

Top 30

Most Influential Fintech Marketers

2021 REPORT

Supported by:



www.fintechmarketinghub.com

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 only way to success. Unlike banks and traditional incumbents, fintechs can't count on their brand legacy to gain consumer's 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

As fintech continues to grow, we wanted to recognise the faces behind the sector's success. So, we've brought together the Top 30 Most Influential Fintech Marketers of 2021. By doing this, we also aim to increase awareness about the role of fintech marketing and encourage more young and talented marketers to enter the sector.

Selection criteria

The 30 most influential fintech marketers have been selected 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](#).

"We're delighted to have partnered with The Fintech Marketing Hub to recognise and celebrate excellence in fintech marketing. The individuals selected for the Top 30 Most Influential Fintech Marketers are the brains behind some truly world-class campaigns and propositions, proving that creativity, humour and emotion have as much a place in finance as in any other sector."

The world of fintech is an exciting one - especially right now. With technology ripping up the financial landscape and a much greater variety of viable business models, fintechs are increasingly becoming industry-leading beacons of change, lifestyle brands, and owners of the solutions to many long-standing problems. For the first time, consumers can choose brands that represent who they are as people, solve previously-unsolvable pain points, provide products tailored to personal needs and understand their financial goals.

It's a paradigm for how financial services serve our populations; that's why fintech is so exciting, and why fintech marketing is so vital.

For fintech marketers, the challenge will be really getting to know their customers, target audiences and expanding range of potential customers. This in-depth understanding is what will allow them to create targeted messaging that connects with people on an emotional level and achieves that all-important cut-through. That's where fintech's impact on the world will be won and lost; by solving real consumer needs better than ever before. Attest exists for this very purpose, making consumer insight super accessible to marketers so that they can push boundaries, now with fresh confidence that their decisions are backed by real data. This is what drives great decision making, and great leaders, and why we are proud to partner with The Fintech Marketing Hub on showcasing and celebrating the best.

Jeremy King, Founder and CEO of Attest



HABITO



Abba Newbery

CMO at Habito

Abba is the CMO at the UK fintech scaleup Habito, a free online mortgage broker. In her role, she heads the brand, PR, corporate comms and growth functions. Over the past couple of years, Abba and her team have successfully established Habito as one of the most recognisable and bold challenger brands in the sector, with unconventional and controversial campaigns like 'Hell or Habito' and 'Mortgage Kama Sutra'.

Abba regularly speaks on fintech issues, recently noting that “the explosion of fintech in the past decade has brought deep innovation and change, and in particular, a commitment to services focused on customer experience.” Prior to Habito, Abba worked as Director of Commercial Strategy at News UK, pioneering the moves towards digital content. She has worked in marketing & advertising throughout her career, supporting both Google and YouTube on developing their accelerator programmes, and at agencies like UM and Carat as a communications planner.



"It all comes back to focusing on customer needs, rather than selling products that suit the industry."

*Source: BosstoBoss.org



 Current



Adam Hadi

VP Marketing at Current

Adam Hadi is the VP of Marketing at Current, a leading U.S. challenger bank serving Americans overlooked by traditional banks. Prior to leading marketing at Current, he was VP of Marketing at Quidd (acquired by Animoca), head of marketing at DRAFT (acquired by Paddy Power Betfair) and lead user acquisition at Topps Digital after spending several years as an economist for the Bureau of Labor Statistics.

Adam regularly appears on media sharing his insights on all things fintech marketing and has recently been recognised as "Marketer of the Year" at Tearsheet's Acquire Conference 2021 Awards Ceremony.



"In 2020, we saw an acceleration in digital banking, the market is getting more crowded and we saw more than ever how important it is to build trust and relevancy with your target audience.

As marketers, it will become more important to understand who your customers are, where they spend their time and to speak to them in ways they understand. Who will be successful and grow both their customer base and build their brand will come down to alignment between messaging, product and who is solving real problems."



chip



Alex Latham

CMO at Chip

Alex is the CMO and Co-Founder of one of the UK's most popular fintechs, Chip. Alex joined the company when it had only 25 customers and has since grown the user base to over 300,000 people. Chip has now saved over £165 million for its users based almost solely on viral growth. Before Chip, Alex held Head of Marketing roles within tech and the music industry. In fact, it was backstage at Glastonbury Festival in 2016 when his love for fintech kicked off...He specialises in the art of the viral, and outside of work he can be found covered in paint, decorating, or sitting on a rowing machine.

What will fintech marketing look like in 2021?

"It goes without saying that 2020 was a challenging year for all the industries. Fintech was no exception, but while parts of the industry struggled to adapt to new challenges and customer needs, others have managed to go from strength to strength.

As spending slowed down, people became more focused on building up their savings and financial safety nets. This is something we saw first-hand as our user base doubled and the amounts put aside by savers increased by over 100%, making it our biggest year for growth to date. Other areas that have seen rapid growth include investments and mobile banking, which skyrocketed off the back of bank branch closures. I would expect to see these sectors continue on the same trajectory, with both the fintechs and the traditional financial institutions focusing on on-demand, hyper-personalised digital financial services.

From a customer's perspective, COVID changed how people spend their time, turning the world into a digital battleground for brands. The white noise on the internet from brands is astonishing, and to normal consumers, most of it just blends in. There are two key factors that will dictate that "stand out" human touch in such a noisy space: personalisation and personality.

More than ever it is crucial that marketers do not waste time and money on content that is not hyper targeted to the individual. Especially in fintech, an immediate trust-building tool is when content is hyper personalised. Talking to people on their level, with their pain points in mind, builds an immediate connection which aids the "do I trust this?" barrier.

