5 Things You Need To Know About Careers in Financial Technology (Fintech)

1. **Fintech organisations are continuing to attract investment capital in 2022 & 2023.** As of June 2021, San Francisco-based payments provider Stripe sported a $95bn valuation, while its UK fintech equivalent checkout.com was valued at $40bn, compared to high street stalwart Natwest’s at $27bn (source: FT). While valuations across tech have experienced a pull back through 2022, the effect has been least keenly felt amongst fintechs. In fact, funding for emerging tech firms in the UK has been highest for fintechs. This means that roles and opportunities are likely to continue to grow.

2. **Careers in FinTech are not a monolith; nor are they all finance-oriented.** As reported in the FT, recruiter Alex Duffy at cloud-based banking Thought Machine shared “for our non-technical roles, people have joined us with a wide range of degree qualifications, including humanities, arts, science and social sciences.” Roles in Fintech can span business development, strategy, marketing, user experience design/research, data analytics, algorithmic trading, relationship managers, financial modelling and much more.

3. **Soft & technical skills, plus an understanding of finance may help.** As reported in the FT, Monzo’s Director of People Experience looks for candidates demonstrating “critical thinking and a talent for problem-solving” while programme director at the University of Exeter Business School shares that “the ultimate graduate (in Fintech) is someone that understands both business and technology, and this is rare”.

4. **Developing skills & knowledge for fintech.** A specific degree or qualification is not typically necessary. Instead, commitment to continued learning and skills development is key. If you want to learn more about Fintech, Hong Kong University’s free MOOC is a great introduction and is available freely through the EdX platform.

5. **Good places to look for graduate roles and internships in Fintech.** We recommend (i) eFinancialCareers (ii) LinkedIn Jobs and (iii) our career listing platform, Handshake.