trends are reshaping marketing strategies. From AI driving further personalisation to Blockchain emphasising the importance of trust; from embedded finance demanding seamless user experiences to the changing regulatory framework calling for compliance-focused marketing approaches. Staying relevant in FinTech marketing means adapting to these trends whilst keeping customers engaged.

FinTech marketing also faces the unique challenge of bridging the worlds of finance and technology, built on the values of trust and continuous innovation.

But above all, FinTech marketing is key to drive both innovation and business growth, bringing innovative solutions to markets and nurturing the important relationships with consumers, partners, investors, policy makers and media.

We are delighted to partner with the Fintech Marketing Hub, a vibrant community of FinTech marketers, enabling us to keep the ecosystem connected and navigate challenges together. And we celebrate the incredible marketing champions on a mission to amplify the positive voice of FinTech globally.

Congratulations to all the nominees for their remarkable contributions to the ever evolving FinTech sector.



Roberto Napolitano

*Director of Marketing and Communications,
Innovate Finance*

Judges



Alex Ford
CMO & Co-founder, Claro



Gemma Livermore
Founder, Women of FinTech



Jason Huan
CMO, Endowus



Jessica Zall
CMO, ex-Percent



Polly Gilbert
CMO, Tembo



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Adine Deford
VP Marketing

INFORMED



Adine brings over two decades of experience in marketing cutting-edge technologies. As the VP of Marketing at Informed.IQ, she spearheads initiatives in communications, branding, and growth strategies, recognized for her influential role in social media and her advocacy for women in the tech industry.

Her background features leadership roles across various tech sectors, including CMO positions at Appzero and MineralTree, and pivotal roles at Ogilvy and Lotus Development Corporation. With a dual degree in Marketing Communications and Public Relations from Boston University, Adine is also a committed mentor, passionately supporting female representation in technology.

"Marketers will continue to "do more with less" at least halfway through the year. And for companies looking to fundraise, perhaps a bit longer."

Can you define the term "fintech marketing" in a few words?

Creating awareness of and demand for an automated solution that adds value and/or solves a painful challenge in financial services.

What will fintech marketing look like in 2024?

The economics this year will be shaped by interest rate movement and VC activity. So far we're seeing an uptick in VC fintech investments and have a pretty good idea of what will happen with interest rates later in the year. Marketers will continue to "do more with less" at least halfway through the year. And for companies looking to fundraise, perhaps a bit longer. So fintech marketers will roll up their sleeves and create content (long form, short form, video, podcast) and communities to share that content.

What challenges will fintech marketers face in 2024? And why do you believe so?

Attribution. In 2024 selling enterprise B2B fintech products to lenders often means working with a buying committee. Gone are the days of engaging only with the Executive holding the budget and their technical partner. The sales cycle involves multiple touches with multiple stakeholders over many months.

Being able to track all of the multiple "touches" is hard, especially if you don't have specialized tracking software. We've even lost 3rd party data and cookies! So if you met the "check signer" at a trade show and can track that person's buyer journey to closed-won, lucky you! But that is no longer the norm.

There is also the challenge of selling into a regulated industry. The CFPB, FTC, and OCC have imposed a slew of new regulations that affect fintechs alongside the lenders they serve. We have to demonstrate our value in areas like audit, model risk management, and data privacy.

What are some of your biggest professional highlights of 2023?

Last year was big for Informed. We landed a great mix of large banks, finance companies, and credit unions, giving us a truly impressive customer list. I am especially proud of the level of brand awareness and name recognition we've been able to achieve for a small company.

Name recognition is key for a fintech. Our SMEs are seen as industry experts who can keynote conferences and our customers do "shoutouts" when they're on the stage. We launched a new website and podcast. We maintain a weekly blog and a very active LinkedIn community. This was accomplished with a very lean team and a mindful budget.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

Most marketing roles are unique! As you change companies, you often need to learn a new niche (product), and target a new buyer by title and sometimes industry. In previous fintech roles, I've targeted very different buyers with a very different value proposition even though they were in the same industry. The biggest difference to my nonfintech positions is the role the regulators play and the need to be mindful of the regulations facing our clients.

What are some of the key traits any successful fintech marketers should have?

A successful fintech marketer isn't that different from any other marketer. You'll need tenacity, agility, creativity, strategic thinking, an understanding of data, and the ability to manage a budget. And that's just for a start!

What advice would you give to anyone considering joining the fintech industry?

I would advise someone considering a career in fintech to do it! It's an exciting and growing field at the intersection of many great disciplines, technologies, and opportunities. Many fintechs, including Informed, are mission-based which appeals to the idealists among us.

Others are embracing growing areas such as generative AI, data science, RPA and LLMs. And, of course, most fintechs also need established disciplines of marketing, finance and HR. So there are many reasons to join a fintech and lots of opportunities to do so.

Join the conversation! Sign up to our 1,900+ Slack Group [here >](#)

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Alana Levine
CRO



Alana Levine is the CRO and Co-Founder of Fintel Connect, the leading all-in-one partner marketing solution exclusively for fintech and banking. She has experience across multiple niche verticals servicing 50+ markets worldwide, with a passion for partnerships, marketing, and business development.

Alana previously held leadership roles in both SaaS technology and fintech businesses and holds bachelor's degrees in economics and psychology and a post-graduate degree in finance from McGill University. With over 10 years in the partner marketing space, she is dedicated to facilitating partnerships and campaigns that drive meaningful growth in financial services.

"Regulators are paying close attention to how fintechs are marketing themselves and have increased their expectations for fintechs and their bank partners to ensure their marketing stays compliant."

Can you define the term "fintech marketing" in a few words?

A critically important mechanism for creating impact in financial services.

What challenges will fintech marketers face in 2024? And why do you believe so?

I think marketing regulations for one will be a heightened challenge for many fintech marketers this year. Regulators are paying close attention to how fintechs are marketing themselves and have increased their expectations for fintechs and their bank partners to ensure their marketing stays compliant.

What has had the biggest impact on your career as a fintech marketer so far?

I think I'd have to say covid! The whole world changed in a blink, our budgets were cut – as were our clients' – and it meant really having to get back to grassroots marketing and think outside the box about how to meet our audience where they were and create value. It was a fun challenge!

What advice would you give to anyone considering joining the fintech industry?

It's a complicated and nuanced space with many layers and players – but don't let that overwhelm you! Start from where your company is and work your way out to understand the landscape where your solution fits in and how to achieve the best positioning for your marketing efforts. The more you understand, the more powerful you'll be in your role.

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Andrew Davies

CMO

paddle



As CMO of Paddle, Andrew has played a strategic role in the company's financial ascent, securing over \$295 million in funding and supporting over 4000 customers with their comprehensive payment solutions for growing software companies. His previous tenure as VP Corporate Marketing at Optimizely saw him steer major branding and demand generation campaigns and oversee the integration of multiple acquisitions, contributing significantly to the company's growth.

Beyond his corporate accomplishments, Andrew is a serial entrepreneur, having co-founded Idio, a leader in B2B content personalization, raising over \$13 million and working with prominent clients. His expertise also extends to advising SaaS startups and contributing to Ninety, a consultancy committed to charity and digital transformation in the insurance sector. He enjoys life in the Devonshire countryside with his family.

"By producing owned, episodic content that helps people grow their business and educates the market, Paddle has been able to really carve out a place for itself as an expert voice in the payments sector."

Can you define the term "fintech marketing" in a few words?

Not really! I guess it's deeply understanding your financial technology customer and delivering content and propositions that educate, entertain, and inspire them to solve their problems using your product/service.

What will fintech marketing look like in 2024?

Like software in general, there has been a shift away from 'growth at all costs'. Many fintechs are consumption-based - you charge based on the volume of transactions - so in a down economy, customer growth slowdown can hit your bottom line fast. As we shift to a reset era of 'sustainable growth', we are also seeing a shift to focus on lifetime value rather than just acquisition - with marketing taking an active interest in the health of a customer beyond the sale.

What challenges will fintech marketers face in 2024? And why do you believe so?

Budgets and AI. Budgets are tighter than a few years back, but expectations for growth remain. This needs creativity and discipline in bucketloads. And AI... it is reducing the effectiveness of some channels (eg email), whilst enabling new efficiency and creativity in others. But the main challenge of AI is that it is moving extremely fast. Just keeping up with the latest innovations is a full-time job!

What are some of your biggest professional highlights of 2023?

I think most people faced challenges! At Paddle, we saw many of our customers face capital shortfalls and slow their growth (things are now speeding up again though!), we re-platformed our entire product (the culmination of 18 months of work), we integrated a previous acquisition, we trimmed our cost base, and we transitioned to a new CEO (seamlessly). It was an intense year, but we have emerged stronger and ready for faster growth!

In the marketing team, I am most proud of how we are working cross-functionally with other teams at Paddle, and how we are balancing the need to create demand with establishing our long-term brand footing. We saw our self-serve offering and revamped developer experience start to enable rapid adoption, and we even managed to take a payment in space, which was definitely one of our bigger challenges!

We also launched our inaugural “AI Launchpad” - a 6-week program aimed at empowering ambitious software founders to build, launch, and scale their AI-powered business ideas, which was a resounding success, and saw several founders scale to 6-figures of monthly revenue! Our 2024 cohort has just been launched!

What’s unique about your role? How does it differ from any of your previous non-fintech roles?

Previously I was a software founder, and most of my marketing experience was selling to large enterprises. At Paddle, we often work with companies as they process their very first dollar and take their first steps towards the market - so often I’m working directly with founders all over the world. I get to travel and meet them in far-flung places and build platforms that help them grow faster. On that note, there are two key differences between this role and previous non-fintech roles, 1) we have a self-serve offering, so marketing can directly drive and see the revenue impact, and 2) we charge a take-rate on the revenue of our customers, so we are completely aligned with their success. Anything I can do to help launch a new company more easily and grow it faster on Paddle returns straight to our bottom line.

What has had the biggest impact on your career as a fintech marketer so far?

Doubling-down on content marketing and realising that every fintech company needs to be a media company as well. By producing owned, episodic content that helps people grow their business and educates the market, Paddle has been able to really carve out a place for itself as an expert voice in the payments sector. This wouldn’t have been possible without our focus on content marketing, which was accelerated by the launch of Paddle Studios.

What are some of the key traits any successful fintech marketers should have?

Strategy is important, but every fintech marketer needs to demonstrate a really strong, clear thesis behind their marketing model. If you can’t articulate the fundamental points of why your company exists, and how you are different from the competition, then your model will be wrong!

What advice would you give to anyone considering joining the fintech industry?

Grit and endurance are still the main traits you need to succeed in the startup world, especially fintech. The most important thing you can do is turn up every day, embrace your mistakes, and not get caught up trying to create the perfect model and follow exactly the right tip.

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Chantal Swainston
Founder & PR expert



Chantal has worked in fintech and tech PR for almost a decade. Her experience spans a wide range of clients from open banking businesses, BNPL providers, global money companies, credit cards and loans, and much more. She was most recently at Wise looking after UK PR both pre and post listing, before managing their corporate communications function. Chantal is passionate about diversity in the fintech industry, and the importance it has in creating better products and services for people. She launched The Heard in 2022, which subsequently won AltFi's "Diversity and Inclusion Champion of the Year" in 2023.

"The landscape is only getting more competitive. I love seeing new companies pop up trying to solve problems, but with around 3,200 fintechs HQ'd in the UK alone they can't all be unicorns...The challenge will be encouraging businesses to move away from small safe campaigns and projects, and go big or go home."

Can you define the term "fintech marketing" in a few words?

Getting fintechs known and loved by people who can benefit from them.

What will fintech marketing look like in 2024?

2024 should be an exciting year for fintech marketing. We're seeing promising signs of the industry improving with more funding being secured, licences being granted, and partnerships being announced. The rumblings of IPOs have been heard for some time, with many speculating 2024 is the year to see some big names go public.

So I think the corporate communications for those bigger names are going to really step up ahead of any listings, while the smaller younger startups will be trying to make a name for themselves in a very crowded market. I'm optimistic, and I imagine we're all going to be very busy this year.

What challenges will fintech marketers face in 2024? And why do you believe so?

The landscape is only getting more competitive. I love seeing new companies pop up trying to solve problems, but with around 3,200 fintechs HQ'd in the UK alone they can't all be unicorns. Many of them will be starting on a fairly well-trodden path, and when it comes to marketing you can't afford to be pedestrian if your product isn't totally groundbreaking.

The challenge will be encouraging businesses to move away from small safe campaigns and projects, and go big or go home. That goes for creative, budgets, and execution. In such a crowded market it can be very difficult to find a good balance between headline stealing, on-message, and business positive. I think that's going to be the challenge for many of us this year.

What are some of your biggest professional highlights of 2023?

2023 was the year I went independent to focus on building The Heard, so it will always be defined by that for me. Quite simply, I've had the best time working to increase women's visibility in the media. While awards and recognition are always lovely to have (and I'm often shocked at some of the things we've achieved so far) I'm most proud of the fleeting moments at events, or messages I get, where people say "I got this opportunity via The Heard".

What's unique about your role? How does it differ from any of your previous non-fintech roles?

My PR work comes fairly naturally (though not always easily!) having spent so much time in PR over the years. But "The Heard" is different. It's not a traditional PR process, and we're working exclusively with women and non-binary people in the industry. I'm maintaining our index and finding new speakers constantly, offering useful content and profiling some amazing work in financial services, developing our training programs, and pitching when I can fit it in.

It's really exciting to be able to do something that feels 'close to home', but also quite radically different.

What has had the biggest impact on your career as a fintech marketer so far?