Secondly the content needs real personality. It needs to stand out in a way that feels unique, colourful and different. Something as simple as a bit of humour or a good song can be the difference between content standing out or getting washed away with the noise. 2021 is the year that finance is no longer boring."



Andrea Linehan

CMO at CurrencyFair

Andrea is a commercial and marketing professional with over 18 years of international experience in sales, marketing, and commercial development across a range of industries. She lived and studied in Ireland after which she spent 10 years in the Middle East developing commercial and leisure brands for the Omani Government. She returned to Ireland in 2013 where she spent over 5 years as CMO of fintech start-up GRID Finance and she is now CMO of the fintech scaleup CurrencyFair.

Andrea sits on the board of the Irish International Business Network, is an advisory board member of the CMO Council, and until 2020, she was an advisory council member of the Small Firms Association in Ireland, a position she held since 2016. Andrea is a regular speaker at conferences, summits and universities. Topics range from marketing, branding, financial inclusion, social entrepreneurship, FinTech, start-ups/scale-ups and much more.

What is fintech marketing?

"Fintech marketing is built on the same fundamentals that other industry-specific marketing is; it's not about how you market a fintech, it's about how and where your customer wants to be marketed to. What is true for traditional financial institutions is true for fintech; trust, credibility and reliability come first. Even the most ambitious early adopters will expect these attributes to be true before moving their money to or through a fintech.

That is why 'transparency' is more than just a marketing trend amongst fintechs. The banks will catch-up technologically, fintechs cannot continue to lead with that as their value proposition. What I love about the collective positioning of transparency amongst fintechs is that it will eventually become the industry norm. Traditional financial institutions will have no choice but to follow suit, because the market will demand it."



eToro



Brad Michelson

US Senior Marketing Manager at eToro

Brad Michelson heads the US marketing team at eToro and is the founder of the Market Mix, a weekly newsletter on marketing trends in crypto and fintech. He is a digital marketer with over a decade of experience taking FinTech and e-commerce brands to market. Previously, Brad worked as the Director of Marketing at BlockFi.

Brad is also a regular event speaker and commentator on all things crypto marketing.

What's unique about marketing a fintech?

"One of the best things about the fintech category is that it covers so many different things: payments, trading, savings, earning, etc. It's also one of the fastest growing categories for marketers to work in. Traditional financial marketing was boring, bland, and made for very specific demographics. The great thing about fintech in general is that the industry was made for making financial products easier to use for everyone. So much so that the fintech industry has become oversaturated companies pushing the same message and value propositions. The biggest struggle now is to stand out and give consumers a reason to pay attention to what your brand has to say."



Moven®



Bryan Clagett

Chief Revenue Officer (CRO) at Moven

Bryan Clagett is Chief Revenue Officer at Moven. He joined Moven after three decades of leadership experience in the financial services and fintech markets. He spent 10 years at Geezeo as Chief Marketing Officer and was an integral part of its growth which resulted in a successful exit to Jack Henry & Associates in 2019. Since then, he has held a leadership position at StrategyCorps and currently serves as an advisor to a number of firms. He is also Chairman of the Board of Directors of the Center for Child & Family Services, a Virginia non-profit.

Bryan is a passionate fintech advocate and was recently included in Fintech Weekly's 'The 100 Most Influential People in FinTech' list.



"I enjoy all things fintech. What excites me the most is the union of finserv and fintech. I'm also a big believer that financial services should be doing more to engage consumers with relevancy and understand the emotional aspects of financial well-being. The role the bank or credit union can play to demonstrate advocacy is remarkable, particularly in a high tech, high touch environment."

*Source: Analytica



Revolut



Chad West

ex-Director, Marketing & Comms at Revolut

Chad West has spent the last six years helping to build high-growth tech companies, beginning with Rocket internet and, since 2017, challenger fintech brand Revolut. Brought on board as the company's first marketing hire, in the last 4 years he's helped grow its customer base organically to 15 million people and built the business a global marketing team of more than 30 people, covering content, social, brand, product, communications and community. The firm now operates in 30 markets worldwide.

Chad is also an outspoken commentator on all things fintech marketing in the media and a regular event speaker. Last year, he was also included in The Drum's 'Future 50' annual list of the best new marketers in the world.

What's the key to building a hyper-growth fintech?

"Build a strong community of brand advocates. Here are some things we did at Revolut which helped us scale to 5 million customers organically.

- Craft a human, friendly and transparent tone of voice, and apply it across all your customer communication
- Host regular meet-ups with your customers, show them what's coming up, ask them for their feedback
- Let customers see your product roadmap. Let them help prioritise what you build, what you name things
- Ask your customers what they want to learn about your industry, and apply to your content/social strategy
- Turn customers into lifelong brand ambassadors. Let them own a small slice of the pie via crowdfunding
- Avoid burning cash on ads. Remember your customers are your biggest marketing channel. Help them tell their friends"

*Source: LinkedIn



Chris Pollard

Head of Demand Generation at Sonovate

Chris Pollard is a Head of Demand Generation at Sonovate - a London-based invoice financing platform. Since its launch in 2012, Sonovate has funded over £1.5bn invoices in 40 countries. Chris was one of the early employees of the company and played an instrumental role in its follow-up success and growth.

About his experience at Sonovate, Chris says "As one of the early employees I've experienced the ebb and flow of startup to scale-up life. From a handful of people sharing desks to 100+ heads, I've developed, implemented and adapted marketing strategies to meet short and long-term business goals."

Prior to Sonovate, Chris spent nearly 10 years in the Recruitment sector.

What's the future of fintech?

"I think it's hard to look beyond embedded finance. Fintech is about shaking up the system, democratising finance to give consumers more choice and crucially a better experience. Embedded finance opens a huge array of opportunities for businesses to collaborate, integrate and build seamless customer experiences and open new revenue streams."



Christophe Langlois

Global Fintech Marketing Lead at Finastra

Christophe Langlois is the Global Fintech Ecosystem Developer and Marketing Lead at Finastra, aiming to establish the top open global financial services platform. He describes himself as a marketer and growth hacker and has previously worked at tech and banking giants like IBM, SWIFT, and Lloyds TSB.

Christophe is also the founder and editor of VisibleBanking.com and was recently included in Fintech Weekly's 'The 100 Most Influential People in FinTech' list.

”

"Fintechs nowadays are facing 3 major hurdles: building brand equity, developing an effective go-to-market strategy and driving integration..."

*Source: fintech talents



 kraken



Dan Held

Head of Growth at Kraken

Dan is currently leading Growth at Kraken. His former company Interchange, a portfolio reconciliation tool for crypto institutional traders, was acquired by Kraken in 7/2019. Prior to that, he was at Uber on Rider Growth/Global Data. Before Uber, Dan built some of the most popular early crypto products including ChangeTip (acquired by AirBnB), and ZeroBlock (acquired by Blockchain.com in the second ever all Bitcoin acquisition). He was part of the original 2013 crypto meetup group in SF which was comprised of the founders of Coinbase, Ripple, Kraken, and others.

Dan is a popular crypto influencer and has more than 170,000 followers on LinkedIn and Twitter. He also publishes his own weekly Bitcoin newsletter on Substack called "The Held Report".



"We're all part of Bitcoin's marketing team. Through talking with friends and family. To putting out long form content. We all play a part."

*Source: Twitter



// **Railsbank**



David Rhoades

Global Head of Marketing at Railsbank

David Rhoades is the Global Head of Marketing for BaaS provider, Railsbank. With vast experience in digital marketing and creative execution, David leads marketing and communications and is tasked with positioning Railsbank as the number one choice for helping companies embed financial services in their innovative products. A large focus is on joint customer and partner marketing via digital and social channels. His remit covers Asia-Pacific, UK, Europe and the United States. David also has extensive experience in communications and marketing strategy; creating and launching new brands; performance and social media marketing, etc. And has worked with many well-known brands such as Coke, Uber, Unilever and Singtel Group to name a few.

Where's fintech today?

"The fintech industry, and more specifically the wider financial services industry, is reaching a golden age, in which Open Banking has started us on a journey to Banking-as-a-Service and Embedded Finance.

Power is passing from the financial institutions to the financial consumer. It is now that we are seeing far more people getting the deal they deserve from an industry that has not always put the consumer first.

Banking as a Service and Embedded Finance has allowed fintechs, companies and brands to use their imaginations to build financial products that are not only beneficial to a wider part of the world's population but also have added excitement and engagement."

What will fintech marketing look like in 2021?

"Given that we are in a golden age of financial services, fintech marketing has to reflect this and

the driving force is on implementing the key elements of the marketing campaign consistently and effectively.

At Railsbank, we focus on:

- showcasing our customers and helping them via joint marketing (for example, utilising the website Medium);
- doing as many events and be everywhere online (events, press, news) - in short, hit a crazy number of events/awards/press;
- give our customers all the technical info and updates to help them keep building (for example our comprehensive release notes).

Also, keeping the marketing effective when the team is physically spread across three continents is a major challenge, so we use tools like Monday.com to manage projects across time zones. What's more, it's important to remember is to stop and have regular conversations with the team, and then get going again."



Klarna.



David Sandstrom

CMO at Klarna

David currently serves as Chief Marketing Officer at Klarna and is a member of the executive management team. He joined Klarna in 2017 where he led the fintech company's extensive brand transformation, from being one of many traditional financial institutions to a reimagined lifestyle brand. He is responsible for everything related to design, PR, communication and brand. During his time at Klarna, he has overseen several pioneering marketing campaigns that have attracted great attention internationally, working with high-profile celebrities such as Lady Gaga and Snoop Dogg. Prior to joining Klarna, David was the CEO of one of Sweden's foremost advertising agencies.

What's unique about marketing a fintech?

"For me, marketing is about influencing consumer behaviour to make better buying decisions; not just riding the wave, but creating the wave. How you do that is unique to your company, but at Klarna we pride ourselves on being customer obsessed and we are sparking a big behavioural shift in how people bank, shop and pay - giving consumers control, flexibility and transparency. It's more than just understanding our customers - it's also about celebrating and sharing their passions, be it gaming, street culture or drag. And as we operate at the crossroads of culture and commerce, we always set out to entertain and engage, as well as inform, and it's both of these elements that drive our marketing approach at Klarna.

This year for example we decided to have a presence in the ads around the US Super Bowl on the heels of a year of remarkable growth,

and reflects our ongoing commitment to the US market. With 15 million customers and over 6,000 retail partners in the US alone, Klarna is quickly becoming the preferred option for consumers to shop and pay.

The 'Four Quarter Sized Cowboy' campaign reflects Klarna's brand philosophy of combining quirky wit and humor with a stylized aesthetic to create immersive new experiences to engage consumers. Our goal here was to showcase Klarna's interest-free Pay in 4 offering by bringing it to life literally in a fun and unexpected way. In our spot four, quarter-sized cowboys who ride into town and find the perfect pair of cowboy boots perfectly demonstrate why paying in four small payments for the items you love is the smarter way to shop."