Working in PR, your entire career centres on caring a huge amount about other people's opinions. After all, that's what people pay us for.

But I really felt like things accelerated for me when I stopped caring as much. Not in a self destructive way, but in a 'less shame' way. I'm a huge advocate for sending that email to someone who you admire or asking someone whose career trajectory you're interested in for coffee. In my experience, the people you meet and who are willing and able to give you time can turn your career around. And if you don't meet them, and it doesn't work out, you've lost nothing. So send the email.

What are some of the key traits any successful fintech marketers should have?

Anyone can do this role with a range of traits, it's one of the lovely things about the job. You can be hyper-analytical and numbers-focused, and use that to drive really strategic measured campaigns... or you can be big-thinking creative with 10 great ideas a day that you blast into Slack. The important thing is to know what your strengths are and find or build a team around you to complement them.

What advice would you give to anyone considering joining the fintech industry?

Like all jobs, it's much more enjoyable when you truly care about what you're working on. I've always felt strongly that looking after someone's money is as important as looking after their health and working for brands and companies that are changing people's lives financially is so rewarding. Pick an industry because you love what can be achieved there, and you can't go too far wrong.

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Christine Alemany
CMO



Christine is the Chief Marketing Officer and driving force behind i2c's global marketing efforts. An engineer by training and a marketer at heart, she has consistently delivered top-line and bottom-line growth for technology startups and Fortune 100 companies including Dell and Citi. In addition to her work at i2c, Christine serves as the Board Chair of Columbia Business School's Women's Circle Board.

"Empathy is key. Successful fintech marketers do not just push products. They understand the financial anxieties and challenges their customers face."

Can you define the term "fintech marketing" in a few words?

Sharing how our solutions make providing financial services easier, more innovative, and safer.

What will fintech marketing look like in 2024?

Fintech marketing in 2024 is shaping up to be all about personalization, convenience, and leveraging new tech to create engaging experiences. Here are some exciting trends to watch:

1. **Forget logging into multiple apps.** Consumers will increasingly see financial services embedded directly into the apps they already use, like shopping or ride-hailing. This means fintech marketing will need to target these partnerships and focus on seamless integration.
2. **AI is accelerating the pace of innovation.** Fintechs are using advanced AI and real-time data analysis to enhance customer service, improve fraud mitigation and KYC/AML (Know Your Customer/Anti-Money Laundering) processes. We need to emphasize how we are using it to build trust with our clients.
3. **We are elevating customer journeys with richer data.** Fintechs collect and analyze even richer customer data to personalize the user journey. This allows for highly targeted marketing campaigns, data-driven innovation, and even personalized products. But be aware, that data privacy will remain a top concern, so transparency will be key.

What challenges will fintech marketers face in 2024? And why do you believe so?

Fintech marketers in 2024 will face a number of challenges, driven by a mix of industry trends and the evolving needs of consumers. Here are some key areas to consider:

1. Building trust in a crowded market will continue to be challenging. Competition is fierce, and clients may be overwhelmed by options and hesitant to switch from established institutions. It can be challenging for fintechs to get their message heard. Marketers will need to find creative and targeted ways to reach their audience.

2. We need to carefully balance personalization with data privacy concerns. Consumers increasingly expect personalized financial services, but data privacy remains a top concern. We need to strike a balance between collecting enough data to personalize the user journey and maintaining transparency about data usage. Earning and keeping customer trust will require clear communication about data practices and strong privacy measures.

3. Fintech marketers need to keep up with the constantly evolving regulatory landscape. We need to communicate how our solutions solve the continuously evolving regulatory and compliance financial services landscape. We also need to ensure our campaigns comply with all relevant regulations.

4. Fintechs need to stay ahead of evolving customer needs. Consumer expectations and needs are constantly changing. We need to be agile and stay ahead of the curve to remain relevant.

What are some of your biggest professional highlights of 2023?

I am most proud of my team. From brand awareness and analyst relations to client advocacy and lead generation, they consistently deliver measurable results day after day.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

The fintech industry is constantly evolving, and regulations are often playing catch-up. I need to stay updated on the latest industry regulations to understand how i2c helps our clients comply—and quickly shift gears if necessary. This can be a complex and fast-changing area.

What has had the biggest impact on your career as a fintech marketer so far?

My colleagues at i2c have made the biggest impact. They bring a diverse set of perspectives to the table, sharing new trends and industry insights to help me stay ahead of the curve.

What are some of the key traits any successful fintech marketers should have?

- **Be wise with words.** Fintech deals with complex products and services. Avoid jargon and technical terms that alienate your audience. Use clear, concise language that resonates with your target demographic.
- **Empathy is key.** Successful fintech marketers do not just push products. They understand the financial anxieties and challenges their customers face. This empathy allows you to craft marketing messages that address their pain points and showcase how your product solves them.
- **Be data-driven.** Fintech is a data-rich industry. Leverage analytics to understand user behavior, campaign performance, and competitor strategies. Use this data to personalize marketing messages, optimize campaigns, and measure success effectively.
- **Embrace innovation.** Fintech is constantly evolving. Be open to exploring new marketing channels and technologies.
- **Building trust is paramount.** Tightly guard your brand's credibility. Trust fosters loyalty and encourages customers to return for future needs.

What advice would you give to anyone considering joining the fintech industry?

You have to be a lifelong learner and be prepared for the challenge. Fintech is constantly innovating, so keep yourself abreast of trends like Open Banking, AI-powered tools, and the latest regulatory landscape. And be prepared to adapt to change, embrace challenges, and be comfortable working in an agile environment.

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Cian Weeresinghe
CMO

WISE



Cian is the Chief Marketing Officer at Wise, a global fintech company which solves for international money challenges for consumers and businesses. Cian was the Chief Customer Officer at Secret Escapes, a members-only travel and experiences company, working across brand, performance marketing, CRM, data science, and product. He's also spent time at The Guardian, ASOS, eBay, Lloyds Bank, and Capital One.

"Fintech marketing is always very product-led, so you need to feel comfortable integrating with product teams and getting into the details of how the product works."

What will fintech marketing look like in 2024?

We are seeing a lot of players in the industry ramping up their marketing efforts on interest rates and investment products as the macro-environment has shifted since 2022. This rate-led messaging seems to be the current battleground of who can offer the 0.1% higher rate locked away for a limited time. But this topic is meaningful for us too and again this comes back to fairness. Often the money in your current account may earn you little or nothing, but banks still end up benefiting. We spent time building a unique product called Interest which holds your money in a Money Market Fund that tracks central bank rates but remains easy to access and supports a number of different currencies. The interesting (pun-intended) marketing challenge is explaining the nature of this investment product to customers who are used to either '1-year savings accounts' or 'high-risk investment platform'. Helping customers understand the spectrum of how to make their money work for them, and the pros and cons of different options I think is incumbent on all players.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

Working at Wise is quite different from my previous roles across various industries, including personal finance. At Wise, our mission is to reduce the fees associated with cross-border transactions for our customers and make the movement of money instant and easy. However, the dynamic on price is pretty powerful, as in most other businesses you are always looking to see how much you can get away with charging to maximise your margin. The customers are there to squeeze. We do the opposite, as we believe that long-term this will be mutually beneficial for Wise and its customers.

This means we treat the fees we charge with care as we see this as our customer's money. Any money we spend on marketing has to make sense - why are we spending it on an activity rather than passing it on as a saving to customers? So as a fintech marketer at Wise, compared to previous roles I have been in, you have to think meticulously about what is spent on each piece of marketing activity, and be accountable to your customers and not just yourself. If marketing can drive growth faster than costs, then that can help us to reduce fees - getting to that conviction is key given how hard and complex measurement is.

It also impacts *how* we market. Most people don't know there is a problem with using their banks to solve their international money needs - they put up with it being expensive, hard, slow, and loaded with hidden fees. So we spend time not just educating people on the problem and how we can solve it, but also campaigning on behalf of our customers - and getting them to think about price transparency too. For instance, we are currently running a campaign called End the Opt Out. Here, we're not marketing in the traditional sense. We're lobbying for the Government to change legislation so that payments transparency is improved for small businesses - and we're working with our customers to call for this change.

What are some of the key traits any successful fintech marketers should have?

Fintech marketing is really interesting as you have to be able to wear many hats. One day I might be wearing my CFO hat to ensure rigour around our marketing spend and return and I'll be spending time with our analytics team to talk through measurement and data infrastructure. Another day, I'll need to have my creative hat on to ensure that our creative ideas will get cut through with our target audience, or I'll be thinking about compliance requirements across multiple markets. Fintech marketing is always very product-led, so you need to feel comfortable integrating with product teams and getting into the details of how the product works. It's also about spending time with customers to understand what they need from the product too. All of this requires an exceptional and empowered set of leaders within your team who can operate in a high-trust, high-challenge environment.

"Helping customers understand the spectrum of how to make their money work for them, and the pros and cons of different options I think is incumbent on all players."

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Deborah Tan-Pink

Senior VP, Marketing & Communications

 SYGNUM



Deborah got her start in fintech at Revolut Singapore where she helped the payments giant grow its brand and product awareness during the Covid pandemic. Her next move was to the world's longest-standing crypto exchange Bitstamp where she headed the company's APAC marketing and communications efforts. She joined Sygnum in July 2023, winning coverage for the digital asset banking group in key media titles and delivering high impact, memorable events for its clients and key partners.

The former women's magazine editor took her love for all things fintech beyond the realm of work by starting a financial wellbeing podcast in 2021. "Good Girls Talk About Money" ran for three seasons and covered a gamut of topics targeted at women eager to learn how to better manage their finances.

"Marketers who show an ability to balance their creativity with compliance will be a valuable asset as more and more jurisdictions look to tighten their regulatory guardrails."

Can you define the term "fintech marketing" in a few words?

I think one of Sygnum's earlier company mottos says it best: "Trust. Technology. Together".

What will fintech marketing look like in 2024?

As the industry becomes more cluttered with new players and solutions, I believe thought leadership and education will become more important as customers try to discern what is fluff and what is the real thing. In crypto, I think more companies will lean on marketers who are familiar with playing in a regulated, highly scrutinised landscape. While I believe creative and out-of-the-box stunts still have a place in marketing, people want to know you're serious when it comes to their money. Marketers who show an ability to balance their creativity with compliance will be a valuable asset as more and more jurisdictions look to tighten their regulatory guardrails.

What are some of your biggest professional highlights of 2023?

The year 2023 was exceedingly challenging for many crypto professionals. I was laid off. However, that did not dampen my interest in crypto. I was lucky to land my next marketing gig pretty quickly and my new role provided me with the opportunities and scope I always looked for in a job. I was very fortunate to arrive at Sygnum in time for TOKEN2049 Singapore. The event is considered to be one of crypto's biggest. Although we did not participate with a big, flashy booth, we managed to meet many of Sygnum's clients and gained many prospective ones. The momentum continued with us participating in the Hong Kong Fintech Week and the Singapore Fintech Festival. I love that I was given the chance to tap into my experience in events and, despite all the challenges, 2023 ended on a high note for me.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

It's a great question! Recently, I met a fellow crypto professional for drinks. During our conversation, we spoke about what drew us to crypto and why we are still here despite the challenges. I love that in fintech and in crypto, I'm learning new things every day. Every time I read about a new fintech startup, a new crypto-related solution, I never cease to be amazed that we can change the way people interact with money. I find the experience empowering and enlivening. There's really not a boring day at work!

What has had the biggest impact on your career as a fintech marketer so far?

A lot of people make the assumption that marketers generally don't want to be anywhere near regulatory matters. But at Bitstamp, I was given that Eureka moment; that embracing regulations is a strength that we can market. My boss at Bitstamp taught me how to talk about regulations in an interesting way and I think my stint there really had an impact on me as a fintech/crypto marketer. At Sygnum, we too place a lot of emphasis on regulations, and I'd like to believe that my application was looked upon favourably because of my ability to see compliance as interesting, and not as something that obstructs creativity.

What are some of the key traits any successful fintech marketers should have?

I cannot stress enough the importance of having empathy. It is the one trait we all need in fintech because without it, how do you know you are solving a problem many people don't even know they have? Many of us have come to accept a sort of status quo when it comes to dealing with the financial system. The bank says your credit score is this, you take it. The bank gives you these products at these fees, and you take them. So, for fintech marketers, once you can empathise with your customers' pain points, you'll be able to tailor your messaging to resonate with them.

What advice would you give to anyone considering joining the fintech industry?

Be curious and never accept that there is only one solution to a problem. I think anyone who is in fintech inherently believes that they can change the system and that there are always better ways to do something. Also, embracing data and regulation will most definitely give you an edge.

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Duarte Garrido

VP Marketing and Start-Up Advisor



Duarte sits in the intersection of Brand and Performance. A Full-Funnel Marketer, he has designed his career to be truly industry agnostic.

Bringing the customer-centricity of B2C to the technocracy of B2B, Duarte has built Brand strategies which deliver ROI.

He built Global teams for the likes of Sky Media, PMI, Coca-Cola, and Standard Chartered.

In 2023, he joined Volt as their VP Growth Marketing, and has been acting as Board Advisor and NED for several Start-Ups.

"Fintech Marketers (particularly in B2B) will need to be less dependant on Paid Media, and more strategic in their approach to growth."

Can you define the term "fintech marketing" in a few words?

The Artist Formerly Known As Lead Gen.

What will fintech marketing look like in 2024?

Unlike previous years, where Growth was all about Direct Attribution/Performance Marketing, I see a shift happening to a more full-funnel approach, where Brand/PR/Comms are making a comeback.

Founders and CEOs have learned (the hard way) that not everything in Marketing can be directly attributed to pipeline or revenue, but they have started to see the long-tail, damaging effects of neglecting top-of-funnel programmes.