Eric Fulwiler

Chief Commercial Officer at 11:FS

Eric Fulwiler joined 11:FS as CMO in 2019, and now oversees the group's consulting business, as well as marketing and sales, as Chief Commercial Officer. Before 11:FS, Eric spent 10 years in digital advertising agencies and was most recently the European Managing Director for VaynerMedia. He is a frequent industry speaker and contributor on modern-day marketing, brand strategy, and digital media. Eric has also worked on and advised numerous start-ups in the US and UK, and has a background in non-profit work. He recently joined the board for a charity that supports refugees employment opportunities in the UK.

What will fintech marketing look like in 2021?

"Fintech marketing is at an interesting stage in its evolution. The early years had fintechs marketing like start-ups: very focused on the product, WOM and community-building, low budget content and paid media, etc. But now the challenge many fintechs are stepping into is how do they market at scale. Some (many) are throwing out the playbook that drove early-stage growth and adopting a more traditional playbook (usually driven by more traditional marketers and agencies coming in). I'm fascinated by how, when and if fintechs will focus instead on scaling the challenger marketing playbook, not just adopting the incumbent one."



affirm



Greg Fisher

CMO at Affirm

Greg Fisher is Chief Marketing Officer at Affirm. Most recently, Greg led the global brand marketing functions across PayPal, Braintree and Venmo — driving efforts to better connect with customers so they reassess their consideration and engagement with each brand. He's always enjoyed working with fast-moving technology businesses across several categories including microprocessors, consumer devices and now, payments. Previously, Greg worked at Amazon developing the international marketing functions for Kindle devices. He also served as SVP Global Marketing at HTC, in Taipei. Greg began his career at Intel leading a variety of different areas including Marketing Director in Intel's Asia-Pacific Region, Director of Global Consumer Marketing as well as many digital, interactive and e-commerce marketing initiatives.

Earlier this year, Greg was recognised as one of the world's 50 most innovative CMOs by Forbes.



"Every CMO I'm talking to today is looking at investment and saying, how can you tighten your belt, and if not, how are you providing more immediate return. The biggest thing I keep hearing is that brand marketing is at risk. The important piece here is we still need to do storytelling and land the benefits of why we should matter. We're leaning more into influencers because every consumer is looking forward in a different way but has been impacted in a significant way. It's so important to be thinking about how you're connecting with people on an individual level with context on where they are at."

*Source: Brand Innovators



Rapyd



Irina Chuchkina

Marketing Director, APAC at Rapyd

Irina heads up APAC Marketing for Rapyd, a Global Fintech-as-a-Service unicorn backed by Stripe and General Catalyst. Passionate about Fintech, she spent 15 years working on the intersection of Marketing, Payments, and Technology across CEMEA and APAC regions. Prior to joining Rapyd, she led Regional Partner Marketing for Grab, where she helped to launch GrabPay, Grab's proprietary mobile wallet, GrabRewards, its loyalty platform, as well as led partnerships with Mastercard, Citibank, Standard Chartered Bank, PayPal, and Visa. She also spent several years at Visa, where she helped grow Visa's Innovation Lab presence in APAC, ran Client and Merchant Marketing in Russia, was part of the Olympic Games and World Cup mega-campaigns, and launched solutions that changed the way people pay.

Irina is also actively involved in Singapore's fintech community and a regular event speaker.

What will fintech marketing look like in 2021?

"Fintech turned out to be immune to COVID-19. In fact, 2020 brought us more growth than ever before and will forever get into the Fintech books as the year of universal adoption of Digital Payments and Digital Delivery.

As for 2021, I expect to see further increase in innovation across all types of digitally-delivered Financial Services, continued growth of B2B Platforms and Solutions for SMEs, and a huge growth of Buy Now, Pay Later vertical."



Jasper Martens

CMO at PensionBee

Jasper Martens is the Chief Marketing Officer of PensionBee, having joined the company in 2015. He is responsible for product and marketing across the business and brings extensive multichannel marketing experience to PensionBee, gathered over 15 years working in financial services and digital agencies.

Prior to joining PensionBee, Jasper was Head of Marketing and Communications at small business insurance provider, Simply Business. Before moving to London, Jasper ran his own online marketing agency which he founded in the Netherlands.

What will fintech marketing look like in 2021?

"As the industry is maturing and many more financial products are introduced to the market, distinction and profitability will be two dominating factors in the success of a fintech proposition. Just having a shiny bank card or a fancy app won't cut it. Fintech brands that can build a more meaningful relationship with their customer will thrive, others will simply become forgotten. Acquiring your target customer at the right price instead of mass customer acquisition at any cost will be the focus of many teams and boardrooms as we're leaving the pandemic behind us in 2021."



dailypay



Jeannie Walden

CIMO at DailyPay

Jeannie Walden is the CIMO of DailyPay, helping to transform the way employees get paid. Jeannie has led global Marketing and Growth for Fortune 1000 companies, including Mercer, Ogilvy, Barnes & Noble and JCPenney, as well as industry-transforming start-ups, including Zinio, RebelMouse and Ringblinz. A recognized "Woman in Business" and an entrepreneur, she has authored multiple books and launched five companies, including the Email Experience Council.

She is a highly sought-after public speaker and frequently shares her keen business insight on nationally-syndicated and major market television and radio shows. Most recently, Jeannie was named Transformational CMO of the Year by the CMO Club, a "Top 25 Women Leaders in Financial Technology" from The Financial Technology Report, a "Woman of the Year" in the 17th annual Stevie Awards for Women in Business, and one of the 10 prominent women role models in FinTech from around the world from Global FinTech. Her new podcast, Stepping Up, featuring a meaningful conversation with the country's top female leaders in business, is set to launch in 2021.



"The future is already here - and that means contactless technology will play a larger role in our lives moving forward. In the near future, with an emphasis on safety and usability, we expect to see an increase in the rollout of new innovative products from fintech companies that solve existing problems. Companies are seeking to introduce these smart and cost-efficient technologies to accelerate digital transformation and to push their businesses forward. With the influx of new products out in the market, companies will need to strategically brand and market their products to stand out from the crowd, creating windows of creativity."



Jill Cress

VP, Consumer Marketing at PayPal

Jill Cress leads the marketing teams for PayPal and Venmo aimed at driving growth by increasing consumer acquisition and engagement. Jill brings more than 25 years of payments, brand and international experience to this position.

Jill has thrived throughout her career as a versatile team player who has built and led diverse teams in roles around the world. She brings a unique set of experiences having held a number of roles, including brand builder, sales leader and culture agent. Prior to joining PayPal, Jill served as Chief Marketing and Communications Officer of National Geographic Partners, leading brand and communications strategies and consumer lifecycle activities. Formerly, she spent over 20 years at Mastercard in various roles and most recently served as Executive Vice President of Global Consumer Marketing where she oversaw the global consumer strategy, including the Priceless platforms, which she helped extend worldwide.

Jill is a regular event speaker and was also recognised as one of the world's most influential CMOs in 2018 by Forbes.



"Meeting consumers where they are to give them choice to pay wherever, whenever and however they want."

*Source: Twitter



 **Public**



Katie Perry

VP Marketing at Public

Katie Perry is VP of Marketing for Public.com. Public makes the stock market social, inviting investors to share why they believe in companies and benefit from the collective wisdom of a transparent and constructive community.

Prior to Public, Katie was VP of Corporate Strategy at Comscore and spent two years as a strategic marketing and communications consultant for early-stage startups and media companies. Before that, she was Head of Brand Marketing for Suzy and was an early corporate marketing hire for 360i, an award-winning digital advertising agency.

Katie also regularly speaks at events and is passionate about democratising finance in the digital world.



"Marketing is about telling the story of your business and product, and without a mission you believe in and a strong product focus, the job of a marketer becomes 100x harder. I feel uncomfortable when someone gives me props on a new product launch, because the way I see it is that it's a 4x100 race and marketing is the last function that gets the baton. By the time it's handed off, we're already way ahead."

*Source: sarharibhakti.substack.com



Laurel Wolfe

VP Marketing at Mambu

Laurel has 15+ years of international leadership experience across fintech and payments — producing award-winning campaigns, hitting commercial targets and building brands along the way. Until recently she headed up marketing for high-growth fintech Klarna in their key expansion markets including UK, US and Australia. In Laurel's tenure, Klarna went from Unicorn to Decacorn, achieving a valuation in excess of 10B USD.

Prior to joining Klarna, Laurel spent many years at payments technology stalwart Verifone looking after their EMEA marketing activity. In January 2021 Laurel joined core banking provider Mambu to spearhead global marketing activity and evangelise their vision to change how banks and financial services are built.

Laurel was also recognised as one of the most outstanding women in fintech by Innovate Finance in 2018 and 2019.



"Fintech marketing is super exciting right now. There are loads of brands pushing creative boundaries in order to capture attention, differentiate and win customers. And the secret to success is - don't be boring. Whether B2B or B2C, no matter who your audience is, no one wants to be bored. Don't be afraid to take an unusual POV, be provocative, cause a stir and/or tell an emotional story. Great ideas and concepts transcend distribution channels. Why limit yourself or your brand by doing what's considered 'normal'?"



Lauren Weinberg

Head of Marketing at Square

Lauren Weinberg is an experienced and goal-oriented marketing executive with 20 years of experience. She's an expert in finding insights in data and using them to drive strategic marketing plans that fuel revenue growth. She is currently the Global Head of Marketing and Comms at Square, driving marketing and comms strategy across five countries which includes optimization of all channels, brand strategy, marketing investment, analytics, and marketing technology at Square. As part of her remit, she is responsible for managing Square's entire marketing budget to ensure the company achieves new customer acquisition revenue and brand goals. She also directs the channel strategy across all of Square's marketing channels including search, online display, organic social and content, email, television, audio and digital video.

Lauren was also recognised as one of the world's 50 most innovative CMOs by Forbes at the beginning of this year.

What will fintech marketing look like in 2021?

"Coming off the heels of an incredibly challenging time, there's more opportunity than ever for disruptor financial services companies to help customers adapt. Business owners showed incredible resilience and ingenuity during COVID, because they had no choice. With more new business starts and businesses modernizing their operation in 2021, there's a tremendous opportunity for marketing to connect with business owners in a deeply emotional way to inspire them to make the changes they need to thrive in the new normal. Marketing messages need to clearly communicate the benefits of the solutions that fintech companies provide, but

more importantly, they need to inspire and connect on a human level. Change is hard and scary, at Square, we put people first, make complicated things easy and we're always looking for obstacles to remove so more people can succeed on their own terms. Oftentimes, the most effective way for us to show our customers what we do is to have them share their stories and their perspective. We provide the platform so their voices can help other business owners take that next step in their journey. We'll continue leaning into storytelling techniques to show our customers what we do and why."



Lex Sokolin

CMO at ConsenSys

New York and London entrepreneur with senior operating and board-level fintech experience, Lex Sokolin has held a variety of roles on Wall Street—Lehman, Barclays, Deutsche—and is also a practicing visual artist. He leads the Marketing function for ConsenSys and co-leads ConsenSys Codefi, the blockchain application suite powering commerce and finance. Previously, he was Partner & Global Director of Fintech Strategy at Autonomous Research, Chief Operating Officer of wealthtech platform AdvisorEngine, and CEO & Founder of roboadvisor NestEgg Wealth.