Positioning will also take centre stage. Great CMOs will not be tactical, but strategic. They will solve for growth, not by playing with media mix, but by going all in on the basics of ICP, Positioning, Segmentation, and Targeting.

What challenges will fintech marketers face in 2024? And why do you believe so?

Many Fintechs will have their unit economics scrutinised by investors, and that will mean that the "Growth At All Costs" mentality will finally vanish and be replaced by sustainable, measured growth. Fintech Marketers (particularly in B2B) will need to be less dependent on Paid Media, and more strategic in their approach to growth.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

I fell in love with Fintech the second I was in. Because it's such a competitive - some would say, overinflated - market, there is a real opportunity to win by doubling down on customer segmentation and winning by delivering real value to their ICP.

B2B Fintech, perhaps more than any other industry, can really win by strategy over tactic.

What are some of the key traits any successful fintech marketers should have?

Resilience and a deeply strategic mindset. Always look at the bigger picture. Approach marketing as a whole, or not at all.

What advice would you give to anyone considering joining the fintech industry?

Do it. But study the company carefully. Enquire about unit economics, ask about expectations and seek alignment with senior leadership before you take on the role. Some companies are sailing blindly, and they won't keep going for long.

"Founders and CEOs have learned (the hard way) that not everything in Marketing can be directly attributed to pipeline or revenue, but they have started to see the long-tail, damaging effects of neglecting top of funnel programmes."

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Elaine Mullan
Head of Marketing & BD



Elaine Mullan has made a name for herself in marketing and business development, moving from the fashion industry to a pivotal role at Corlytics. Her career is defined by her adept skill in utilizing limited resources for maximum impact, a strong commitment to lifelong learning, and a keen interest in the tech sector.

As a mentor with Manchester Digital's MentorHER program, Elaine champions women in technology. She excels in crafting brand stories that resonate with corporate strategy and enjoys the dynamic challenges of her role, emphasizing personal growth, continuous learning, and curiosity.

"Marketing is always about starting conversations and we will always find ways to do that – it could be a year of trying not to be overwhelmed by the data and tech and to focus on what works best for us."

Can you define the term "fintech marketing" in a few words?

FinTech marketing requires an understanding of the financial markets and what customers need to enable them to enjoy an easier way to conduct and optimise their business, and it changes all the time due to regulatory conditions, new technologies and changing demands by their own customers. Customers must be able to find value in what we build.

What will fintech marketing look like in 2024?

With the rise of generative AI, still a fragile technology, audiences are finding themselves swamped in repetitive, ubiquitous content that is fast becoming obvious, to the human eye, as being AI-generated. Being distinctive as a firm or brand, as opposed to having strong differentiators, will become more important as competition grows in the FinTech space both with both new entrants and with current FinTech players who seek growth through market and or product expansion.

In response to this, I think we'll see FinTech firms making greater attempts at creating distinctive content with greater authenticity. Perhaps we'll even see some firms doing some really radical overhauls of their brand. However big the response, if there isn't a change to what is happening now, FinTechs that continue to use monotonous, generic content will be lost in the cacophony of others.

What challenges will fintech marketers face in 2024? And why do you believe so?

I think budgets will remain an issue plus new technologies, including AI, and the impact on customers, suppliers, and what the regulators might action. We may have to make adjustments throughout the year.

However, marketing is always about starting conversations and we will always find ways to do that – it could be a year of trying not to be overwhelmed by the data and tech and to focus on what works best for us.

What are some of your biggest professional highlights of 2023?

I had the privilege of being a mentor on the DigitalHER initiative facilitated by Manchester Digital, aimed at supporting women pursuing careers in technology. This program proved to be a very enriching experience as I discovered more about myself and my capabilities as well as being able to help in the advancement of my mentee's professional journey.

I was also featured in industry listings for the 'Most Empowering Women in Business 2023' and as one of the 'Most Influential Women in Marketing', which is all part of being in a wider marketing community.

In terms of success in the business, our marketing team punched way above its weight in terms of budget versus outcomes – we really did do 'more with less' which was reflected in the growth in revenues and, importantly, analyst recognition.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

Working for a scaleup, that made two acquisitions in 2023 means that we work at pace and wear many hats throughout the day. This makes for lots of pivots and fast decisions – it's the rollercoaster ride of the marketing world so raise your hands in the air, scream, and have fun all at once.

What has had the biggest impact on your career as a fintech marketer so far?

I've been in FinTech marketing, and now RegTech marketing, for over two decades, I can hardly remember my working life before that. However, it's the people I've met along the way who've impacted and continue to impact my career that keep me in FinTech.

What are some of the key traits any successful fintech marketers should have?

Be able to change hats, pivot, and remain curious on repeat with a great sense of fun as it's quite a party some days. FinTech marketing moves fast.

What advice would you give to anyone considering joining the fintech industry?

Be able to change hats, pivot, and remain curious on repeat with a great sense of fun as it's quite a party some days. FinTech marketing moves fast.

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Eshana Lutawan
Marketing Manager



Eshana Lutawan combines the rich expertise of international marketing expertise with a special focus on the Middle East, Africa, and Asia, driving growth through innovative digital strategies. Since the past 7 years of professional experience, she has successfully led multicultural teams in establishing global marketing initiatives, notably within the financial and tech sectors.

Currently, Eshana steers the marketing lead at Helion Capital in Dubai and contributes to Akkrue Capital's outreach, a non-custodial asset management platform. She's celebrated for her strategic insight and exceptional communication skills, which have fortified partnerships and enhanced client and stakeholder engagement, reinforcing her stature as a marketing authority.

"The sector's dynamism has pushed me to continuously evolve my marketing strategies and adopt a forward-thinking mindset to stay ahead."

Can you define the term “fintech marketing” in a few words?

Fintech marketing combines innovative technology with finance to make financial services appealing to its audience. In a professional marketing context, it means promoting and communicating fintech products and services using unique marketing methods and platforms tailored to different segments within the financial industry.

What will fintech marketing look like in 2024?

Fintech marketing is anticipated to be highly dynamic in 2024, placing significant emphasis on personalization. Marketers will utilize data analytics and automation tools to craft customized messages for individuals. Additionally, there will be a surge in marketing efforts focused on blockchain, DeFi, and cryptocurrencies, reflecting the growing popularity of these technologies. Automation tools will play a crucial role in ensuring marketing campaigns are both efficient and personalized for a broad audience.

What are some of your biggest professional highlights of 2023?

The past year was pivotal with key highlights including spearheading a company rebranding initiative and managing team expansion. I navigated the complex regulatory changes affecting product development, aligning marketing strategies with financial regulations. Our team also celebrated milestones like product launches and expanding our market reach. I am most proud of managing these challenges and being an integral part of our company's progression.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

What sets my role in fintech marketing apart is the necessity for an intricate understanding of financial regulations, which is not typically as crucial in other sectors. This role demands quick adaptability and a proactive approach to incorporating new technologies into our marketing strategies. It also involves a collaborative approach with different departments to align our efforts with the fast-paced nature of the fintech industry.

What has had the biggest impact on your career as a fintech marketer so far?

The most significant impact has been the rapid growth and innovation inherent in the fintech industry. The sector's dynamism has pushed me to continuously evolve my marketing strategies and adopt a forward-thinking mindset to stay ahead.

What are some of the key traits any successful fintech marketers should have?

A successful fintech marketer should be adaptable, analytical, and creative. They must possess a deep understanding of the technology landscape, be adept at using data to inform strategy, and be capable of thinking outside the box to craft unique marketing campaigns that comply with industry regulations. Strategic thinking is also essential to align marketing initiatives with broader business objectives.

What advice would you give to anyone considering joining the fintech industry?

For those considering a career in fintech, it's crucial to appreciate the balance between innovation and tradition. It's a fast-paced, innovative field that values diverse perspectives and creative problem-solving. Being adaptable and having a strong grasp of both the technical and regulatory aspects will be vital.

"Fintech marketing in 2024 is positioned to be highly dynamic, with a deep focus on personalization. Marketers will leverage data analytics, AI, and machine learning to craft messages that resonate on an individual level."

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Harjeet Singh
Marketing Director

FINASTRA



Harjeet, as Senior Director of Global Marketing Operations at Finastra, demonstrates a proven track record in leveraging data to drive effective B2B marketing strategies, field marketing adaptations, and personalized account-based marketing. His approach to digital marketing and strategic planning has notably tripled marketing ROI, fueled demand generation growth by over 50%, and increased brand visibility by 20%.

A candid advocate for data-driven strategies, Harjeet's role involves partnering with C-level executives on strategic projects, including mergers and acquisitions, to ensure marketing objectives are in lockstep with broader corporate goals. His ability to convert data into actionable insights has also optimized marketing expenditures across campaigns.

"With a constrained market and economic challenges, personalized and hyper-personalized experiences and exceptional customer service are likely to be at the forefront."

What will fintech marketing look like in 2024?

As we look ahead to 2024, the Fintech sector is poised for significant changes in marketing strategies. Exploring some of the key trends:

Enhanced customer experience and personalized engagement:

- Fintech companies are increasingly prioritizing customer acquisition and retention by deepening relationships with customers. With a constrained market and economic challenges, personalized and hyper-personalized experiences and exceptional customer service are likely to be at the forefront.
- Marketing technology (Martech) and deep data analytics should enable Fintechs to treat each customer as a unique individual, enabling the delivery of tailored solutions.

Technology and innovation:

- AI and Data Intelligence: The recent surge in AI and embedded AI solutions will empower Fintechs to better understand what works. Solutions to problems like Multitouch attribution-based funnel management, predictive analytics and understanding of content consumption and hence investment, will play a crucial role in optimizing marketing efforts.
- Intent-Based Marketing Engagement: Marketers will focus on engaging prospects precisely when they are ready, using ever-so-powerful intent engines alongside other tactics.
- Future of SEO: The future of SEO lies in understanding how AI and LLMs affect search. Rather than fearing AI, businesses should consider it an opportunity.

Financial inclusion and embedded services:

- User-Friendly Solutions: Fintechs are developing intuitive apps and digital platforms that empower individuals and promote financial inclusivity. New propositions and markets would need to be addressed.
- Emerging Markets: Likewise new geographies are bridging the financial literacy gap, creating opportunities for innovative products and services that marketing must address.

- Big Tech and Finance: Global majors like Google, and Amdocs are launching new Financial solutions. This brings in more competition but opens new opportunities to address.

ESG-based investment growing in importance:

- Like other sectors, Fintechs recognize the growing significance of Environmental, Social, and Governance (ESG) considerations. Expect innovative solutions and market positioning that address climate change and promote responsible financial practices.

Regulations and compliance:

- While driving innovation, Fintechs will continue to focus on regulatory compliance. Marketing must strike a balance between focusing on innovation and consumer protection for example.

"The recent surge in AI and embedded AI solutions will empower Fintechs to better understand what works. Solutions to problems like Multitouch attribution-based funnel management, predictive analytics and understanding of content consumption and hence investment, will play a crucial role in optimizing marketing efforts."

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Jeremiah Glodoveza
Head of Global Marketing

NIUM



Jeremiah Glodoveza is the Head of Global Marketing and Communications for global payments unicorn, Nium. He leads a global team of accomplished marketers and communicators responsible for demand generation, brand awareness, reputation management and employer brand. With more than 25 years of experience in technology marketing, Jeremiah has helmed award-winning programmes for some of the world's most recognised brands, including Zelle, Microsoft, and Samsung.

"Customers will seek out live connections and will want to experience first-hand what brands bring to the table. This will force even greater collaboration between sales, product management, and marketing to ensure that fintech brands show depth of expertise."

Can you define the term "fintech marketing" in a few words?

Fintech marketing is the art and science of telling stories that show a technology's power, potential and purpose.

What will fintech marketing look like in 2024?

Fintech brands are drowning in a sea of "sameness" and by that, I mean websites and content that all look and sound similar. In 2024, I predict that experiential marketing will continue the surge we saw post-pandemic. Customers will seek out live connections and will want to experience first-hand what brands bring to the table. This will force even greater collaboration between sales, product management, and marketing to ensure that fintech brands show depth of expertise. Brands will differentiate as well by creating memorable event experiences that go beyond transactions and serve to drive meaningful engagement and lifetime relationships. In relationship-driven, business-to-business fintech marketing, this is likely to be a hot trend at conferences, where we will see more brand-driven evening programmes, co-existing with formal conference programming.

What challenges will fintech marketers face in 2024? And why do you believe so?

The fintech industry has moved from a "growth-at-any-cost environment" to one of "growth-at-efficient-cost". "Profitability" will be the word of the day as brands seek autonomy from the challenge of achieving more funding rounds, which are increasingly hard to come by in this tempered environment. This will put more pressure on fintech marketers to reduce costs, but also to drive the onset of modern technology solutions, such as AI to fuel efficiency. Fintech marketers will learn to be multi-disciplinary in this environment as they live out the new normal of doing more with less.

What are some of your biggest professional highlights of 2023?

2023 was a “hangover” year for fintech, after the exuberance of previous years. Across the industry, firms slashed budgets and cut staff. Faced with similar challenges, I’m proud of my team’s ability to band together and pivot. Team members embraced new roles or leaned into expanded roles. They learned and adopted new skills and became better marketers. This is part of a broader trend in marketing where the era of specialisation is in decline, and you will see more well-rounded marketing generalists who have broad expertise in a variety of disciplines. This is a critical evolution as programmes become integrated by design.