Lex has been recognised as a LinkedIn Top Voice since 2017 and has over 300,000 followers on the platform. He's also sharing his insights on all things fintech in his weekly newsletter on substack, The Fintech Blueprint, which has more than 60,000 subscribers. His views have also been published in leading media outlets like the WSJ, The Economist, and Financial Times, etc.



"Fintech and decentralised finance are experiencing rapid, exponential growth with the move into our digital reality. Marketing leaders have to transform into community leaders, and bring authentic, researched, and influential perspectives to their company's audiences. Users are stakeholders, and the faster companies figure out how to reward them, the faster they will grow."



PLEO



Luke Richardson

Director Brand and Communications at Pleo

Luke is the Director of Brand & Comms at Pleo, leading the company's product marketing and local marketing manager teams, plus internal creative agency (the Brand Studio). He also steered the Pleo re-brand initiative in 2019.

From London, he moved to Copenhagen in 2011 to kickstart a Master's programme in Film before pivoting to the city's thriving startup scene. He spearheaded content strategy at Momondo and Comms at Airtame before finding his feet at Pleo.

What will fintech marketing look like in 2021?

"The two most focus areas any marketer working in fintech today needs to consider are expertise and being human – and those two aren't mutually exclusive.

In general, fintechs shouldn't undermine the intelligence of their audience. Content should present expertise in a human, accessible way, but that doesn't mean scrimping on details or over-explaining every little thing. Fintechs understand their customers - we have data that financial services and banking institutions never had before. We also know that our customers, just like us, like to geek out on the insights that new technology can offer. For us, this includes

things like our spending reports, or learning about payment security and infrastructure. In short, there's a demand for a more data-oriented approach, and that separates the serious players from the novices.

Second –being human. We are living in incredibly turbulent times, and the content and brand messaging fintechs put out should at least acknowledge that. That means providing support to customers when they need it, or a brief escape from the world around them with a bit of levity. In short, more than ever, it's important for fintechs to invest in tone this year – to find their voice and, often, take a stand."



wise



Nilan Peiris

VP Growth at Wise (formerly TransferWise)

Nilan Peiris is a VP of Growth at Wise and he's responsible for the company's Product and Marketing efforts. Prior to TransferWise Nilan advised and scaled early startups on growth (including HouseTrip), and was Chief Marketing Technology Officer at Holiday Extras. He's passionate about building products that people love so much they grow themselves, and the culture required to build those products.

Nilan is also a renowned keynote speaker and presenter.



"Trust is the hardest barrier for a fintech company to overcome. Banks have been around for hundreds of years. You can walk into them, touch them, shake them by the hand. Your dad banked there, your grandad banked there, even your kids bank there. For a new startup to displace this trust a clever marketing campaign is never going to be enough.

Focussing on customers — sounds trite — but is the way the wave of fintech companies have solved the trust conundrum. By aspiring to build a product so great their customers are evangelical they build trust and grow. New customers don't trust FinTech — they trust their friends who've had a great experience."

*Source: Medium TransferWise



 BlueVine®



Patrick Adams

CMO at BlueVine

Named by Forbes as one of the 'Top 50 Most Influential CMO's in The World' and one of the 'Top 100 Innovative CMO's', Patrick Adams is an accomplished marketing leader known for creating and implementing high-impact, customer-driven, omni-channel marketing initiatives. He has led the marketing teams for some of the world's most recognized brands - Chase, Citibank, Bertelsmann, Victoria's Secret and PayPal.

Currently, Patrick is a CMO at BlueVine, a leading provider of small business banking in the US.



"My philosophy is to meet customers where they are...and acquire them through a channel they're most comfortable with."

*Source: Tearsheet Podcast



N26



Patrick Stal

VP Global Marketing at N26

Patrick Stal is a VP of Global Marketing at the German fintech unicorn N26. In his role, Stal is responsible for scaling and professionalizing N26's marketing team and ramping up growth efforts across all 25 markets the brand is present in. He oversees the brand's Performance, Research & Analytics, Brand, Content, Social Media, Lifecycle Marketing, Product Marketing, PR, Partnerships and Local Marketing teams, bringing these functions together to establish N26 as the bank 100 million people around the world love to use.

Previously, Stal served as Head of EMEA Marketing at Uber, where he led a team of over 200 marketing experts across 40 markets for over two and a half years, helping them connect Uber to local communities and cities across the world and scale one of the world's leading technology businesses. He started his career in management consulting, and held various marketing roles at global brands like Interbrand and TomTom.

What will fintech marketing look like in 2021?

"Fintech marketing is fraught with friction, and hope. There is so much hope among frustrated individuals across the world that their relationship with money can, and should, be better. Hope that banking becomes something enjoyable and that their financial futures turn into something they can feel in control of. A hope that frustration and stress can one day turn into confidence and a feeling of enablement. But there's friction.

One axis is the friction between innovation and regulations. The second is between growth and trust. Banking has historically been a complex and often frustrating experience - almost always short on innovation that materially improves people's daily lives. With a burning passion for customer-centricity and a hunger to deliver a

better financial future to as many people as possible, fintech companies have the potential to fundamentally change a low engagement high frustration category into quite the opposite - a vital part of everyone's lives that they enjoy partaking in on a daily basis.

The considerations of regulation and consumer trust will remain primary factors we will need to take into consideration as we grow. For example, user-to-user money transfers like with N26 Moneybeam have huge value to customers, but to build a feature like that we had to work with regulators to ensure what we were building was acceptable for them, and convince our users that the feature was not just fun, quick and easy to use, but also another truly trustworthy way to send and receive money. It's about striking a balance, but it can never be about compromising."



personal
CAPITAL



Porter Gale

CMO at Personal Capital

Porter Gale is an entrepreneurial executive with more than 25 years of experience in marketing, filmmaking, and building businesses. She is the CMO of Personal Capital and on the Board of Directors of Reddit. Prior to Personal Capital, Porter served as VP of Marketing for Virgin America, reporting directly to the CEO. She also held the post of General Manager at Kirshenbaum Bond & Partners SF. Porter has advised over 15 CEOs, and been recognized across the industry as a marketing leader by organizations such as The Advertising Women of New York and publications like AdAge and iMedia. And she's the author of *Your Network Is Your Net Worth*, an exploration of community and commerce through more than 100 interviews with CEOs, venture capitalists, futurists, and other influential leaders.

What will fintech marketing look like in 2021?

"Against the headwinds of the global pandemic, the financial services and fintech industry hustled to meet consumer demands. After the uncertainty of 2020, 52% of employed individuals are seeking more guidance on their financial strategy, according to a recent Personal Capital survey conducted with Empower Retirement by the Harris Poll.

Indeed, American families and individuals are craving more for financial advice and resources. Over the course of the past year, Personal Capital saw an increase in new wealth management clients, increased assets under management to over \$17 billion (as of 2/04/21), and now delivers free financial tools to 2.7 million households.

With more people in search of financial confidence, financial resources will become

increasingly valued. Successful fintech platforms will provide education and motivation for people to make the most of their money and invest in their financial futures.

In today's world, technology is central to finance. During the pandemic, brick-and-mortar financial institutions scrambled to shift their financial advice to be online. The traditional business model simply wasn't set up to meet the demands of digital delivery. As companies aim to reach new audiences, those with staying power will deliver easy-to-access and virtual-first financial technology.

At the same time, consumers will continue to demand honesty and personalization. This is certainly true for the industries managing or tracking people's money. With the recent rule changes from the U.S. Securities and Exchange Commission on the use of client testimonials, we can expect financial companies to tell their brand story through the lens of their clients."



 spendesk



Stephanie Bowker

Head of Marketing at Spendesk

Stephanie Bowker is the Head of Marketing at Spendesk. A product marketer by trade, she lives by the mantra that customers always come first. Before Spendesk, Steph worked at Intuit and was the first product marketing hire at Gusto.

She also regularly appears on podcasts and events, and shares insights on all things product marketing, how to build and scale a marketing team from 0, effective customer targeting, and community marketing.



"I believe there are two big trends that fintech will need to lean into this year. First, the need to adapt to the growing remote and international-minded workforce, and second the need to join the Open Banking movement.

I see both of these lighting a fire under financial services to move faster in finding solutions to be available across borders and to prioritize their product investments in APIs and connected services.

From a marketing perspective, the bar is getting higher as people are starting to get used to the idea that banking and financial services can actually be easier and faster. And marketing needs to reflect that. This means clear and simple messaging, but also fewer gated downloads, quick sign-up flows, and a general recognition that people should be able to get what they want now."



»»» MARQETA



Vidya Peters

CMO at Marqeta

Vidya Peters is Marqeta's CMO, responsible for the company's global marketing efforts. Vidya joined Marqeta from MuleSoft where she led their 100+ person global marketing team to establish MuleSoft as a category creator with an integrated go-to-market strategy across product, field, and demand generation. She helped scale the business from pre-IPO to one of the most successful and fastest-growing public enterprise software companies and later one of the most significant enterprise acquisitions. Before MuleSoft, Vidya held a number of leadership roles at Intuit and was a strategy consultant at Bain & Company.

Earlier this year, Vidya was recognised as one of the top 100 women in fintech by the Fintech Magazine. She's also an avid fintech commentator and often gets featured in leading media outlets like Forbes, Finextra, and Business Wire, and various podcasts and events.



"The financial services industry has historically been dominated by a few large enterprises. But today there is no part of the financial services landscape that has not been disrupted by new products and innovations from the smallest of companies. Technology and APIs in particular are accelerating digital transformation, and change that would have taken years is now happening in months. It's exciting to work at the intersection of APIs, money movement and new customer experiences.

When you think about the most disruptive innovations today — Uber, Square, Instacart, CashApp, and Affirm — payments is at the heart of their innovation, and Marqeta is proud to power them."



Yang Li

Chief Growth Officer at Ziglu

Yang is Chief Growth Officer at Ziglu, responsible for user acquisition, strategic partnerships, international expansion and fundraising. Most recently at Ziglu he helped closed the largest Seedrs crowdfunding campaign in 2020 at £6.1M, bring Ziglu's fundraising total to over £11M. Ziglu has seen rapid growth since launching in June 2020, reaching a peak of #5 on the Appstore.

He previously worked for Hargreaves Lansdown's pension business founder, Adam Norris, to grow Pure Electric. The UK's largest electric mobility retailer which subsequently acquired Cycle Republic from Halfords Group. Yang was also Commercial Director at Mobike/Meituan which was listed on the HK stock exchange for \$55B USD after growing to 220M active users across 200+ cities.



"In the last few years fintech has attracted a lot of attention and funding, this trend has only accelerated during the current global pandemic. In turn, Fintech has helped millions of people to better understand and manage both their personal and business finances. However, even with millions of customers, the vast majority of people have not felt the full benefits of fintech. I personally believe in 2021 there will be a paradigm shift in fintech marketing. Focusing on those that aren't early adopters or residents of metropolitan cities, who might not be enticed by superficial marketing tactics and emoji filled notifications. Instead, fintech marketing will turn more towards financial education and building communities that are vocal and lead in directing product development. "



Jeremy King

Founder and CEO of Attest

Insights from our partner

6 ways fintech marketers can adapt to changing consumer behaviour

What do consumers want to hear from fintech brands right now? How have their priorities changed? How should this impact B2B messaging? Data from the consumer research platform Attest reveals a number of key trends that marketers will need to know as they plan campaigns for 2021 and beyond.