From a programme perspective, I am exceptionally proud of the work done to activate the last year of our sponsorship with the International Cricket Council. We executed some amazing, groundbreaking work for the game, including the ICC’s first Global Hackathon; receiving 22,000 entries from over 119 countries. The winning team, who were awarded \$9000, was announced at Wankhede Stadium, Mumbai, in November 2023, marking a pivotal moment in fan experience, grassroots cricket, and performance analytics. The winning idea was to develop an integrated stump camera that has the potential to revolutionise how the game is played and taught.

What’s unique about your role? How does it differ from any of your previous non-fintech roles?

In fintech marketing, especially for a high-growth global scale-up, no day is the same. On any given day I could be immersed in event planning or engrossed in a crisis comms plan. What’s unique about life at Nium is that the challenges are truly global, and it requires a deep understanding of cultural nuances to be successful. Now, I can’t claim to be an expert in all regions, but I do bring an openness to listen and an analytical mindset that helps me empathise with local challenges to apply global solutions.

What’s different about this role from previous non-fintech roles is the pace of innovation in fintech and its global scale. When you participate in the global money movement ecosystem, you can impact every single person

in the world. That mission is far bigger than any other I’ve undertaken in other industries – and honestly, that’s what gets me out of bed in the morning.

What has had the biggest impact on your career as a fintech marketer so far?

My experience as part of the small team that built, launched and stewarded the Zelle payments brand has been the defining experience in my career so far. To see it grow from a few dozen transactions to now doing more than a trillion dollars inflow per year has been breathtaking. It is not only the growth that has been impressive, but the work done in marketing to help drive it, from managing reputational issues to gaining consumer and bank trust. I learned so much from the Zelle team and I continue to seek counsel from many members of the founding crew.

What are some of the key traits any successful fintech marketers should have?

Fintech marketers need to be resilient and have grit. This industry goes through peaks and valleys and today’s highs will be filled by tomorrow’s lows. You must be able to pick yourself up, try a different tack, and move on. Great fintech marketers take bold risks and when they do, they are rewarded.

What advice would you give to anyone considering joining the fintech industry?

Fintech is not for the faint of heart. Join this industry because you believe in something bigger because it’s this love for fintech at large that will drive you through the inevitable dark days. There is no other industry like this where you can touch the lives of everyone in the world, from the small business owner in a remote part of the world to the bankers on the high streets of London, New York, Tokyo, and beyond.

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Joseph Williams
Co-founder

zerokey



In 2023, Joseph co-founded ZeroKey – the web-app with a mission to integrate technology and eliminate the need for financial advisers to manually key data. Prior to this, Joseph was Chief Marketing Officer at CashCalc (2015 – 2021), successfully leading both the marketing and general day-to-day operations of the company from a young start-up to exit via acquisition by FE fundinfo.

During his time with CashCalc, he helped the company achieve a market-leading 44% market share, disrupting the UK financial services industry for financial advisers and with it being recognised as one of the world's most innovative fintech companies. As a result of its acquisition in 2021, Joseph joined FE fundinfo and shaped the newly created product marketing function for 2 years.

"You must know your product and audience. Take the time to truly understand both, because the better you know your product and audience, the more effective your marketing will be."

What are some of your biggest professional highlights of 2023? Did you face any challenges and successes? What are you most proud of?

After graduating from university in 2015, I joined a fintech start-up called CashCalc and remained with the company for 8 years. During this time it grew from a young start-up to a market leader with a 44% market share. Achieving this success is something I am incredibly proud of, but my entire professional career has been associated with this one company. And although we both grew and evolved together, the time was right to exit and seek a new challenge. The decision to co-found my own company, ZeroKey, during the summer of 2023 is therefore my proudest moment. It was a huge personal step into the unknown for me, and not without its risks, but the positive response we have so far received since announcing the project has been overwhelming and certainly a career highlight of mine.

What has had the biggest impact on your career as a fintech marketer so far?

Great things are usually achieved by a team of people, rather than just an individual. It takes a tremendous amount of skill to turn great ideas into great products and then ensure those products are truly understood by your audience. So from my experience, being a part of a team that's working together and rowing in the same direction to achieve a common goal has had the biggest impact on my career. I've experienced the good and bad of this, and I can't express enough what a positive difference it makes.

What advice would you give to anyone considering joining the fintech industry?

In my opinion, you must know your product and you must know your audience. Take the time to truly understand both, because the better you know your product and audience, the more effective your marketing will be.

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Kamile Mazrime

Head of Comms & Partnerships

Rockit



Kamile is a dynamic Head of Communication and Partnerships in the Fintech sector, bringing a journalistic eye and political acumen to her work. With a passion for public relations and branding, she's committed to promoting transformative initiatives and strengthening networks within the industry. Her role includes leading impactful projects and strategic communications, alongside energizing the discourse at industry conferences.

With a vested interest in media and marketing, Kamile is devoted to the advancements in financial technology and its societal impact. Her ambition is to be at the forefront of Fintech's growth and innovation, merging her diverse talents with the sector's continuous evolution.

"Maintaining a balance between presenting a solid, professional image and engaging with audiences in a compelling manner remains paramount."

What will fintech marketing look like in 2024?

In 2024, fintech marketing will transform, focusing more on genuine and engaging content that tells real stories of both failure and success. We'll see a shift towards personal communication with PR companies, media outlets, and journalists, fostering authentic relationships to amplify our message. Powerful visuals will play a key role in capturing attention and conveying complex concepts in a digestible way. And while AI tools have their place, let's not forget the human touch and creativity they can't replicate – after all, who wants a robot writing their marketing copy? Lastly, collaboration with diverse stakeholders in the ecosystem will be crucial, as we work together to innovate and drive the industry forward.

What challenges will fintech marketers face in 2024? And why do you believe so?

In 2024, fintech marketers will face the formidable challenge of distinguishing themselves in a crowded market where competitors are implementing a multitude of strategies. The key lies in carefully selecting content and marketing tools to ensure that efforts are not diluted by the noise of the industry. Maintaining a balance between presenting a solid, professional image and engaging with audiences in a compelling manner remains paramount. Ultimately, the challenge persists in delivering what the ecosystem requires while simultaneously cultivating an intriguing and captivating presence. It is through a nuanced understanding of these dynamics that fintech marketers can navigate the complexities of the landscape and achieve lasting success.

What are some of your biggest professional highlights of 2023?

In 2023, I had the opportunity to elevate both my company's brand and my personal brand as an expert and moderator in various industry events. I took strides to represent our ecosystem on larger stages and fostered personal communication with stakeholders regionally and beyond. While it wasn't without challenges, overcoming them led to valuable successes. I'm proud to have contributed to important discussions, shared insights, and built meaningful relationships throughout the year.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

In my current role, I serve as both the Head of Communication and Head of Partnerships for the Fintech Hub called ROCKIT in Lithuania. This dual responsibility allows me to create brand awareness and adapt marketing strategies to a wide range of activities we undertake. It's a unique combination that leverages my background as a journalist, where I previously worked on the other side of the communication world. This shift from journalism to fintech has provided me with a fresh perspective and a deeper understanding of how to effectively communicate and build partnerships within the industry.

What has had the biggest impact on your career as a fintech marketer so far?

The biggest impact on my career as a fintech marketer so far has been the opportunity to participate in various events and engage in conversations with industry professionals. These experiences have allowed me to learn from experts, gain insights into what the ecosystem needs to thrive and develop a deep understanding of market trends. Combined with my strong desire to continually grow and improve as a professional, these interactions have been instrumental in shaping my journey as a fintech marketer.

What advice would you give to anyone considering joining the fintech industry?

If you are not ready to work in a constantly changing environment where you have to present difficult technologies or topics in a simple way, if you are not keen on deepening your understanding every day - do not join this market.

"In 2024, fintech marketers will face the formidable challenge of distinguishing themselves in a crowded market where competitors are implementing a multitude of strategies. The key lies in carefully selecting content and marketing tools to ensure that efforts are not diluted by the noise of the industry."

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Karna Crawford
CMO



Karna Crawford is Chief Marketing Officer at Marqeta, the global modern card-issuing platform that enables embedded finance capabilities for the world's innovators. She has more than 20 years of data-driven marketing experience, with a focus on delivering digital transformation for Fortune 50 companies, and has held leadership roles at Ford, Verizon, and JPMorgan Chase.

“My advice for anyone early in their career, regardless of industry, is to remember that your potential is bigger than what you might see in front of you.”

What are some of your biggest professional highlights of 2023?

2023 was a fantastic year for me professionally. I spent the first half of 2023 on sabbatical and really focusing on community impact, wellness and travel, along with my career vision in the next chapter of my life. This led me to my new home at Marqeta. And let me say, I am SO proud of what we do at Marqeta and the impact we have, which dramatically improves the way consumers interact with the brands they love.

A professional highlight since joining Marqeta has been helping us to lead a marketing transformation that has accelerated our awareness and the relevance of our solutions for an expanded audience. This notably included a highly successful launch of Marqeta's new credit card issuing platform, which is a game-changing embedded solution for businesses that want to launch consumer and commercial credit programs. Importantly, our approach to this launch was a highly consumer-first, data-driven approach grounded in rich insights, such as Our 2023 State of Credit Report, and this completely changed how we approached our targeting, messaging, creative and all tactics. Plus, leveraging aspects of AI to scale our production to have outsized impact was a real advancement for us. We really upped the game on how a B2B fintech can tell the story of the impact of our offerings like credit.

I am very proud of how we are pushing to bring insights and emotion together with data to tell stories in new and interesting ways.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

I've worked at some of the biggest and most recognized brands in the world, driving consumer marketing. And in those roles, I worked relentlessly to maximize consumer value, drive digital transformation and deliver seamless, omnichannel experiences that delight consumers. As the leader in Embedded Finance, Marqeta makes it possible for companies to build and embed financial services into their branded experience — and unlock new ways to grow their businesses and delight users. This addresses a

fundamental need in the customer experience. I see Fintech and Embedded Finance as the next evolution of the digital transformation and customer experience transformation that enterprises have been on for the last decade plus. So, it is such a unique and rewarding experience to be at Marqeta as we really lead the next era of Embedded Finance, and therefore are at the forefront of this transformation.

And what I love most is that I am able to bring my deep background in data, targeting, and technology to our B2B and Fintech world, to continue to increase the sophistication of how Marqeta reaches our customers to tell this story and share the word of how we can help them grow through embedded finance and customer experience.

What advice would you give to anyone considering joining the fintech industry?

My advice for anyone early in their career, regardless of industry, is to remember that your potential is bigger than what you might see in front of you.

Especially in fintech where changing consumer behavior and regulations are shifting all the time, there's always something changing and there's always more to know. It's important to remember to always be evolving, learning, and seeking to see more than what is right in front of you.

"Leveraging aspects of AI to scale our production to have outsized impact was a real advancement for us. We really upped the game on how a B2B fintech can tell the story of the impact of our offerings like credit."

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Kathryn Vazquez Kmiotek
Marketing Director

Fortis



Kathryn (Kathy) excels in marrying strategic vision with impactful marketing initiatives to drive significant business outcomes. As a seasoned marketing leader in fintech/payments, she specializes in the strategic vision and planning of marketing programs across various channels and segments. Her marketing acumen is deeply intertwined with a commitment to diversity, equity, and inclusion, influencing broader industry change. Her mission is to inspire, mentor, and collaborate with others who share her vision of transforming the future of money.

Kathryn's dedication to these principles is recognized through her advocacy and leadership roles, including being an Ambassador for Money 2020's RiseUp and Amplify program and serving on the PayTech Women's Board of Directors. Her efforts have earned her accolades such as Inspiring Fintech Female and Individual Diversity Champion, highlighting her influence in fostering inclusivity within the fintech community.

"The days of the “traditional” lead gen funnel are challenged and riddled with meeting a sales goal. Customers want to feel smarter, informed and more importantly control their own destiny."

Can you define the term “fintech marketing” in a few words?

Fintechs create innovative solutions to empower financial inclusion. Fintech marketing provides connectedness. We do this within an organization and to the customer. We grow the brand, drive business growth and drive the competitive edge, by being the connectors and influencers internally and externally.

What will fintech marketing look like in 2024?

- 2024 is about meeting your customers where they are. The days of the “traditional” lead gen funnel are challenged and riddled with meeting a sales goal. Customers want to feel smarter, informed and more importantly control their own destiny.
- B2B is an area of high opportunity and re-imaging (40% are still paying by writing checks). Products for that segment of customers have lagged in comparison to the direct consumer experience. B2B marketers will be challenged to understand and drive that customer journey from an experience perspective and inform where the connections need to be made for better product building and better selling.

What challenges will fintech marketers face in 2024? And why do you believe so?

- The understanding of AI within marketing, how it can help increase productivity and what it will not replace.
- Attribution – that is consistently an issue and will continue to be as we work through the challenges of the broader industry.

What advice would you give to anyone considering joining the fintech industry?

Fintech is always changing. We’re developing, innovating, and adapting to the changes globally and in our own environments. Be adaptable, change is inevitable in this industry. There is a constant ebb and flow of “new and old” coming together to build better and/or different.

What are some of the key traits any successful fintech marketers should have?

Curiosity, adaptability, and conviction. Build a good foundation and lean on that foundation while understanding that in your career you'll run into "What is old is new" and "What is new is old." Define the direction you want to go in. Reject "busy-ness" for the sake of busyness, it's very easy to get drawn into the "doing". Take the time to pause and think through a project and who it serves. While you are at it, think about your goals, your path and your growth (it is not selfish!).

"Fintech is always changing. We're developing, innovating, and adapting to the changes globally and in our own environments. Be adaptable, change is inevitable in this industry. There is a constant ebb and flow of "new and old" coming together to build better and/or different."

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Katie Hayes
Head of Marketing



Katie Hayes brings over 15 years of experience in marketing leadership, particularly as the Head of Marketing at Ozone API. She has a proven track record of expanding marketing departments, spearheading successful rebrands, and forging strong connections with industry leaders worldwide. Katie is deeply committed to fostering positive change within the tech industry. Her dedication is evident in her active engagement with various fintech initiatives and professional associations, where she champions for more inclusive and equitable environments.

"Forget mega-budget endorsements in the vein of Ryan Reynolds joining Nuvei; fintech is tapping into the power of micro-influencers."

Can you define the term "fintech marketing" in a few words?

Fintech marketing is all about creatively bringing financial technology solutions to the spotlight. It's where cutting-edge marketing meets the intricate world of finance, aiming to connect, captivate, and grow our digital-first audience. It's not just about promoting products; it's about storytelling, innovation, and making a real difference in how people interact with their finances.

What will fintech marketing look like in 2024?

In 2024, B2B fintech marketing is set to break new ground with innovative, bold, and creative approaches traditionally seen in consumer-facing brands. Here are the three key trends I see reshaping the landscape this year:

Micro-Influencer Partnerships: Forget mega-budget endorsements in the vein of Ryan Reynolds joining Nuvei; fintech is tapping into the power of micro-influencers. These industry experts offer niche expertise and authentic connections, providing a cost-effective way to amplify brand messages to highly targeted audiences.

Short-Form Video Content: The dominance of bite-sized video content, tailored for various digital platforms, continues to surge. In an online world where fintech audiences are inundated with information, short-form video pierces through the clutter, capturing and retaining the attention of target audiences with precision and efficiency. Echoing this sentiment, a recent survey by Marchtech Series highlights that 75% of respondents view short-form video as the future of content marketing, solidifying its critical role in engaging and influencing fintech communities.

AI and Machine Learning: These technologies are revolutionising fintech marketing, from enhancing reporting and customer insights to automating mundane tasks and employing predictive analytics to foresee market trends. The adoption of AI isn't specific to the marketing function, but what I think is so exciting about deployments in marketing is that it frees us up to focus on creative ideation - the attention-grabbing campaigns and ideas that help us move the needle.

What challenges will fintech marketers face in 2024? And why do you believe so?

Venturing into 2024, fintech marketers are set to embark on an adventure filled with twists and turns. Here's what's on the map:

Regulation Tango: Dancing through the ever-shifting landscape of regulations is like trying to keep up with the beat of a song that changes every few seconds. It's exhilarating but requires some fancy footwork.

Trust-Building Quest: In a world brimming with digital caution, forging deep trust is akin to navigating a labyrinth with your reputation as the treasure. It's about making every step count.

The Differentiation Challenge: As the fintech landscape gets more populated, making your mark is like trying to be heard in a bustling, global marketplace. It's not just about raising your voice; it's about what you say and how you say it.

Tech Whirlwind: Staying ahead in the tech game is like being an explorer in uncharted territories, where every discovery is thrilling but requires you to adapt quickly to new terrains.

Budget and Resource Balancing Act: With resources more precious than ever, allocating your budget is like planning a voyage across the oceans. You need to ensure your ship is well-equipped but also nimble enough to navigate through unforeseen waters.

These challenges spring from fintech's vibrant fusion of finance and tech, peppered with a dash of societal demands. It's a journey for the bold and the creative, filled with opportunities to chart new courses and make lasting impacts.

What are some of your biggest professional highlights of 2023?

Kicking off 2023 with the launch of the new Ozone API brand was a highlight, setting a vibrant tone for the year. Despite the market conditions impacting all fintechs, budget constraints and limited resources, we

managed to amplify our global brand presence, turning challenges into stepping stones for growth.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

Joining Ozone API as the first marketing hire significantly shifted my career path, offering me a unique opportunity to sculpt a marketing department from scratch in the fintech startup world. This role allowed me to lead a comprehensive rebrand, establish foundational marketing strategies, and deepen my expertise in areas like public relations.

What truly sets this position apart is my involvement in shaping company culture alongside our leadership team. Beyond typical marketing responsibilities, I've initiated projects like an onboarding boot camp and a buddy system and contributed to the evolution of company policies. This blend of creative marketing leadership and cultural development is what distinguishes my role at Ozone API, making it a unique and enriching experience.

What has had the biggest impact on your career as a fintech marketer so far?

The cornerstone of my career in fintech marketing has undoubtedly been the unwavering support and teamwork I've found within the Ozone API founding team. This environment has not only nurtured my professional growth but also opened doors to a worldwide community of open banking experts. The trust and freedom I've been granted to develop and implement our marketing strategy have been instrumental in shaping my journey.

Equally influential has been my engagement with the vibrant fintech marketing community. This network has been a treasure trove of inspiration, allowing me to connect with incredibly talented marketers from both the UK and around the globe. What truly sets the fintech marketing community apart is its welcoming nature, eagerness to share knowledge and mutual support. This unique culture of collaboration and openness has greatly enriched my career, offering endless opportunities to learn, share, and innovate together. It's a testament to the spirit of fintech itself

—forward-thinking, inclusive, and constantly pushing the boundaries.

What are some of the key traits any successful fintech marketers should have?

To shine in fintech marketing, you'll need a cocktail of strategic smarts, a knack for numbers, and a digital touch, mixed with a generous splash of customer empathy. Here's my recipe for success:

- **Strategic Smarts:** Have the vision to piece together a marketing puzzle that not only looks good but fits perfectly within the ever-evolving fintech landscape.
- **Number Crunching:** Dive into data like it's your favourite detective novel. Find those insights that tell the real story (and don't be distracted by vanity metrics!) and use them to steer your campaigns to success.
- **Digital Savvy:** Be a wizard with digital tools and trends. In a world where tech is king, you'll need to speak its language fluently.
- **Customer Love:** Keep your ear to the ground and your heart with the customers. Understanding their journeys and needs makes your marketing resonate on a personal level.
- **Agility:** Be ready to pivot faster than in a high-speed chase. In fintech, the only constant is change, so staying flexible is key.
- **Regulation Navigation:** Keep a steady course through the regulatory rapids. Knowing the rules of the game ensures you play it well and play it right.
- **Team Spirit:** Rally the troops - internal teams, external partners, you name it. Great things happen when everyone's rowing in the same direction.
- **Creative Spark:** Last but not least, let your creativity soar. Whether it's a groundbreaking campaign or an out-of-the-box solution, being bold sets you apart.

These traits, combined with a passion for fintech and a commitment to continuous learning, equip marketers to drive growth and success in the dynamic and competitive fintech industry.

What advice would you give to anyone considering joining the fintech industry?

For marketers eyeing the fintech industry, your B2B skills are not just transferable; they're invaluable. They offer a fresh lens through which to view and tackle challenges. Dive into fintech marketing communities and you'll find a close-knit and welcoming network eager for dialogue and collaboration. A great place to begin is the Fintech Marketing Hub - a beacon for newcomers seeking guidance and connection and the more experienced to collaborate and continue to learn.

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Leonard Burger
Product Marketing Specialist



Leo, a Product Marketing Specialist at Sopra Banking Software (SBS), has been passionate about the democratizing power of fintech since the rise of the first digital challenger banks. Having previously worked in market research at Nielsen and Ipsos, his interests span across broader tech, data analytics, and innovation. Check out his Product Burger series for 3-minute innovative product analyses, or connect with him for discussions on fintech, marketing, and more.'

“By working closely with product and product marketing teams, marketing departments can enhance their overall brand, customer, and user experiences yet equally deliver on ‘niche campaigns’, amplifying these on digital channels.”

What will fintech marketing look like in 2024?

The pandemic induced a surge in fintech app adoption, with digital marketing playing a crucial role in ensuring visibility. Challenges aside, it set the tone for fintech adoption in the subsequent macroeconomic environment. Consumers increasingly see how fintech optimises their personal financial management. Similarly, financial services providers and businesses adopting embedded finance use cases see how SaaS can optimise operations.

The marketers have a greenfield of ‘hooks’, both in B2C and B2B, to leverage in 2024 while retaining the crucial elements of ‘building trust in fintech’. With a cautiously optimistic outlook on the long-term economic environment, sustainable growth opportunities exist through a blend of digital and traditional marketing practices. By working closely with product and product marketing teams, marketing departments can enhance their overall brand, customer, and user experiences yet equally deliver on ‘niche campaigns’, amplifying these on digital channels.

What are some of your biggest professional highlights of 2023?

2023 was a busy year. Despite the challenges of 2022, I aimed to stabilise my product marketing journey. Before joining the EU Startups Summit, I launched [Product Burger](#).

In June, I attended and gave a small-scale presentation at Money20/20 in Amsterdam. I also participated in the two main annual events at the Fintech Marketing Hub, while contributing to the community that Ani and Araminta are building by joining the advisory board.

Near the end of the year, at our annual Sopra Banking Summit, I prepared and presented the 'Marketing for Banks' and 'Cybersecurity' sessions. Lastly, initiating and helping to deliver a successful event for the Product Marketing Alliance at our Paris office was the cherry on top of an overall extremely intense year.

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Loic Jeanjean
Fractional CMO & Advisor
Ex-Pleo, Circula, Ledger



Loic is a 360° marketing exec with over 18 years of orchestrating success stories for B2B companies at every growth stage, from bootstrap beginnings to series C triumphs.

Currently, he works as a Marketing Advisor and fCMO for a handful of SaaS startups, transforming their marketing strategies into revenue-generating machines. With a knack for building, coaching, and mentoring high-performing teams, he has helped companies like Circula, Pleo and Ledger soar to new heights, expanding across continents and multiplying revenue streams.

At the heart of his journey lies a passion for translating ambitious visions into tangible marketing plans, directly shaping the C-suite's North Star goals. With a robust background spanning branding, strategy, and demand gen, he has spearheaded ventures that have generated over \$100 million in ARR.

"Ungate your content, show your pricing, enable your customers to connect with you where & when they need it (think Slack, Whatsapp, Phone...), and demonstrate value as soon as possible."

What will fintech marketing look like in 2024?

AI will continue to make its way into the daily routines of fintech marketers, but in a slightly different way than what we saw in 2023 with ChatGPT and Gen AI. AI tools like Humata or Attention will allow marketers to query and analyze thousands of documents or client conversations and use this data to craft better messaging, better content, better campaigns and better offers. This will get us closer to customers' pain and needs without adding any additional work or stress to your front-line teams. This will unlock a new level of business intelligence for marketing teams.

What challenges will fintech marketers face in 2024? And why do you believe so?

Customers' behaviour and expectations are changing at an ever-rapid pace. They are becoming more and more savvy in the way they buy. They want to be in the driver's seat during the selection process. They want answers now. Marketers need to embrace this new paradigm and meet customers' demands. Ungate your content, show your pricing, enable your customers to connect with you where & when they need it (think Slack, Whatsapp, Phone...), and demonstrate value as soon as possible. Finally for those of us working in B2B, let's bring the best B2C experience (one-click buying, gamification, referrals, ...) into our products.

What has had the biggest impact on your career as a fintech marketer so far?

Mentorship, by far. I've had a couple of amazing mentors a few years into my marketing career that really helped shape who I am today. I would never have accomplished what I did without their help and guidance. They were here to challenge me to take the hardest path and guide me through adversity. They were the raving fans who cheered me up when I was at the bottom. And they were the humbling voices that brought me back to earth when I was at the top. I owe them so much! And that's why I have been paying this back by becoming a mentor myself. If I had only ONE advice to give to anyone considering joining the fintech industry, it would be to find a mentor.

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Mariette Ferreira
CMO



Mariette joined PPRO in early 2024 as Chief Marketing Officer. She is a strategic marketer with 15+ years of B2B marketing experience, primarily in the fintech space, and has expertise working with scaling businesses looking to drive business growth in new markets. Mariette headed up Marketing at payment platform FairFX (now Equals Group) and most recently served as CMO at fintech consultancy, 11:FS. Mariette was again recognised as one of the Top 30 Most Influential Fintech Marketers in 2022.

What will fintech marketing look like in 2024?

Marketers have forever been trying to figure out how to balance brand and performance investment, how to justify longer-term investment to the purse string holders, and how to show the value to those that think (only) trackable marketing is good marketing. But to answer the right question, there's a growing conversation around "**brandformance**" which optimises for brand storytelling as well as performance rigor. With channels such as TikTok now at marketers disposal, it's possible to apply a tactical growth approach to building brand connections. And even though the challenge isn't new, and the word blend of "brandformance" is yet more marketing jargon (urgh), I like that we're using the tools of today to tackle an age-old problem.

What challenges will fintech marketers face in 2024? And why do you believe so?

So. Much. Noise. Just as everyone stopped trying to figure out their crypto strategy, we're now all trying to figure out our AI strategy. Navigating the signal to noise remains one of marketing's biggest challenges and will continue to be in 2024.

What are some of your biggest professional highlights of 2023? Did you face any challenges and successes? What are you most proud of?

I think everyone in our industry would agree that 2023 was a tough year. We all prepared for a recession and tightened our belts, and probably ended causing the equivalent of a phantom traffic jam. Navigating a slowdown and doing more with less, whilst still driving for growth, probably resonates with most marketers, and certainly kept me busy in 2023. But time and again I've seen the most creative solutions coming from teams with limited resources, and the proudest example for me of this was the second 11:FS Awards in November 2023. A hugely successful event from a small but mighty team, which delivered direct business impact.

What advice would you give to anyone considering joining the fintech industry?

If you have the opportunity, I'd recommend everyone should work for a small business as well as a large organisation at least once early in their careers. Working for a big bank differs night and day to working for a small startup fintech. Experience both and figure out where you add the most value - then double down.

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Miranda McLean
CMO



Miranda is an award-winning marketing leader with more than 20 years' experience in strategic and operational marketing in Financial Services and FinTech. Before joining Ecommpay as Chief Marketing Officer, she led the creation, launch and development of the Banking Circle and Banking Circle Group brands globally. Throughout her career, she is proud to have also been responsible for successful marketing programmes for leading professional corporate brands, including Equifax, LexisNexis, Thomson Reuters and Standard & Poor's.

Passionate about championing the skills and expertise of diverse and underrepresented groups, Miranda sits on the Executive Board of the not-for-profit, European Women Payments Networks (EWPN), as well as the Advisory Board of the FinTech B2B Marketing Community. Miranda has made the FMH top 30 list for the second year in a row.

"Content marketing will be critical in retaining brand credibility and trust among clients and prospects alike. High-quality and informative content will help fintechs retain or establish their positions as thought leaders."

What will fintech marketing look like in 2024?

Content will remain king. And while marketers should leverage AI to help them with content, these tools are not a replacement for the expertise of content, social, and PR teams.

The rise of AI in marketing means that content can be churned out quickly. This is not something I'd advise doing, as it risks eroding brand messaging, can be devoid of personality, inaccurate, and result in penalisation by search engines, such as Google, who are getting better and better at detecting AI-generated content and demoting it.

With the rise of financial scams via social media, brands need to ensure they build trust with their end users by making their communications fair, clear, and not misleading. Regulated FinTechs, especially those working in the B2C space, also need to be aware of guidance from the FCA on financial promotions on social media, particularly when working with influencers and affiliates. Additionally, brands operating in the BNPL and crypto space may need to review how they promote their products and services via these channels, and with whom, as further regulation looms on the horizon.

What challenges will fintech marketers face in 2024? And why do you believe so?

One of the main challenges will be creating content that stands out in an online ecosystem that is being flooded with AI copy. Although content produced with AI rarely sticks around for long once it's been detected by search engine algorithms, as soon as it is removed, there is the potential for another one to pop up in its place. Organic search traffic is also likely to be impacted as search engines roll out AI-generated results, which will push organic links even further down.

Paid advertising is getting more and more expensive as brands turn to this channel to fill the gap created by the loss of organic traffic, squeezing marketing budgets further.

Furthermore, X (Twitter) is being seen as a less viable platform for marketers to get their message out, particularly from a brand reputation perspective, due to the low-quality ads and offensive and harmful posts that a brand may inadvertently end up showing alongside.

Finally, the phasing out of third-party cookies and the recent rollout of Google Consent Mode V2 means that marketers have less data available to help them measure the impact of campaigns.

What are some of your biggest professional highlights of 2023?

In 2023, I was delighted to be recognised by the Women in Payments Awards as a result of creating the brand identity and marketing strategy for Banking Circle, which helped to grow the business into a multi-million dollar company in just three years.

I am also incredibly proud to have continued in my role as an executive board member at European Women Payments Network (EWPN), helping to build a community that comes together to celebrate and support women in the FinTech and payments industry.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

Every day is different in FinTech. Working with agile businesses, things can change quickly, so it's important to stay on your toes, and be willing to change course at a moment's notice!

Another difference is how small the fintech and payments sector actually is. The network and connections are great because we're a small and dynamic sector and that provides an excellent forum for sharing ideas. The presence of a number of really good industry bodies and associations helps with networking, as does the prevalence of opportunities to celebrate success. I am a judge on several fintech and B2B marketing awards this year and am excited to see what marketers are doing to set their brands apart and win new business.

What advice would you give to anyone considering joining the fintech industry?

Be open-minded, creative, and above all, flexible!

Innovations are emerging constantly in FinTech, but also in marketing, so it's crucial to keep your finger on the pulse across both industries.

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Natalie Williams
Marketing Director EMEA



Natalie Williams leads marketing across EMEA for global financial platform, Airwallex. In her current role, Natalie heads up a team that focuses on brand, demand generation, acquisition and retention, to accelerate the growth of Airwallex across the EMEA region.

Before joining Airwallex in 2022, Natalie led marketing and growth at startups and scaleups across both B2B and B2C in various industries, including consumer audio, revenue-based funding and autonomous vehicle technologies, having started her career at retailer GAP and Xerox. Passionate about tech startups, Natalie supports small businesses and mentors talent across sales and marketing in her spare time.

“I believe differentiating customer support and service offerings in a financial sector often known for slow support and service can be a real differentiator if done well, and the rise of generative AI can support this.”

Can you define the term “fintech marketing” in a few words?

Brand building, trust building, promoting and ultimately selling financial products and services, enabled by technology. All through owned, earned and paid marketing!

What challenges will fintech marketers face in 2024? And why do you believe so?

- In crowded markets, the ability to find the real reason to win in given verticals and regions.
- I believe differentiating customer support and service offerings in a financial sector often known for slow support and service can be a real differentiator if done well, and the rise of generative AI can support this.
- There’s no true global category leader in the B2B space for an end-to-end finance solution. Although there are many regional players, I believe there is still room for brands to own overall categories at a global scale. Cue Airwallex!

What are some of your biggest professional highlights of 2023?

I was particularly proud to see the Airwallex logo (literally) front and centre at Money 20/20 Europe last year, a key moment for our brand here in EMEA. More recently, announcing our official global partnership with the McLaren Racing F1 team was a highlight.

Community has been a big part of our strategy for 2023, and I’m delighted to see the efforts come to fruition, with many successful events and collaborations.

One of our biggest challenges at the beginning of 2023 was starting the year building a marketing team. During 2023, we went from having no marketers focused on EMEA to a functionally aligned marketing team, supported by local freelancers and agencies to fuel our growth across the UK, The Netherlands, Israel and the broader EMEA region. It takes time to build momentum, but I’m proud of what my team, who have partnered with global colleagues and regional commercial teams, has achieved in the past year.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

Joining Airwallex, a fintech founded in Australia, was a unique opportunity to build the EMEA marketing function for a fintech already at the scale, success, and level of funding that Airwallex has achieved globally. It has been an opportunity to build a team from the ground up, test and learn, and work on cross-regional projects.

We're still a new player in the region, relative to incumbents and other fintechs founded locally. We have the benefit of being founded in APAC and therefore being able to support and equip scaling businesses in EMEA with the knowledge needed to succeed across APAC.

The roles I held outside of fintech previously for tech businesses are all just as relevant. Ultimately, we're a fast-growing technology-led business, and marketing is not fundamentally different in fintech.

What has had the biggest impact on your career as a fintech marketer so far?

The opportunity to work on and be a part of our global McLaren Racing F1 partnership. We went from signature to launch in just 14 days! Sports is not something I've had the opportunity to work on in the past. It's been insightful to see how small the F1 space is and how many great agencies and other brands are open to collaboration and knowledge-sharing.

What are some of the key traits any successful fintech marketers should have?

- The ability to move fast and be agile as things are ever-changing.
- Experience in other verticals relevant to the fintech will help achieve cut-through and relevance, whether in deep tech, e-commerce, agencies, SaaS, etc.
- The grit and ability to rally a team together are key to success. So much of what we do is cross-functional inside and outside the marketing division, and the ability to take others on a journey is key.

What advice would you give to anyone considering joining the fintech industry?

Don't doubt yourself - if you want to be part of a fast-paced industry that has already innovated but still has so much potential in the coming decades, find a fintech. There has been much innovation in recent years - there's still a long way to go with the launch and mass adoption of new technologies on the B2C and B2B side.

But if you're going to join, learn fast. The industry is fast-paced and moves quickly, so be prepared to learn, be agile and try things quickly to prove or disprove. Marketing is fundamentally interchangeable: focus on product knowledge and understanding of the industry - the deeper your knowledge, the more successful your marketing campaigns will be in reaching the right personas and targeting the relevant use cases.

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Nicolas Pinto
Head of Growth



Nicolas is Head of Growth at Skaleet, a Paris-based fintech scale-up providing a Next-Gen Core Banking Platform. From scaling businesses across Europe to pioneering global expansion strategies, he's the driving force behind transformative growth, with a mindset that turns challenges into opportunities.

Before joining Skaleet in 2019, Nicolas worked for several years in the consulting industry. Nicolas also holds an MBA in International Marketing from MBway Business School in Paris.

According to Onalytica, Nicolas is one of the influencers driving the most engagement on the fintech topic across LinkedIn and X. He mainly deals with banking infrastructure topics such as Core Banking, Open Banking, Embedded Finance, Payments, and Lending. Nicolas has made the FMH top 30 list for the second consecutive year.

"Gone are the days of investing on a whim. I believe we're coming back to a healthy 'normal' that requires growing cleverly and sustainably in the long run and fintech marketers must focus on unit economics and profitability."

What will fintech marketing look like in 2024?

• Enhancing Marketing & Sales Collaboration for Revenue Alignment.

Siloed operations are an outdated approach, fintech companies need to embrace a unified approach to create a powerful profit center. This synergy fuels a cross-functional strategy, deepening understanding of customer behaviors and needs. It enables the creation of impactful marketing and sales materials, ultimately propelling to improve business outcomes.

• Why MQLs aren't worth a dime?

The truth is that the designation of MQL tells us absolutely nothing about people's motivations or intentions, or even if they are in the buying journey. It leaves us with a lot of guesswork and very little insight. Fintech companies need to figure out the sweet spot in the buying journey. To do so, we must closely examine the buying journey and find the sweet spot to help us, knowing when the targets are in the market.

• Account-Based Marketing 2.0 with Intent Data and AI.

ABM is advancing with intent data and AI, enabling businesses to better anticipate customer needs. The significance of deeply understanding prospects is underscored, emphasizing the shift toward insight-driven marketing. ABM 2.0 unlocks the untapped potential of website visitors who don't leave contact information, using insights to guide prospects through the buying journey. Identifying website visitors, gaining insights on them, creating hyper-personalized messages, and prioritizing ICP are the new practical steps. ABM 2.0 aims to enhance customer engagement and drive growth for B2B fintech companies.

• Social Selling is the New B2B Sales Process.

In the evolving world of B2B Fintech sales, social selling has emerged as a new dominant approach. By leveraging the laser-focused approach of ABM on key decision-makers, social media will become an integral part of sales processes in 2024. B2B fintech organizations will amplify their ABM initiatives by tapping into the power of social media to reach targeted buyers. Social selling and ABM principles enable sellers to identify potential customers and build stronger relationships by detecting buying signals. However, high-quality content remains crucial, with sellers relying on marketing teams to provide expertly crafted materials that establish brand credibility and foster trust.

What challenges will fintech marketers face in 2024? And why do you believe so?

In 2023, challenging macroeconomic and geopolitical conditions led to down funding rounds and M&A activity. Gone were the days of investing on a whim. Fintech marketing was impacted and had to focus on unit economics and profitability. In 2024, fintech will face different kinds of challenges:

First and foremost, complying with a complex array of regulations, such as DORA, MiCA, PSD3 & PSDR, AMLR & AI Act, will be paramount. Compliance and risk management will require increased attention, as failure to adhere to these regulations could result in severe consequences.

Building trust remains a significant hurdle. Many consumers are cautious due to past controversies and uncertainties surrounding data privacy and security. Marketers must focus on building trust by emphasizing transparency, security, and reliability. Furthermore, standing out in a crowded market will pose a considerable challenge. Cutting through the noise requires innovative marketing strategies and a deep understanding of the target audience.

Lastly, Fintech will need to navigate the opportunities and challenges of new technologies, such as AI, while ensuring operational resilience, and catering to the existing and emerging laws.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

A B2B marketing role in fintech stands out due to its intricate blend of financial expertise, regulatory compliance, and technological innovation. Compared to non-fintech roles, it demands a profound understanding of complex financial instruments, rigorous regulatory guidelines, and a discerning target audience comprising financial institutions and enterprises. The market's evolution has been significant, necessitating adaptable and flexible marketing techniques. Speed is also paramount in fintech marketing, requiring marketers to be exceptionally agile.

The rapid pace of innovation means what was effective six months ago may no longer work today. This dynamic environment poses leadership challenges, demanding a high tolerance for ambiguity and the ability to inspire teams amidst uncertainty. To succeed, marketers need to adapt to these changes, build trust, and highlight innovation to effectively convey the value of their products to a sophisticated audience.

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Nivas Ravichandran
Head of Marketing



Nivas, Spendflo's Head of Marketing, leads the entire marketing function globally. He brings extensive experience from his time at Freshworks, where he wore different marketing hats. He's also deeply involved in startup mentorship and marketing communities globally.

"In 2024, we are experiencing a resurgence in in-person events such as executive dinners, roundtables and trade shows. These gatherings serve as platforms for networking, innovation showcase, and relationship-building."

Can you define the term "fintech marketing" in a few words?

Fintech marketing is the promotion of financial technology solutions to potential customers. The strategies are often data-driven and customer-centric to meet the evolving needs and expectations of consumers in the digital age.

What will fintech marketing look like in 2024?

In 2024, we are experiencing a resurgence in in-person events such as executive dinners, roundtables and trade shows. These gatherings serve as platforms for networking, innovation showcase, and relationship-building, signaling a return to face-to-face interactions within the industry.

Simultaneously, there's a noticeable shift towards video content, ranging from long-form conversations to bite-sized clips. We are adapting to these trends by leveraging video to create immersive experiences that resonate with our target audience, driving meaningful engagement and connection.

What challenges will fintech marketers face in 2024? And why do you believe so?

- **Limited channels:** More competitors and stricter rules make it harder to use online platforms.
- **Shrinking wallet shares:** Many different technology options leading less of the market going around, so winning customers needs smart ideas.
- **Technological growth:** Marketers must keep up with AI to work faster and keep customers happy.

What are some of your biggest professional highlights of 2022?

In 2023, we set out to build a community of leaders in finance and we were able to leverage a hyperlocal strategy in nurturing a global community of finance leaders. Through hosting numerous roundtable events tailored to each city, we fostered a robust community centered around finance and Spendflo. Despite challenges, such as logistical coordination and adapting to diverse cultural nuances, our efforts yielded significant success. I'm particularly proud of the network we cultivated to facilitate meaningful connections and conversations among finance professionals worldwide.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

In my prior role, I engaged with sales leaders and entrepreneurial founders, known for their outgoing nature. Transitioning to my current position, I directly interact with finance leaders. This shift has been both intriguing and demanding.

Unlike other sectors and demographics, gaining the trust and endorsement of finance leaders for new software or technology requires a meticulously crafted, patient approach.

The journey has presented a significant learning curve, enhancing my understanding of their unique requirements and preferences.

What are some of the key traits any successful fintech marketers should have?

- **Attention to detail:** Ensure accuracy in messaging and details of the industry.
- **Continuous learning:** Stay updated on industry trends and emerging technologies.
- **Analytical mindset:** Interpret data to make data-driven decisions and optimize campaigns.

What advice would you give to anyone considering joining the fintech industry?

Commit to continuous deep learning. Fintech is a crucial industry and evolving rapidly. Understanding its complexities and staying updated on emerging trends are essential.

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Owen McCall
Head of Marketing & Comms



With over a decade's experience, Owen McCall has shaped marketing and communications strategies in diverse sectors, notably fintech and web3, and presently leads as Head of Marketing & Communications at swissQuant. Steering his team with strategic vision and authentic storytelling, Owen's leadership has led to significant achievements and industry recognition for swissQuant. His approach, focusing on meaningful engagement and innovation, underscores the impact of creative communication strategies and the power of collaborative teamwork.

"Love for storytelling, and the thrill of finding just the right combination of words or images to make an impact, has fundamentally shaped my approach and remains the most influential aspect of my career."

What will fintech marketing look like in 2024?

Looking into 2024, the fintech marketing landscape is ripe for innovation, particularly on platforms traditionally overlooked by B2B marketers, such as YouTube and TikTok. This approach isn't about abandoning professionalism but rather redefining it to meet audiences where they are, making content both insightful and accessible. Creativity plays a crucial role in breaking down complex concepts into engaging and shareable moments. The key for fintech marketers is to adapt content strategies to each platform's unique environment, emphasizing authenticity and educational value.

Moreover, the integration of AI tools in marketing, communications, and content strategies presents an exciting challenge. We need to find the right balance to maintain authenticity, originality, and substance. Notably, Google and other search engines are now penalizing sites in their SEO rankings if they detect predominantly AI-generated content. This development serves as a positive wake-up call for marketers who might have considered relying solely on automation for success. Utilizing AI to enhance content creation or strategy can be invaluable, but ultimately, marketing aims to foster authentic human connections. Our audience is too discerning to accept anything less.

What challenges will fintech marketers face in 2024?

Facing 2024, fintech marketers must cut through increasing digital noise to engage audiences effectively. As fintech marketing continues to evolve, the balancing act between embracing technological advancements and maintaining a human touch becomes even more critical. As we've discussed, authentic human connection remains paramount, and our strategies must adapt to foster these connections amidst a sea of automation and AI.

Furthermore, privacy and data protection regulations will tighten, reflecting a growing demand for consumer rights and privacy. This landscape will compel us to think outside the box, crafting multi-touch marketing outreach strategies that not only respect these regulations but also resonate on a personal level with our audience.

What are some of your biggest professional highlights of 2023?

This past year has been full of highlights for my team at swissQuant. Winning the WealthBriefing Swiss Award for 'Best Use of Social Media' stood out as a particularly proud achievement, as did the launch of our podcast, 'Mastering Complexity.'

Hosting the podcast offered me numerous opportunities to exchange ideas and learn from industry and domain experts, an experience that was both humbling and exhilarating. The positive feedback from our listeners has been incredibly rewarding, underscoring our growth and the caliber of our discussions. I see every new episode as a step forward, a testament to my team's diligent efforts and the high-quality guests we've engaged as we extend our reach.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

Directly before I joined swissQuant, I spent about five years in the crypto/blockchain industry within Switzerland's "Crypto Valley". At that time, the industry was in its "Wild West" phase—thrilling but also quite chaotic. This period served as a crucial phase in my career, leading up to the more mature yet equally challenging fintech sector. At swissQuant, I leverage the insights gained during this dynamic period to navigate a space where audiences demand not just innovation, but also reliability and clarity. The transition highlighted the importance of adapting marketing strategies to meet the sophisticated expectations of a discerning fintech audience.

What has had the biggest impact on your career as a fintech marketer so far?

A quote I heard somewhere is "life only looks linear in the rearview mirror", and I think that's a fitting analogy for how my marketing career (and life in general!) has progressed so far. I've been lucky enough to work in a number of different industries and the enduring lesson for me is the power of storytelling—crafting narratives that genuinely engage and

resonate with the audience. This love for storytelling, and the thrill of finding just the right combination of words or images to make an impact, has fundamentally shaped my approach and remains the most influential aspect of my career.

What are some of the key traits any successful fintech marketers should have?

Successful marketers must embody a mix of adaptability, data literacy, and an in-depth grasp of finance and technology. This combination allows for crafting strategies that truly resonate. Key to engaging clients is the ability to demystify complex topics through creative storytelling, making intricate financial products accessible.

Beyond this, a strong marketing foundation paired with a drive for innovation ensures content stays relevant and impactful. Essential, too, is a marketer's curiosity and willingness to challenge assumptions.

What advice would you give to anyone considering joining the fintech industry?

For those eyeing the fintech industry, my advice is simple: dive in with curiosity and courage and don't be afraid to experiment. Understand your product and audience, and don't shy away from exploring novel approaches to marketing and communications. Learn from diverse perspectives, embrace innovation, and stay hungry for knowledge.

In today's exciting fintech landscape, especially in the B2B space, there is more room for creativity than ever before.

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Prashant Mohan
CMO



Prashant Mohan is the Chief Marketing Officer (CMO) at Sharesight, a position he has held since May 2018. His career is a testament to a diverse range of experiences across technology, consumer products, and finance organisations. Before joining Sharesight, he played a pivotal role in driving customer acquisitions and growth at the Australian fintech startup, Prospa. He has also held significant roles at notable companies like Infosys, Google, Westpac, and Philips, showcasing his versatility across various sectors.

He is a firm believer in financial literacy and sees his role at Sharesight as an opportunity to make a tangible difference in people's lives by improving their relationship with investments. Outside of work, Prashant is a family man with a love for outdoor activities, basketball, cycling, and reading, showing that his pursuits and interests are as diverse as his professional career.

"Understanding the buyers' journey digitally is critical to this success, focusing on content marketing/messaging to trigger the buyer to the next stage of the purchasing cycle. "

Can you define the term “fintech marketing” in a few words?

Friendly, yet serious; and while we are in the business of disrupting traditional finance, trust is still a key element of what we do. To be “trusted” is an extremely important part of our marketing brand and tone. The fun part of it is to balance innovation with tradition, branding with targeting, and people with technology.

What will fintech marketing look like in 2024?

The last two years have seen a drive towards efficiency and profitability as they key drivers of fintech businesses. So the biggest beneficiary of this trend was more allocation of budgets towards paid search.

Building a brand is important but needs to be clear on how it would lead to sustainable growth. So it's going to be a time for basics - getting close to understanding customer needs and wants.

The key trends that I see and we are incorporating into our marketing are:

- Increased usage of videos to convey our messages
- Increased financial education and awareness
- Importance of proof points about privacy and security in our marketing
- AI and machine learning to get more efficient internally but also using it to get better customer insights

What challenges will fintech marketers face in 2024? And why do you believe so?

For most companies from an internal point of view, we are going to be asked to do more with less or the same. In the external world, the costs of digital advertising continue to rise. From a measurement perspective, we are heading towards a cookieless world. Add to all this we also need to figure out the internal and external use cases of generative AI. All these challenges will drive both creativity and rigour from us fintech marketers.

We will continue to evolve older playbooks of customer acquisition and retention. My advice would be to accept the challenge and take the plunge. Remember, no one's figured this out and every contribution you make will be invaluable to your business, and the field of marketing.

What are some of your biggest professional highlights of 2023?

2023 was a year of consolidation in terms of our brand and marketing. We launched a refreshed brand in November 2022 and so when we were now able to use the new branding, we explored more areas showcasing our brand and telling the stories of our customers. The pinnacle of our marketing team was in August 2023 when we ran our first-ever Investor tech conference in collaboration with our business partners. We were able to establish our leadership as a key solution to the world of self-directed investors. We now look forward to continuing these conferences annually.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

It's been a while since I did anything outside of fintech (almost a decade!). My role is huge fun as CMO of a B2C SaaS (primarily) business. The most important part of fintech marketing is the ability to have an attribution model and use it to allocate budgets to the most efficient channel with the best cut-through messaging and re-allocate dynamically based on how that allocation has performed. I often use the analogy of investing while talking to my board - that our job as marketing leaders is to allocate capital just like in asset allocation models and then rebalance based on performance. It is far more data-driven compared to traditional businesses where perhaps the ways of doing things are pretty set in their ways.

What has had the biggest impact on your career as a fintech marketer so far?

Being in the weeds, understanding the numbers, and being in control of the drivers of revenue and cost - have contributed to my success in fintech marketing.

One of the joys of fintech marketing is that you are generally in smaller and more nimble businesses. People all around you have a healthy scepticism towards traditional processes, boundaries, and rules. The ability to throw myself into the deep end and work on fun projects in a collaborative and cross-functional environment has been deeply rewarding.

I have learnt from inspirational colleagues and have learned even more while in the process of teaching others in my team.

What are some of the key traits any successful fintech marketers should have?

Marketing in general is part science and part art and creativity. I use the mathematical expression of Marketing = Art ^ Science (Art to the power of Science). In fintech marketing, it's even more true, and fundamentally as we are dealing with finances and money as the primary domain, it's understanding people and their psychology. So, a genuine curiosity, and a relentless pursuit of resourcefulness and creativity would be the key traits of a fintech marketer.

What advice would you give to anyone considering joining the fintech industry?

Firstly, a numerical understanding of the funnel and key drivers of revenue is the most important aspect of a fintech business. So always start with understanding the key metrics that are business critical first. When you get a deep understanding of the funnel, you will be able to influence your part of the funnel significantly.

Secondly, you have to communicate the impact of the initiatives you undertake in a clear and continuous way. Fintechs are in the world of disruption, so you will need to be nimble and resourceful all the time.

Thirdly, never lose sight of creativity. It's always important to balance the messaging and creative strategy along with the rigours of efficient spending.

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Radim Oulehla
Co-founder

Fintreee.



Radim is a key figure in fintech marketing, recognized for his influential work, especially with Fintreee.cz, a platform he founded that leads the fintech conversation in the Czech Republic and Slovakia. His ability to engage a wide audience on social media, particularly LinkedIn, with insightful content on fintech and e-commerce, underscores his skill and influence in the sector.

His innovative marketing strategies, high engagement rates, and forward-looking insights set him apart. Radim's deep involvement in the fintech community, including organizing major B2B fintech conferences and contributing to professional networks like the Czech Fintech Association and European Fintech Hub, showcases his dedication to the industry's advancement. His significant impact, evidenced by various awards and being named among the top influencers in Central and Eastern European fintech by 25, highlights his exceptional contribution to fintech marketing.

"Fintech marketers are expected to grapple with challenges in marketing attribution, largely due to the growing emphasis on privacy in the digital landscape, which limits reliance on third-party data."

What will fintech marketing look like in 2024?

In 2024, fintech marketing is poised to undergo significant evolution, driven by a blend of innovation and adaptation to changing market conditions. A major trend is the shift towards video-first marketing and community engagement. This approach is increasingly favoured as it builds trust and transparency more effectively, particularly when combined with content from product evangelists and influencers. The adoption of video content aligns with the increasing importance of storytelling in fintech marketing. Furthermore, fintech marketers are expected to grapple with challenges in marketing attribution, largely due to the growing emphasis on privacy in the digital landscape, which limits reliance on third-party data. This trend will likely push marketers towards a greater focus on first-party data and in-house marketing technologies.

Another significant trend in fintech marketing for 2024 is the heightened focus on sustainability. This shift is influencing marketing strategies, targeting, purchasing decisions, and partnerships, as companies strive to align their operations with sustainability principles. Additionally, the integration of AI tools like ChatGPT in marketing strategies is gaining momentum. These tools assist in content creation and personalization, saving time and resources. The year also marks a move from search-driven to brand-building activities, recognizing the long-term value of a strong brand identity.

What challenges will fintech marketers face in 2024? And why do you believe so?

First, as privacy regulations and consumer data protection become increasingly stringent, marketers will need to navigate a landscape where traditional data-driven strategies might be limited. The evolving global privacy landscape, including regulations like GDPR and CCPA, will compel fintech companies to find innovative ways to engage customers while respecting their privacy.

Secondly, the fintech market is becoming increasingly crowded and competitive. Standing out in a saturated market will require more creative and targeted marketing strategies, focusing on building a unique brand identity and differentiating from competitors. This heightened competition also makes customer acquisition and retention more challenging.

Technological advancements, especially in AI and machine learning, will continue to rapidly evolve, presenting both an opportunity and a challenge. Staying ahead of the curve in utilizing these technologies for effective marketing while ensuring ethical and responsible use will be crucial.

Lastly, the global economic climate, which may include factors like fluctuating interest rates, changing investment patterns, and varying consumer spending habits, will impact fintech marketing strategies. Marketers will need to be agile and responsive to these macroeconomic changes, adapting their strategies to remain effective and relevant.

What are some of your biggest professional highlights of 2023?

Just one of the achievements I am proud of is our proactive response to the growing demand for sustainability in the fintech sector. We have integrated sustainable practices into our marketing strategies and aligned them with broader corporate goals and consumer expectations. This initiative has not only improved our brand image but also made a positive contribution to the environment and society, which I find particularly fulfilling. Of course, keeping up with regulatory changes in fintech has presented ongoing challenges, but maintaining compliance without compromising on creativity has been a satisfying journey. Overall, despite its challenges, this year's successes have reinforced my belief in the power of adaptive, responsible and innovative marketing in shaping the future of fintech.

In 2023, one of my biggest professional achievements was successfully adapting to the rapidly evolving fintech landscape, particularly in the digital marketing space. The shift to a more video-centric approach and the integration of AI tools into our marketing strategies have marked a significant advancement in our approach. This has not only improved

engagement with our audience but also streamlined the content creation process. Navigating the complexities of marketing attribution in a privacy-focused digital world has been challenging, but has led to more innovative use of first-party data and internal analytics, which has increased our targeting accuracy and ROI.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

My current role in fintech marketing is distinctively dynamic and multifaceted, setting it apart from my previous non-fintech roles. One unique aspect is the blend of creativity and stringent compliance demands. Fintech, being at the crossroads of finance and technology, requires a deep understanding of both sectors. This duality is challenging yet exhilarating, as I navigate the innovative landscape of technology while adhering to the strict regulatory framework that governs the financial industry. This contrast significantly differs from roles in less regulated industries, where marketing strategies might be more straightforward but less nuanced.

Additionally, the pace of change and innovation in fintech is remarkably swift. This requires a level of agility and continuous learning that was not as pronounced in my previous roles. In fintech, one needs to stay abreast of the latest technological advancements, regulatory changes, and evolving consumer expectations. This constant evolution pushes me to be more adaptable, think more strategically, and be more proactive in problem-solving. It's this unique combination of compliance, innovation, and speed that makes my role in fintech marketing both challenging and uniquely rewarding, distinct from any of my past experiences in other sectors.

What has had the biggest impact on your career as a fintech marketer so far?

The most significant impact on my career as a fintech marketer has been the necessity to harmonize innovation with stringent regulatory compliance. This balancing act has not only refined my strategic thinking but also deepened my understanding of how to effectively communicate

complex financial concepts within a tightly regulated framework. The challenge of innovating within boundaries has fostered a unique set of skills – from creative problem-solving to meticulous attention to detail – that are crucial in the fintech realm.

Furthermore, the rapid advancement and integration of technology in finance, particularly the use of AI and data analytics, have profoundly influenced my marketing approach. Embracing these technologies for targeted marketing campaigns and personalized customer experiences has been transformative. It's led to more effective campaigns, a better understanding of customer needs, and an ability to anticipate market trends. This tech-forward approach, unique to fintech compared to traditional sectors, has significantly shaped my career, constantly pushing me towards innovation and a data-driven mindset.

What are some of the key traits any successful fintech marketers should have?

Successful fintech marketers need a blend of specialized skills and attributes. Firstly, they should have a strong understanding of both finance and technology, as this knowledge is crucial for effectively communicating complex fintech offerings. Creativity and innovative thinking are vital for standing out in a competitive market and for crafting compelling marketing messages. Analytical skills are essential for interpreting data and deriving insights to inform strategies. Adaptability is also key, as the fintech landscape is rapidly evolving with new technologies and regulations. Effective communication skills, both for internal collaboration and for engaging diverse audiences, are fundamental. Finally, a customer-centric approach is crucial for understanding and meeting the unique needs and pain points of fintech customers.

What advice would you give to anyone considering joining the fintech industry?

If you're considering a career in fintech, prepare for a dynamic and fast-paced environment. Cultivate a versatile skill set, including understanding financial principles, technology savviness, and adaptability.

"Networking within the industry and being open to innovation and change will also be key to your success. Remember, the fintech landscape is constantly evolving, so flexibility and eagerness to learn are essential."

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Richard George

Global Head, Business Marketing



Richard is the Global Head of Business Marketing at LSEG (London Stock Exchange Group), based in New York. He has group wide accountability for Marketing Strategy & Planning, Content Development and Global Activation across LSEG's business lines. Richard has spent the last 15 years working in marketing and digital roles for B2B & B2C brands in financial services, media, retail and telecoms, including Thomson Reuters, Telefonica (O2) and Marks & Spencer.

In 2022, Richard received the "Marketeer of the Year" award from the Financial Services Forum. He holds a degree in Geography from the University of Southampton and he has recently completed the 12 month Chief Marketing Officer Program at Columbia Business School.

"The AI wave that we are all currently attempting to surf, appears to present the greatest opportunities, and also greatest challenges, of all."

What has had the biggest impact on your career as a fintech marketer so far?

By far the biggest impact has come from the continual waves of Digital transformation, which have meant we have had to redefine and rethink how we turn up for our customers, whether through the experiences we create, or how we communicate the relevance and value we as businesses bring.

We have had the mobile, social, and marketing data waves, but the AI wave that we are all currently attempting to surf appears to present the greatest opportunity, and also the greatest challenges, of all.

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Tom Davies
VP Marketing



Tom joined credit card challenger Yonder in 2021 as part of their founding team and now serves as their VP Marketing. Before working in fintech, Tom studied in California and worked in international development for an anti-human trafficking non-profit. After moving to London, Tom cut his teeth in the marketing teams at two of the UK's leading fintechs in Wise and Monzo, launching Monzo Plus, Monzo Premium and Wise multi-currency accounts around the world.

As Yonder's founding marketer, Tom built their award-winning brand and community-led marketing strategy and led the startup through a successful crowdfunding campaign as part of their Series A fundraising in 2023. During his time at Yonder, Tom has built a reputation for his approach to product-led marketing, documenting his learnings around growth, team building and product marketing as he builds out a marketing function for the first time.

"Fintech marketing leaders need to be able to zoom in and out at a ridiculous pace. Being able to scale through your team means getting the balance right between setting context, managing standards and getting in and doing the work yourself."

What are some of your biggest professional highlights of 2023?

While there are a few big moments that I'm really glad we delivered on, like our first crowdfunding campaign, I'm probably most proud of my own development in terms of running and growing a marketing function at Yonder. In startups, your development has to outpace the needs of the company, or they'll just hire someone more senior. So I'm really proud to have built on my product marketing background, standing up a growth marketing function from scratch while executing some big brand moments like our out-of-home work around London. Whenever someone says "I love the Yonder brand" it's a proud moment to know that some of the decisions I made early on paid off.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

Money is always an emotional subject, even when it should be the most rational thing ever. Which means fintech marketing, particularly for a consumer credit product like Yonder, is an increasingly delicate balance between fun, creative marketing and following the regulations that protect us and our customers. It requires working really hard on your messaging, grabbing attention through emotive campaigns but then reinforcing that with clear, fair and easy to understand messaging around our product. On top of all this, the new consumer duty guidelines will help to deliver better outcomes to customers and force lazy marketers to work much harder on how they grow their businesses.

What has had the biggest impact on your career as a fintech marketer so far?

Each of my previous roles have helped me level-up in different ways. At Wise, I learnt all about how product market fit can dictate a marketing strategy, helping to keep acquisition costs low and letting your customers market for you.

At Monzo, I learnt about how to launch products under intense scrutiny from customers, regulators and the media. Now at Yonder I've had to quickly learn about how to drive growth by testing and exploring new channels. It wasn't really by design but it's been a brilliant crash course on how to launch and grow profitable products. And I didn't have to pay for an MBA.

What are some of the key traits any successful fintech marketers should have?

Fintech marketing leaders need to be able to zoom in and out at a ridiculous pace. Being able to scale through your team means getting the balance right between setting context, managing standards and getting in and doing the work yourself. My days always involve some level of high-level strategic thinking - like how we'll hit our goals in 2-3 years - before switching speed to dig into why a particular channel or piece of creative isn't working for us. The best fintech marketing leaders can set the strategy and implement it.

"Fintech marketing, particularly for a consumer credit product like Yonder, is an increasingly delicate balance between fun, creative marketing and following the regulations that protect us and our customers."

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Vanessa Schotes

CMO

enfuce



Vanessa is an accomplished marketing leader, a powerhouse known for her knack in building dream teams and shaking things up with her innovative approach. Her toolbox of B2B, brand and demand marketing expertise supports her relentless drive to push boundaries and challenge the status quo. As a growth enabler, she blends creativity with hard data to drive brand awareness, customer acquisition and international expansion.

Currently, Vanessa is the CMO and mastermind behind Enfuce's brand and go-to-market strategy, positioning the company as a frontrunner in the rapidly evolving payments landscape. Before she joined Enfuce, she made waves at Celonis, IWG Plc, and Moneycorp, driving some of the most successful marketing endeavours in the b2b marketing world.

"2024 will be yet another year where brands need to show how they walk the talk. Messaging needs to be aligned with concrete action and companies must showcase tangible impact to be credible."

Can you define the term "fintech marketing" in a few words?

In a highly competitive market, fintech marketing is the glue that holds everything together. By building trust, educating consumers and differentiating our brands effectively, we contribute to the success and sustainability of the fintech businesses we serve, meeting the needs of modern consumers and navigating regulatory complexities.

It's about driving awareness, adoption, and growth for your brand, and building trust and educating consumers, all while shaping the future of finance.

What will fintech marketing look like in 2024?

2024 will see fintech marketing evolve with technological advancements, changing consumer behaviours, and regulatory shifts. Key trends shaping this landscape include:

- **Brand authenticity:** Fintech brands that find their authentic voice will rise above those who struggle to identify theirs. Genuine connections and stories that resonate with the audience's values and experiences are crucial for building long-term brand authenticity.
- **Personalisation at scale:** We will up our game with the use of advanced data analytics and AI to tailor messaging, products, and customer journeys, driving higher engagement and conversion rates.
- **Ecosystem marketing:** Fintechs are building bridges, not walls. Interconnected experiences will link services and broader ecosystems together, enhancing brand visibility and delivering added value for customers.
- **Sustainability and impact marketing:** Authenticity is the name of the game here. 2024 will be yet another year where brands need to show how they walk the talk. Messaging needs to be aligned with concrete action and companies must showcase tangible impact in order to be credible.
- **Content marketing and thought leadership:** Creativity is key to standing out of the usual channels. With an endless stream of content, marketers must innovate outside of core formats for educational content and brand positioning to stay ahead.

- **AI advancements:** It's no secret that AI will continue to increase our pace of innovation, driving efficiencies and enabling creative advancements across marketing strategies.

What challenges will fintech marketers face in 2024? And why do you believe so?

Broader market conditions will remain challenging and Fintech marketers will therefore continue to face a dynamic and challenging landscape in 2024. Regulation, cybersecurity threats and evolving customer needs are at the top of our radar. We will need to continue to find new strategies to rise above the parapet and deliver impact and ROI. Successfully navigating these challenges requires a strategic approach, ongoing innovation, and a deep commitment to building trust and delivering value to customers.

What are some of your biggest professional highlights of 2023?

2023 was a rollercoaster of excitement for us at Enfuze. We unveiled our brand evolution at Money 20/20, shattering conventional norms and shaking up what B2B fintech branding looks like. The brand promise, "Where happiness is built-in," epitomises unique, emotive, and immersive experiences more typically associated with consumer brands. This overhaul wasn't merely cosmetic; it is a comprehensive brand strategy revamp, from positioning to creative execution, all completed in a remarkable six-month timeframe.

We also launched some pretty cool projects breaking out of our traditional channels, like our podcast, "In the Hot Seat", which now boasts listeners in over 20 countries, and the "Everyone Should Give a Damn" movement, which challenges the industry to deliver authentic ESG impact. Plus, we bagged the "Authentic ESG" Fintech Finance award, affirming our leadership in advancing sustainability within the sector. These underscore Enfuze's commitment to innovation, authenticity, and positive societal impact.

What's unique about your role? How does it differ from any of your previous non-fintech roles?

Enfuze is like no other. We're not just selling a product; we're shaping perceptions, shattering glass ceilings and building (and re-building) trust in a fast-paced and ever-evolving industry. Credibility and integrity are critical elements to land when building demand to fuel our future growth. That means finding ways to articulate the business in an authentic and credible way, highlighting our deep commitment to compliance and the highest levels of integrity while creating a stand-out product in a crowded marketplace.

What has had the biggest impact on your career as a fintech marketer so far?

It's simple - trust. Trust is the secret sauce that makes everything work. From the beginning, there has been a strong level of trust and mutual excitement about the journey ahead between our Co-founders and Co-CEOs Denise Johansson and Monika Liikamaa and myself. This trust has given my team the creative licence to reimagine our approach to brand and demand marketing, which has been revolutionary.

What advice would you give to anyone considering joining the fintech industry?

Stay agile and adaptable. The fintech industry is fast-paced and constantly evolving. Be open to experimenting with new tactics, technologies, and strategies to stay ahead of the curve and meet evolving consumer needs. It's important that you build trust with customers by prioritising transparency, honesty, and integrity in all communications. And of course, network and make sure you meet as many of the inspirational leaders across all disciplines as you can. Collaborate with cross-functional teams within your organisation to leverage diverse perspectives and expertise in driving marketing success.



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