Jeremy King, CEO of Attest, which works with fintech brands including Klarna, Wise (formerly TransferWise), Nutmeg, WorldRemit and many others, says consumer insight has never been more important for fintech marketers: "The pace of change over the last 6-12+ months left many marketers in a spin, and opened even wider gaps for fintech brands to fill. Having access to fresh, fast and reliable consumer data is critical in helping them move forwards and make business decisions with confidence."

"The good news is, from our own research, we can see huge ranges of opportunities out

there for fintechs. People have new financial goals, new priorities, a more responsible attitude to money and are receptive to hearing from forward-thinking, proactive brands. It's a tectonic shift in expectations and needs, and fintech brands are ideally positioned to attack and win. At the same time, consumers are adopting tech faster than ever before, with the pandemic forcing digitisation across banking and payments. Financial marketers can certainly use these trends to differentiate and expand their brands in 2021."

1) Commit to transparency to build trust

As we eye post-pandemic recovery, helping and supporting consumers with their finances will be key for fintech brands - and this includes promoting responsible borrowing. In the UK, By Now Pay Later (BNPL) providers have come under scrutiny during the pandemic, with the Woolard Review stating that the industry represents "significant potential for consumer harm".

Attest research shows that consumers would welcome new regulations for the industry, including credit checks and greater transparency as to affordability - in fact, 49% of BNPL users say they would actually spend

more because they would feel more comfortable. This indicates that transparent communications about financial products will be vital for building consumer trust.

2) Focus on the desire to save money

The pandemic has made us realise how important it is to put something aside for a rainy day and, as such, saving is a major focus for 2021. This represents a particular opportunity for fintechs that put the power to save into people's hands via mobile apps. A massive 77% of US consumers who use financial apps say they want to save money this year, while 66% want to manage their money better.

In addition to straight saving, there's an appetite for financial products offering bigger returns, and the idea of investing is becoming much more mainstream. More than half of American finance app users (51.5%) are already gearing up to invest this year, showing that consumer perception about stocks and shares is changing.

3) Make consumers feel “valued and special”

The way fintech brands make consumers feel with their marketing will be just as important as the products they're promoting. As people grapple with the impact of coronavirus on their lives, they're looking for more from brands than simple sales messages.

Attest asked consumers in the UK and the US how they want the brands they love to make them feel at the moment.

In the UK, the top answer given was “valued and special” (25.2%) followed by “inspired and motivated” (24.7%). In the US, these priorities were reversed. Fintech marketers should look at value-adds they can give to loyal customers, as well as helping them picture a brighter future through inspirational messaging.

4) Ramp up social media presence

For fintechs looking to grow brand awareness, consumers on social media remain as important as ever. That's because people are spending much more time there. Working from home and being unable to socialise in-person has led to a massive increase in usage. Nearly 83% of US consumers and 73% of UK consumers say they're spending more time on social media than they did previously.

Facebook has seen the most growth in usage, and it's also the number one platform respondents visit to interact with brands. Nearly 69% of US consumers and 49% of UK consumers say they engage with brands on Facebook. And, while usage might ease off as life returns to normal, it's likely that consumers will have discovered new interests that keep them coming back to their favourite social networking sites.

5) Stay tuned-in to the issues people care about

The pandemic is not the only issue contributing to changing consumer attitudes and behaviour. Topics like racism, equality, poverty and climate change have also been high on the agenda and consumers feel strongly about them. Fintech brands that recognise the wider role their businesses play in

the community and aim to drive the agenda on key issues can win respect and credibility. This extends to the full ecosystem of partners that brands work with, so B2B providers need to be hyper-focused here, too.

Attest research finds that, in the UK, consumers are highly engaged with sustainability issues (71% of people say they are interested), while poverty is an important issue for 61%. In the US, 67% of people say they are interested in sustainability and poverty. Meanwhile, half of Americans and half of Brits say they are interested in the issues of racism, diversity & inclusion and gender equality.



"People have new financial goals, new priorities, a more responsible attitude to money and are receptive to hearing from forward-thinking, proactive brands. It's a tectonic shift in expectations and needs, and fintech brands are ideally positioned to attack and win."

6) Keep in regular contact with customers

While retail businesses are well-versed in frequent customer communications, fintech brands often fail to maintain contact as regularly as they should. Perhaps they don't think they have anything to say or that people simply won't be interested, but neither are true. Fintechs have a wealth of financial know-how to share and their customers are likely to want to hear it.

Both British and American consumers remain very open to receiving email communications from the brands they're interested in. In the US, 65.2% of people say they are happy to hear from brands at least once a week. And in the UK, this figure is still more than half; 54.8%. The younger demographic (18-40) especially is receptive to regular contact from brands.

Does your fintech brand need consumer insight? Visit Attest to learn more and book an introduction to the platform.



Access consumer data on-demand with Attest.

GET STARTED NOW

Do you intend to do any of the following in 2021?

Save money	30%
Manage my money	20%
Invest money	16%
Pay for something	14%
Purchase a property	11%
Switch to a new bank	9%

Thinking about brands to help you invest your money, which brands are you most aware of?

ABC Investing	30%
A competitor	17%
Another competitor	13%
Another competitor	10%
Yet another competitor	10%

30 ²⁰²¹ Most Influential Fintech Marketers

by  THE FINTECH
MARKETING
HUB

Join our growing community of 1,500+ fintech marketers

www.fintechmarketinghub.com



Supported by:

