

Top 30

Most Influential Fintech Marketers

2022 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 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 2022. 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 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're delighted to partner with the Fintech Marketing Hub and its community of fintech marketers, to showcase the heroes in the sector, who continually inspire us with their insights, creativity and influence."

Our mission has always been to deliver value against our clients and partners' strategic needs by building and bringing together communities to share knowledge, needs, and opportunities. We're able to do this because our dedicated, passionate and highly knowledgeable team collaborates to leverage their vast expertise and industry insights to deliver sustainable value. We do this via our three key pillars of marketing infrastructure, activation, and event properties to deliver accelerated marketing.

This is why, we're delighted to partner with the Fintech Marketing Hub and its community of fintech marketers, to showcase the select group of, often unsung heroes, who continually inspire us with their insights, creativity, and influence.

Through community building and initiatives like the "Top 30 Most Influential Fintech Marketers" annual listing, we all have the opportunity to not only celebrate the successes of fintech marketers but also highlight how exciting, rewarding, and creative the role of fintech marketing can be. Combining this with working at some of the most ambitious, agile, and fast-growing businesses at the cutting edge of innovation and digital transformation, it really is an exciting time to be a fintech marketer. This is critical and never more so than now when attracting highly-skilled, marketing talent to the sector is proving an immense challenge.

Congratulations to all those who were nominated for this prestigious accolade and we look forward to supporting and being a part of this growing community now and in the future.

Alex Green, CMO of VC Innovations

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Judges



Irina Chuchkina
CMO, Thunes



Alex Latham
CMO, Chip



Laurel Wolfe
VP Marketing, Mambu



Luke Richardson
Brand & Comms Director, Pleo



Alex Green
CMO, VC Innovations



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Alberto Gerin

Head of Marketing & Comms

modefinance



Alberto is the Head of Marketing and Comms at the Italian fintech scaleup, modefinance, where he oversees the brand's development, communication plan and growth functions, and has recently been guiding its international expansion with a consistent marketing strategy.

Over the past couple of years, Alberto and his team have successfully established modefinance as one of the most recognisable and bold brands in the fintech sector in Europe, with a transparent and unique positioning strategy as a native fintech company, and a Rating Agency.

Alberto appears often on media and was recognised as one of the Future 50 Global Brand Marketers in 2019 by The Drum.

"Our entire vision is based on transparency from the beginning, differentiating our educational approach to SMEs, professionals, and the corporates world."

What will fintech marketing look like in 2022?

Needless to say that 2020 has generally impacted all markets, hitting hard on some, accelerating and revolutionising others, and its effects are still visible - are we 100% out of it yet? Fintech has encountered incredible challenges: consumers and businesses are aware of their supportive technologies, the market is more mature and able to choose and adopt the right solutions, and marketers are now competing on a global scale with startups, scaleups and incumbents, which have been particularly active at acquiring and integrating the most interesting new trends.

Several areas saw rapid growth, including savings, investments, mobile banking, and blockchain-based services, and not limited to consumers' solutions. As we saw first-hand, B2B finally realised fintech's incredible potential, as companies' investments in digitalisation, tools and modern processes increased by over 75%, rocking our growth to +170%. What we are seeing is a constant request across all types of digitally-delivered processes, within a continued need for B2B platforms and solutions specifically built for SMEs, and the huge growth of paying trends among the entire supply chain (such as the BNPL vertical).

From a marketing perspective, being focused just on the product, community-building, and paid media, wasn't exactly our thing: our entire vision has been based on transparency from the beginning, differentiating our educational approach to SMEs, professionals, and the corporate world. Furthermore, the emerging embedded finance world is democratising access to a wider range of solutions that give businesses the same array of opportunities as consumers, for a better experience in working processes. On top of this, the concept of partnerships has become crucial among traditional financial institutions and fintechs opening up more opportunities for R&D and growth in the sector.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

Trust, undoubtedly.

Marketing leaders have learned and are now able to transform into community leaders; they recognise market scale, know the needs, and feel the fears that hold back companies. And they are bringing authentic, trustworthy, transparent and effective perspectives to their audiences.

In joining embedded finance and open banking, fintechs' focus is switching to on-demand, hyper-personalised, plug-n-play interaction. Now more than ever, marketers should understand their target audience, earn their respect and trust, and build open communication, without wasting customers' time and attention. Account-based marketing is leveraging this trust into connection, especially in fintech, through hyper-personalised and useful content. We need to stand out because the bar is getting higher as people are starting to feel that financial services can actually be easier and faster, even credit ratings and financial risk management. And marketing knows how quickly B2C and B2B are merging, thanks to clearer communications, immersive customers support, and quicker early adoptions.

What's unique about marketing a fintech?

I think that being part of something which is constantly evolving and growing, is always a unique challenge. Fintech is helping millions of people, and hundreds of thousands of companies to better manage both their personal and business finances. But this is just the beginning, as a vast majority have not felt, or met, the full benefits yet. I personally believe that marketing a fintech gives you the chance to turn marketing - as traditionally product-first intended - into an open door to financial education, as the industry itself was born around making financial instruments accessible and easier to understand.

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

Bridging the gap between SMEs and the world of finance: everyone accepts that we are not averaging enough common financial resources and knowledge, and schools find it difficult to push it forward. And this is reflected in the business world, as young professionals and the vast part of the economy aren't aware of its pillars.

In terms of the biggest impact, building an entire communication channel around this gap, through the constant connection with the academic world, is fueling my outline of a stronger and more finance-conscious community.

"Building brand equity, developing an effective go-to-market strategy, and driving impact, are the driving forces for our fintech marketing."

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

I think that rebuilding from the ground up, not one, but two environments, at the same time, is a good definition of what fintech marketing is. Trust is the lifeblood for us, as we need to differentiate, build a brand from scratch, and demonstrate with facts, day by day, traditional finance has taught us something. Plus, competition, growing complexity, and voids of regulation make our function even more challenging.

Furthermore, marketing has the opportunity to reinstate its effectiveness, measuring anything: from total reach across different channels to engagement levels, from producing relevant insights to involving communities, to keep the entire marketing strategy effective, and loyal to the specific customer needs, as the playground's global.

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Amélie Arras
Marketing Director

zumō
smart money for everyone



Amelie joined Zumo in 2020 as its new Marketing Director, to help drive awareness of, and accessibility to, crypto.

She has a rather unique background in the fintech and financial services sectors. Many know her as the first woman to travel the world using only Bitcoin, demonstrating first-hand the real-life challenges of using an emerging payment method as well as the power of communities.

Amelie's personal mission is to bring fun and accessibility to the fintech and crypto space. She is immensely passionate about supporting sustainable initiatives and collaboration in the finance and payments world, and a regular event speaker.

"The [fintech] sector is extremely fast-moving and agile, more so than adjacent industries, and so you have to be on top of your culture, regulations and marketing technology."

What will fintech marketing look like in 2022?

Customer experience is crucial in all sectors, but none more so than fintech, where the expectations are sky-high. As we come out of the pandemic, we'll see more brands partnering to bring the very best experience to their customers.

We'll see a lot more celebrity influencers and retail brands exploring the new technology of the metaverse. We've already seen this with Nike, and there will be pressure on fintechs to look further into that world and partner with crypto companies in order to adapt to the new economy. More fintechs are seeking celebrity backup and ambassadors – look at Snoop Dogg's stakes in Klarna and Robinhood.

Sustainability will be another big trend. It's no secret that savvy consumers consider sustainability to be a big part of their decision-making process. It's therefore something that fintech marketers will need to address. They will need to mobilise their entire organisation and senior leaders so it becomes a core part of how business is conducted. There needs to be strong action behind their words, with the ASA announcing it'll be cracking down on greenwashing.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

The financial promotions regulatory regime is about to become much stricter in regard to crypto. Discussions are ongoing about the classification of crypto as a 'Restricted Mass Market Investment' and they're considering a ban on inducements.

We're not sure what the outcome will be yet, but what we are sure of is that changes will be in order. It may mean a rethink in terms of channel strategy. Education and content are key, and more effort will be required in terms of brand building.

What's unique about marketing a fintech?

There's so much to it! The sector is extremely fast-moving and agile, more so than adjacent industries, and so you have to be on top of your culture, regulations and marketing technology.

It's essential to build and maintain a strong network so that you can keep all the plates spinning!

What's it like to be the Marketing Director of Zumo?

It's fun, very challenging and highly rewarding. Marketing a fintech start-up is a real roller coaster ride. It makes a big difference to work with a purpose-driven team that values a strong culture – and that's exactly what Zumo has, so it makes it all easier and worthwhile.

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

Working with the fantastic team at Fintech Finance and taking part in their Payments Race – which got me traveling over 16 countries paying only in Bitcoin.

That practical, hands-on experience opened so many doors for my career and helped me to build up a great global network. From there, it has been the brilliant, collaborative and innovative minds that I have met at various industry events.

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

Defining the new foundations of financial wellness.

"Customer experience is crucial in all sectors, but none more so than fintech, where the expectations are sky-high. As we come out of the pandemic, we'll see more brands partnering to bring the very best experience to their customers."

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Bob Armour
CMO



Bob Armour is the CMO of M1 Finance. M1 is The Finance Super App and helps hundreds of thousands of people manage and grow more than \$6 billion in total assets, a 7.5x increase since 2020. Through personalization and automation, M1 holistically integrates commission-free investing, low-cost borrowing, high interest checking, and a unique credit card that rewards stockholder ownership with up to 10% cash back - all on one easy-to-use platform. Over the past year, M1 was named Best for Low Costs and Best for Sophisticated Investors by Investopedia, Best Free Trading Platform by Yahoo Finance, and Best for Investing and Banking in One by The Motley Fool.

Bob has more than 25 years of marketing and management experience as an entrepreneur, consultant, and operator, and he's actively involved in the Chicago-area tech and start-up scene as an investor and mentor.

"Our goal is to empower people to reach a better place of financial wellness."

What's it like to be the CMO of M1?

Incredibly fulfilling and fun. We're pursuing a noble mission of helping people improve their financial well-being. It feels good to help people achieve their goals through a healthy, long-term mindset.

My challenge as CMO is to break through a crowded market and get others to embrace our mission and benefit from our product. On top of all that, we're disrupting the banking and brokerage businesses - massive industries with entrenched incumbents who, in our eyes, make too much money for what they provide. In a land of Goliaths, we're having a blast being David by taking chances and trying things others might not (or could not) do to create innovative services and better outcomes for our clients.

Join the conversation! Sign up to our 400+ Slack Group [here >](#)

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Brad Michelson
Head of US Marketing



Brad Michelson is the Head of US Marketing team at eToro, a global social trading platform with over 27 million global users. He is a digital marketer with over ten years of experience taking FinTech and e-commerce brands to market. In his spare time, he likes to cook and jump between a myriad of ever-changing hobbies. Previously, Brad worked as the Director of Marketing at BlockFi.

He is also the author of the [Market Mix](#), a weekly newsletter on marketing trends in crypto and fintech, and a regular event speaker and commentator on all things crypto marketing. Brad is making the FMH Top 30 list for second year in a row.

"Fintech marketing is the art of promoting financial products that help improve the lives of our users."

What will fintech marketing look like in 2022?

One of the resulting consumer trends from the COVID era is the fact that money is now culture. Whether you're looking at Web3, NFT, or even financial education, consumers are engaged with their money in ways we've never seen before. As a result, marketers will be forced to invest further into brand marketing to meet these new trends.

The nature of this shift is an expectation that brands participate unselfishly and that they give back to the community. As a result, we're going to see a new emphasis on things like experiential marketing, new types of educational content plays, and experimentation with new brand verticals.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

The biggest challenge for fintech marketers is standing out. With the recent fintech boom, there are more competitors than ever for each category of this industry. Everyone is fighting for a piece of the pie. I think the way to tackle this challenge is to find your product's USP and secure an endearing story behind it.

What's unique about marketing a fintech?

Probably the most unique thing about marketing a fintech brand is that the stakes are high for our customers. At the end of the day, we're talking about people's money. That responsibility comes with a lot of emotion, aspiration, and trust. Marketers walk a tightrope of having to satisfy all of these areas. Money is a sensitive area for a lot of people, so it's our job as marketers to grow that consumer confidence and help our customers reach their financial goals.

What's it like to be a Head of Marketing at eToro?

Being a marketer at eToro is a really fun experience. Investing, especially in crypto, is one of the most fast-paced categories in fintech right now and the competition is fierce. As a result, it's an invigorating challenge to meet that demand and help our brand stand out from the crowd.

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

The most exciting project I've been able to work on is the ad and surrounding campaign we ran during the Super Bowl this year. It was always a childhood dream of mine to do an ad on America's biggest advertising stage.

As a marketer, the stakes are about as high as it gets. This experience was a textbook exercise in refining your messaging and tactics to meet your macro objectives. What a great experience.

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

Fintech marketing is the art of promoting financial products that help improve the lives of our users. Compared to other areas of marketing, there is an elevated emphasis on creating educational materials which help to build trust and form emotional connections with your users.

Helping consumers reach their financial goals is a fun, but also sometimes a high-stress experience, so a fintech marketer's job is to alleviate those anxieties and build an experience that helps your customer find comfort in your product.

"The biggest challenge for fintech marketers is standing out. With the recent fintech boom, there are more competitors than ever for each category of this industry. Everyone is fighting for a piece of the pie. I think the way to tackle this challenge is to find your product's USP and secure an endearing story behind it."

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Casper Rouchmann
Head of Marketing



Casper is currently the Head of Marketing at the fintech scaleup United Fintech. Having worked in multiple SaaS unicorns over time (Trustpilot, Templafy), talked at more than 30+ events and numerous podcasts, and advised more than 40+ startups - he knows a thing or two about growing a business from a marketing perspective.

He brings a unique growth hacking mindset to the table, and combines strategic knowledge with hands-on abilities in order to create something truly unique.

Define “fintech marketing” in a few words: "Fintech marketing = Marketing."

What's unique about marketing a fintech?

I don't think it really is.

The marketing aspect of working in a fintech, albeit being cool, is not that different from another SaaS or similar.

What makes fintech unique as an industry is the impact it has on people's lives. We're literally revolutionising finance – an industry that is notoriously known for not moving (no hard feelings).

So, to answer the question: The unique part about Fintech is the speed at which changes happen and the story – what might be 'old-school' for other industries, might just be coming to fintech now.

What's it like to be a Head of Marketing at United Fintech?

Mindblowing. Amazing. Aaaand really really challenging.

We're doing something quite unique: We're acquiring fintech companies in the capital market space, and then we're grouping them together under one brand, while still maintaining their individual identity. It hasn't really been done before (at least in fintech), so I've had to dig very deep in my marketing toolbox to figure out how to slice and dice our approach to marketing.

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

Joining and scaling United Fintech from 5 people to 130+ in less than 18 months. I guess that counts for something.

Also; in my relatively short career, I've worked for 2x Unicorns by now. While not being in the fintech space, then the journey is very similar and has been very useful in managing the rocket ship that United Fintech is.

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Chad Arroyo

Head of US, Mastercard Labs as a Service



Chad Arroyo is the Head of North America for Mastercard Labs as a Service, a leading-edge global innovation practice that incorporates the best in design-thinking and agile development processes. Chad, along with his team of product innovation leads, UX/designers, engineers, and videographers, helps customers and partners extend their innovation agendas from concept to commercialization. Areas of focus have included new digital solutions, loyalty and personalized engagement, Buy Now Pay Later, digital identity, financial wellness, and card acquisition/onboarding.

Chad has over 15 years of experience leading teams from tech start-ups to large-scale organizations in the public, private and defense sectors.

Outside of work, Chad is an active hiker, practices mindfulness and yoga, and immerses himself in the latest trends in emerging tech.

"It takes work to assess the disruptive quality of early-stage fintech market developments - namely the likelihood of market adoption and the ability to scale."

What will fintech marketing look like in 2022?

As fintech continues its high growth stride the industry is moving well past marketing to itself, and it is focusing much more on the voice of the customer. Marketing to the esteemed "end-user," in a language they respond to has gained momentum as B2B2C and B2C companies are upping their game to acquire, engage, and retain customers. This is also playing true in B2B and B2B2B marketing. With targeted campaigns on distinct customer segments, we are no longer in a one-size-fits-all mass-marketing era.

Trends that I am particularly excited about include: the intersection of consumer brands, payments, loyalty and digital assets is fascinating, and I know we will see a lot more here-the emergence of crypto-backed cards has created a new buzz compared with more traditional card programs. With estimates of crypto holders in the US ranging from 20-40 million Americans, who could be surprised?

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

Leaning into the hype factor is something that the industry has been challenged with over the years and I expect it to continue into 2022. It is easy to take stock of the latest headlines and high-level trends. It takes work to assess the disruptive quality of early-stage fintech market developments - namely the likelihood of market adoption and the ability to scale. Distilling signal from noise is something that all stakeholders of fintech marketing must pay heed to if they want to be able to effectively decide on and invest in while at the end of the day serving the customer and their customers' customers.

What's unique about marketing a fintech?

With 90% of Americans using fintech and countries such as China and India showing the fastest growth in consumer adoption, fintech presents itself as central to global economic growth, offering enhanced financial services and payment capabilities, and being both disruptive yet an enabler across the industry.

With this in mind, there is a fierceness about the industry whereby marketers must position and message their organizations as well as their products and services in ways that truly resonate with their customers and stakeholder audiences. Whether you are an incumbent or legacy player this is no small feat, especially with the pace of change in products, technological capabilities and global regulatory environment.

What's it like to be heading Mastercard Labs as a Service?

Heading up Labs as a Service North America at Mastercard is truly a fast-paced and rewarding job. I get to work closely with an amazing team of product strategists, user experience designers, engineers, researchers, and videographers as we co-innovate with our customers on their toughest innovation challenges.

I have a license to be entrepreneurial and creative and encourage my team to follow suit as we partner both internally and externally to bring forward new and innovative solutions. Having Mastercard behind us with a strong mix of core products and services, new capabilities available through acquisitions and new partnerships, and world-class subject matter experts, it's comparable to being on the flight deck of a space shuttle.

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 has been getting to work on a mix of cutting-edge projects and initiatives with great teams. Reflecting on Lorne Michaels' quote, "If you're the smartest person in the room, you're in the wrong room," I am frequently surrounded by talented, brilliant, and inspiring teammates that push my thinking and do more.

Whether it's integrating a new technology capability, developing high-value user experiences informed by human-centered design and market trends, or executing on partnership opportunities, the teaming and close collaboration in these types of efforts have been instrumental in my career development.

"Futurist John Naisbitt once said, "Leadership involves finding a parade and getting in front of it." Fintech marketing is the art of identifying the market developments, salient points and being bold about driving them forward such that your audience [whether they be the customer end users, business leaders, techies, investors, or general stakeholders] "get it" and want to learn more from their trusted sources and engage. "

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Christophe Langlois
Global Head of Fintech Marketing



Christophe Langlois is the Global Head of Marketing, Fintech & Developer Ecosystem at Finastra, championing their open collaboration platform, FusionFabric.cloud, within the global fintech community and beyond. 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, who founded VisibleBanking.com back in 2007, was recently included in Fintech Weekly's 'The 100 Most Influential People in FinTech' list. He's made the FMH Top 30 list for a second year in a row.

"It is not all about driving brand awareness and customer acquisition anymore, but also maximising customer lifetime value in B2C and accelerating time to value in B2B."

What will fintech marketing look like in 2022?

We live in a world where partnering with a certain Mr. Beast is proving wise on YouTube, crypto firms are spending hundreds of millions of dollars rebranding stadiums and enlisting Hollywood royalty, your favourite celebrity is likely to own a Bored Ape or CryptoPunk NFT (Madonna or Jay-Z, anyone?), fintech unicorns are splashing millions on Super Bowl ads... meanwhile, fintech marketers are spending billions of dollars on new customer acquisition every year.

Nevertheless, it is not all about driving brand awareness and customer acquisition anymore, but also maximising customer lifetime value in B2C and accelerating time to value in B2B.

Consequently, I believe we will see in 2022 more collabs with influencers, more partnerships with platform ecosystems, and more focus on customer engagement and voice of the customer programmes (2022 is the new 2007... remember when Dell launched their IdeaStorm platform?).

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

B2B fintech marketers are facing a broad range of challenges in a more and more saturated market where education is important, thought leadership is essential, and competition to stay top of mind is fierce.

I would argue that everything goes back to content, short-form or long-form content. Why would anyone register to attend your webinar (don't get me started with the notion of 'live') or download your gated white paper, in a world where information on most topics is available in abundance, and for free. The content race is real, but so is digital and content fatigue.

Back to basics: in B2B, let's produce less content and make sure we systematically, fully optimise its relevance, reach, shelf life, and long-term value. Based on my experience,

success lies in thorough research coupled with your ability to a) produce relevant personalised content in collaboration with the right individual(s), and b) connect it with the right audience, at the right time, on the right channel(s), with one simple call to action triggering the desired behaviour and essentially redirecting them to the most optimised destination.

What's unique about marketing a fintech?

Marketing a fintech presents a unique range of challenges: financial services are highly regulated, and ubiquitous, yet financial education is still a key focus. The fintech industry is getting crowded with areas like DeFi taking off, and product differentiation is arguably limited, hence the focus on experience, brand, culture, and ethos. And now cool, popular brands like Apple are acquiring fintech firms and embracing embedded finance.

Also, how many marketers have a chance to work for a company whose name has the potential to get used in everyday language by millions of users fans like “Venmo me” or “je te fais un Lydia”?

What's it like to be a Global Marketing Lead at Finastra?

Heading up fintech and developer ecosystem marketing globally at Finastra offers me a unique opportunity to both drive brand activities focusing on our open collaboration platform, FusionFabric.cloud, and work with dozens of marketing teams at cool fintechs, big and small, with various levels of marketing budget and resources, digital expertise and brand equity.

I also lead marketing for our global fintech hackathon, Hack to the Future, which attracted over 4,600 hackers from 100+ countries in 2021.

"Back to Basics: in B2B, let's produce less content and make sure we systematically, fully optimise its relevance, reach, shelf life, and long-term value."

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Ingrid Anusic
Marketing Director



Ingrid Anusic is Marketing Director at Moneyhub, a data and payments company. With deep expertise in helping fintechs scale, she leads Moneyhub's corporate comms, brand, PR, and growth functions.

She has worked for Siemens and Informa, and previously ran marketing operations for payment service provider Creditcall, playing a pivotal role in its strategic growth plan that ultimately led to the company being acquired by US payment processing platform NMI and forming part of the world's biggest independent payment gateway.

A Croatian-German Brit, Ingrid is a passionate cheerleader of the Bristol fintech scene and was recently nominated as a Rising Star of the Year in the UK Fintech Awards 2022.

"It's all about data, open data."

What will fintech marketing look like in 2022?

It's all about data, open data. No matter what industry you work in. Open Banking, Open Finance, and ultimately Open Data will have a big impact on all businesses and consumers. Open Data gives consumers the control to share their data - from banking, investments and pensions to location, LinkedIn or health - with whom they want, when they want, and to revoke access, whenever it suits them, in real-time.

For businesses, having their customer's explicit permission to gain insights about them will result in an entirely different level of convenience for customers. Products and services will be super personalised and adapt automatically as customers' needs change over their lifetime - it's effortless.

We as marketers need to be aware of this tsunami of transparency, personalisation, and adaptability. We're on the brink of a new era of fintech (and business overall).

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

Finding a company that is aligned with my own values to do good and make a real difference in people's financial wellness and ultimately lives. Also, working with a highly talented and passionate team has opened up another level of creativity, drive, and success in me. I've been fortunate to have plenty of people in my career who have encouraged me to seize every opportunity and take the time to reflect on the occasions when things didn't go to plan which has given me both strength and a greater sense of empathy that I carry forward in my work.

What's it like to be a Marketing Director at Moneyhub?

It is extremely creative and rewarding to be working in a cutting-edge business with a real purpose. Not one day is the same. It requires forward planning with an agile mindset to respond to ad hoc opportunities that are in abundance. The secret of success is deeply rooted in Moneyhub's values around highly collaborative teams, agile thinking, and a nurturing environment that provides the room to challenge the status quo. The most outstanding difference is to follow our vision to enhance financial wellness for everyone.

I am very proud of the Moneyhub team and our fantastic, diverse clients who are really changing people's lives for the better. It inspires me to do more every day.

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Irina Nicoleta Scarlat

Chief Growth Officer



Entrepreneur at heart, product-marketer & team builder, Irina Scarlat has 12+ years of business experience, 10 of them in tech. She is currently leading growth, marketing and international expansion at Bitpanda as Chief Growth Officer. Prior to that, she spent 3 years with Revolut, where she joined as Country Manager for Romania in early 2018 and grew the local market from 20k to almost 1.5M users. She then built Revolut's growth machine, led the growth teams in CEE and, later on, their Global Growth department, shaping Revolut's growth journey from 1M to 15M users globally.

Before joining forces with Revolut, she led the marketing efforts of Uber in Romania, shaping the local strategy and working on strategic regional projects & initiatives. During her time at Uber she launched 3 cities, scaled the market to 1M users and built the marketing team from scratch.

"Fintech marketing is about trust, not buzz. It's about helping people make the most of their money, not about generating hype."

What will fintech marketing look like in 2022?

The entire fintech industry has been booming over the last few years, with fintechs gaining popularity. This attracted a high number of new entrants, addressing the customers' pain points in different ways. The competition is intensifying in the fintech ecosystem, and this is a great thing because:

- It pushes the existing players to keep innovating and serve their customers' needs in the most effective way possible;
- It offers customers the opportunity to choose the company that best serves their needs.

In terms of fintech marketing, this market evolution has various implications. Given the fact that the market is crowded, the costs of performance marketing have skyrocketed. This actually pushes fintech marketers to think outside the box, experiment and explore various acquisition channels beyond the usual suspects (performance marketing only).

I think that we will see a shift towards more customer-centric marketing: community building, inbound marketing, proper brand and creative work, transparency and authenticity. The companies that will get these right are going to win the trust, hearts and minds of potential customers, while the others are going to be driven out of the market.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

The biggest challenge for fintech marketers is winning their customers' trust. Generating buzz has never been and will never be enough. And this is not an area where you can fake it until you make it.

Tackling this challenge can only be done by being reliable, authentic and transparent. What you do is who you are. And this goes way beyond the marketing department of a fintech - it's about being committed to doing things right and doing the right things, as a company. It's something that's rooted in our DNA at Bitpanda, as a fully-regulated investment platform.

What's unique about marketing a fintech?

The uniqueness of fintech marketing overlaps with the biggest challenge: the need to gain users' trust in order to succeed. And, as mentioned above, you can only build trust by being reliable, authentic, and transparent.

Particularly in the world of investing, it's not about having fortune, which might translate into encouraging gambling-like behaviour. It's not about being brave. Quite on the contrary, it's about being in control. It's about finding a better store of value for your hard-earned money, by investing in a wide range of digital assets, depending on your budget and risk appetite. More than 3 million people trust Bitpanda with their money particularly because we give them full control, while we always do things the right way, not the easy way.

What's it like to be a Chief Growth Officer at Bitpanda?

I joined Bitpanda last year with the mission of building a high-performing growth organisation. As a Chief Growth Officer, I have a great opportunity to build a high-performing growth organisation, while helping millions of people build financial freedom for their future. We're a company in full hyper growth mode, which means that oftentimes it feels like we're flying a rocketship while building it. It comes across with a fair share of challenges, but this is what makes this opportunity exciting and rewarding.

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

By far the biggest impact on my career as a fintech marketer so far were the people I met along the way. This starts with our customers - their feedback was instrumental for building a product that people love and taking it to market the right way. It goes on with my team - I am lucky to work with incredibly talented people and I learn from them every single day. Last but definitely not least, my managers and mentors who coach me through this entire process. In the end, it comes down to the people you build your product for and the people you build your product with.

"I think that we will see a shift towards more customer-centric marketing: community building, inbound marketing, proper brand and creative work, transparency and authenticity. The companies that will get these right are going to win the trust, hearts and minds of potential customers, while the others are going to be driven out of the market."

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Jason Huan
CMO

Endowus



Jason is a marketing veteran with close to 14 years of experience. His journey with start-ups started in his time with United Overseas Bank where he oversaw the proliferation of the Rocket group of companies from Zalora, Foodpanda, and eventually Lazada acquired by Alibaba Group - which he serendipitously spent 3.5 years at as CMO of Singapore, then Philippines before joining Endowus.

Prior to joining Endowus, he was CMO Philippines for Lazada and responsible for establishing the brand as the market leader. He oversaw performance marketing, PR and communications, strategic partnerships, social media, and brand strategy and content.

Jason is a regular event speaker and an active member of the Singapore's fintech ecosystem.

"There needs to be constant dialogue and engagement with fintech customers on their expectations as these changes take place, and for businesses to predict these needs as they occur."

What will fintech marketing look like in 2022?

Fintech marketing was supercharged over the pandemic. Restrictions accelerated adoption of fintech services over the last two years. As the endemic transitions into a new normal, there'll be a need to re-humanise engagement where it was previously 100% virtual. While meta's recent stock fall-out was attributed to their over-investment in the metaverse, hybrid communities will continue to form in and outside of this new sphere, expanding the possibilities for a marketer to engage their audience meaningfully.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

The evolution of the needs of a fintech customer will be one of the key challenges. From accepting an almost entirely virtual world brought about by Covid to the renewed experience they will expect as restrictions are lifted. There needs to be constant dialogue and engagement with fintech customers on their expectations as these changes take place, and for businesses to predict these needs as they occur.

What's unique about marketing a fintech?

The dichotomy of getting a customer to absolutely place their trust in you (by transacting on your platform), despite being an entirely new start-up.

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

To have established a trusted brand in the 2 years since inception - particularly as a wealth management platform.

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

The gateway to financial greatness.

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Jonathan Nyst

CMO

 **Monizze**



Jonathan Nyst is a full stack marketer with over 10 years of experience across Europe and Southeast Asia. In his previous role at BigPay, he led the marketing function for the first challenger bank in Southeast Asia and was part of the executive team that secured USD 100m in one of the large Series A funding rounds in the region. He's currently the Chief Marketing Officer at Monizze, a high growth Belgian B2B FinTech redefining employee benefits. In his free time, he provides consultancy services for early stage Web3 projects around the globe.

You can often hear from Jonathan on media where he talks about all things fintech product and marketing.

"In fintech, we always say that more engagement equals higher potential lifetime value - but very few brands have managed to create and nurture strong communities."

What will fintech marketing look like in 2022?

There is no doubt in my mind that the future of fintech marketing lies in drawing inspiration from what is done in Web3. For blockchain projects, having a strong community is not an option - it's a mandatory success criteria because community members blend three fundamental personas: investors, employees / contributors and users. They fund the project, influence its direction and use its output. In fintech, we always say that more engagement equals higher potential lifetime value - but very few brands have managed to create and nurture strong communities.

In order to do that, we need fundamental changes. Team structures will have to adapt to integrate functions such as community building and management in order to create genuine interactions with users.

Product and tech teams will have to make room for community-driven features - rather than commercially-driven ones. And if you look at Gen Z and what we already about their expectations towards brands, including in the financial space, you really can't start building relationships with your community soon enough. It'll make or break FinTech companies in the next 5 years.

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Karine Coutinho

VP of Marketing & Brand Communications



Karine Coutinho joined Lemonway as VP of Marketing & Brand Communications in July 2018. Prior to joining Lemonway she spent nearly 8 years at Efma, an association gathering more than 3000 financial institutions at a global level, with the goal to foster innovation and digital transformation among these companies. There she was Deputy Managing Director supporting the CEO and the Board in the definition of the strategic roadmap, whilst leading key fintech-related projects in collaboration with established tech providers like Microsoft and SAP, and consulting firms like McKinsey, Accenture (Banking and Insurance Awards), Deloitte and Capgemini (World FinTech Report 2017 and 2018).

Today, Karine brings her international experience and focus on key partnerships, financial industry knowledge to Lemonway and is in charge of the firm's B2B marketing strategy.

"You can have the best content available, a great social media strategy and a great platform, but if your branding is not on the spot, then you're not making an impact in the long run."

What will fintech marketing look like in 2022?

I would summarise it in 3 simple keywords: Branding, Social and Influence. When you are looking at making an impact with your fintech marketing today, branding is the right place to focus on. The first thing (and last thing) that people will interact with is your branding and more specifically the brand experience you offer them.

"People will forget what you said, people will forget what you did, but people will never forget how you made them feel", as Maya Angelou's said.

In 2022, you can have the best content available, a great social media strategy and a great platform, but if your branding looks is not on the spot, then you're not making an impact in the long run.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

The ever-changing business landscape and the emergence of new payment businesses make it a challenge for businesses to stand out from the competition. Today, all fintech businesses are putting emphasis on digital marketing, consumers (in B2C) and businesses (in B2B) are seeing more advertisements than ever before, and the need to stand out and differentiate is becoming increasingly difficult for fintechs, in this crowded ecosystem.

The solution? Investment in branding to increase brand recognition and to make sure it resonates among target customers. Brand building excels at driving long-term growth; it usually works on an emotional level to create long-term memories and associations that continue to influence purchase decisions long after the advertising runs. This is a more complex task than sales activation, requiring a broader reach and repeated exposure.

Though activation is necessary for exciting prospects and achieving short-term goals, investing in both long-term brand building and short-term activation is key!

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Kate Rouch

CMO

coinbase



Kate joined Coinbase after more than a decade at Facebook, most recently serving as Global Head of Brand and Product Marketing for Instagram, WhatsApp, Messenger, Facebook app, Public Affairs and the Facebook company.

During Rouch's time at Facebook, the number of monthly active users grew from 500 million to roughly 3 billion globally.

Coinbase reported it had 8.8 million monthly transacting users as of June 30, 2021 with 56 million customers total, and seemingly wants to rely on Rouch's experience to continue to grow.

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Lara Hood Balazs

CMO

intuit



Lara Hood Balazs, CMO of Intuit, has worked for several of the world's top companies: Amazon, Visa, Nike, Gap Inc., General Mills and now, Intuit.

What does this serial B2C marketing leader take with her in every role?

Scrappiness. Something she learned when she first graduated with honors and couldn't find a job. Instead of being dismayed, Lara designed her own job where she pushed herself to try new things on a daily basis in order to build out her skills. From that point forward, Lara has always stayed on top of her game by never settling for the status quo and by learning from the experiences she creates in every role that allows her to push the boundaries.

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Leeya Hendricks

CMO

Delta Capita

Financial Services Division of PRYTEK



Leeya is the CMO of Delta Capita. Leeya leads and manages two strategies as she also performs the CMO role for Delta Capita's parent company, Prytek, a multinational technology group that runs a number of verticals and Delta Capita is the financial services division of Prytek.

Prior to Delta Capita, Leeya has worked for leading tech giants like Oracle, IBM, Accenture, Gartner and Kurtosys in global US, EMEA and APAC roles.

Leeya is a regular speaker at conferences, summits and universities on all things tech and marketing. She's a chartered marketer, Fellow of the Chartered Institute of Marketing and a member of the Forbes Communications Council.

"What has become clear is that we need to continue to reinvent ourselves to stay relevant and to consistently deliver value to our clients."

What will fintech marketing look like in 2022?

Currently, in fintech, there is a great opportunity for marketing and marketers in the world of NFTs and the metaverse which is the next leading-edge technology for financial institutions. Many see it as the virtual world, limited to areas like gaming, or just another trendy topic or marketing buzzword. But it's certainly more than that. The Metaverse is becoming so much more, especially for individuals and businesses selling virtual goods.

Leading banks are joining the metaverse and owning real estate and opening lounges. Banks have outlined the virtual worlds in the Metaverse have their own population, GDP and currencies. The strategy to leverage the metaverse makes sense for banks who would want to use their experience to extend their services into areas like trading, lending, cross-border payments, virtual wallets and account management.

With financial institutions as market leaders in the metaverse, there is still uncertainty about how banking customers will want to manage money in the virtual world. Some banks are taking the leading step, with the question of how soon others will follow.

This is where the opportunity lies. It's an exciting time for marketers as it's time for continuous experimentation as best practices have yet to be properly established, and paradigms have yet to be fully and comprehensively created. While there are guiding principles that could inform what kind of strategies and tactics marketers can use, these platforms remain to be generally new and that offers plenty of room to try to be unique and experimental in our approach.

In the context of advertising and marketing, the metaverse can be defined as a persistent, 3D, and virtual space where users can spend their time and can be targeted with brand-related content and sales enablement tactics. With these 3D stores, you would not only view ads but can also trial products and make purchase decisions, a great new look at advertising.

There are a lot of complexities within the industry, but we certainly will see many more brands explore and experiment in this space.

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Mai Fenton
CMO
superscript



Mai Fenton is Chief Marketing Officer at Superscript, a London-based Series A tech scale-up that provides flexible, customizable business insurance for small businesses by monthly subscription.

Mai has experience of scaling brands and driving profitable growth across a range of businesses from start-ups through to multi-million pound global enterprises, with a diverse background which spans fintech, lifestyle, retail and ecommerce.

Mai was recently recognised as a CMOs to Watch of 2022 by the CMO Alliance, and she often gets featured in interviews, podcasts and events.

"We have the ability to challenge the norm and redefine categories - whether from a supply-chain perspective or an experience point of view; because we're not tied to or reliant on legacy technologies."

What will fintech marketing look like in 2022?

The increasing focus for marketers this year will be on enhancing the unified customer experience. People want a seamless experience with the businesses they are dealing with; ease and speed are taken for granted - and this applies to their interaction with financial services too: they expect connected experiences across platforms.

At Superscript, as well as integrating our customer operations platforms, we are developing an audience-based experience (ABX) framework that unifies user journeys, to apply it to our acquisition and in-life programmes. By leveraging our data and building proprietary ML models, we aim to deliver the right experience for the right user at the right time.

Another trend I expect to see shaping fintech as a result of the pandemic, as flexible working has become the norm, is more fluctuation in terms of how and when customers interact with financial products, especially at the research and purchase stage. This has significant implications not just for sales and service teams (which need to better support a multichannel 24/7 ideal), but also for marketing, which needs to consider the best time to target prospective customers and what form this takes.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

I can't not mention the end to third-party cookies, and their implications for micro-targeting, retargeting and attribution - of which many digital advertisers have been reliant upon. More focus on building first-party data solutions is a given. On top of this, I think there will be a need for stronger creative execution in digital advertising. It's going to be more about attention than impressions, so I suspect fintech marketers will need to put more emphasis on creating on-brand, attention-grabbing creative.

At Superscript, we've always believed in the power of distinctive brand assets and have baked this into our full-funnel advertising from day one. Our brand and its creative

expression (visual and verbal) was never an afterthought, and we were able to bring it to life through broad-reach out-of-home advertising, with a positive impact on the performance of our online advertising. This will become even more important in a cookie-less world.

I do think that an added challenge for fintech marketers this year is going to be about having the confidence to combine a creative approach to reach new customers and engage them to mitigate the inflationary media marketplaces of Google and Meta if they rely on them as part of their acquisition channel mix.

At Superscript, we have already experimented with creative media solutions away from Google and Meta - some with great success - and we'll continue with this into 2022.

What's unique about marketing a fintech?

Fintech (and insurtech) is an industry that contains some of the strongest challenger brands and startups in the world. Particularly working out of London - a global hub for fintech - the ecosystem is rich, vibrant and diverse. We have the ability to challenge the norm and redefine categories - whether from a supply-chain perspective or an experience point of view; because we're not tied to or reliant on legacy technologies.

As a result, customers are very open and willing to engage with challenger fintech/insurtech brands, and this means marketing to them is much more exciting. We can be more experimental, creative and have access to high-quality data which can be used in hyper-personalised campaigns. The potential impact that marketers can make in this industry is huge and incredibly rewarding.

What's it like to be the CMO of Superscript?

Insurance is a complex ecosystem with a lot of moving cogs, so marketing has to work hand in hand with other departments like underwriting, product and tech, sales and broking, customer operations etc. In that respect, marketing here has a broader scope compared to my previous roles - an aspect of being CMO at Superscript that I find both interesting and rewarding.

Marketing at Superscript plays a central role in driving business performance; it's a revenue generator, as well as an enabler to other teams. As CMO, I play a leading part in driving growth but I also act as an architect and steward of our brand. I led the rebrand to Superscript from Digital Risks, and I ensure our brand remains bold and distinctive, yet relatable to our audience. The brand is important to our employees also - it's important to our leadership that they take pride in where they work and what they represent. So I advocate for our brand to permeate and enhance our culture too.

We've transitioned from startup to scaleup, and as we're scaling fast, from both a customer and revenue perspective, so has our organisation. As a result, building the marketing team, our capabilities and driving organisational effectiveness will remain important parts of my role this year.

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Mariette Ferreira
Marketing Director



Mariette Ferreira is Marketing Director at the challenger fintech consultancy, 11:FS, where she oversees all things content, brand, product, performance and community. With her team she's building a leading global fintech community and creating a media company around what they stand for.

As a B2B marketing specialist she's worked in full mix marketing roles across education, manufacturing, and fintech for the past 7 years, and co-hosted 11:FS's Fintech Marketing Podcast.

"Successful fintech marketing requires a deep understanding of the market gap you're trying to create or fill. With fintech products solving customer problems in new ways, marketers often have to build the category - ie. explain what it is - before they can do product & brand marketing - ie. explain why customers should choose your solution."

What's unique about marketing a fintech?

Fintech and financial services as an industry is unique in that companies could stand to gain directly from customers' level of understanding of their products - or lack thereof. Combined with the fact that financial products (ie. money) have a deeply personal impact on the customer, it means that as fintech marketers we have a responsibility to not just engage customers and grow our businesses but to educate. Good fintech companies do this well, outstanding fintechs have education at the heart of what they do - from UX to copy to content.

What's it like to be a Marketing Director at 11:FS?

The best part of being Marketing Director at 11:FS is the number of extremely smart and talented people you get to work with. Not a day goes by that I'm not learning.

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Mary Anne Keegan

CMO



Mary Anne serves as Chief Marketing Officer at BillGO. She joined BillGO in 2020 and led the fintech company's extensive brand transformation for which she was recognized as an Honoree in the 25th Annual Webby Awards for her work.

She oversees everything related to user experience and design, PR, marketing, communications and brand. She has served in leadership roles with Xerox, First Data, Early Warning (Zelle) and BillGuard.

She has been quoted in leading publications including USA Today, Entrepreneur Magazine, USNews & World Report and serves as a board advisor to a number of fintechs.

"What's a challenge is to step outside of the box and really start thinking about your customer in a different light. And it's not just a marketing persona. It's how you emotionally connect with the person at a specific stage in their journey...The one thing that great brands have done on the B2C side is they have created emotional connections with their end-users. I would like to see more of that in financial services marketing."

What will fintech marketing look like in 2022?

As customers engage with brands in more ways and places than ever before, their journey will grow more complex. As a result, the most successful fintech marketers will be those that bridge the gap between brand strategy and customer experience to connect with their audiences. User experience (UX) design and optimization will become central to marketing. As Steve Jobs once said, "Design is not just what it looks like and feels like. Design is how it works." In other words, effective UX design not only delivers more engaging interactions but guides the user to a desired action that promotes adoption and long-term usage of a product or service.

We will also see a bigger focus on financial wellness. This is an area where fintechs can help their bank and credit union customers deliver financial guidance directly into their offerings by incorporating new tools and services. Fintech marketers will help power the messaging that fuels interactive content to actively engage and empower customers in their financial journey.

Lastly, we will see more transparency aimed at showing customers the human side of an organization. A recent survey revealed 90 percent of consumers think authenticity is important when deciding which brands to support. Today's customers demand brands be honest and consistent with their messaging, goals, and mission. Transparency makes trust possible, and trust is an essential foundation for any long-lasting relationship.

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Melanie Gabriel

CMO and co-founder

yokoy



Melanie Gabriel is co-founder and CMO at Yokoy, a Swiss fintech company that uses Artificial Intelligence to automate corporate expense, invoice and credit card processes of midsize and large enterprises.

Melanie holds a Master's degree in Business Management from the University of St. Gallen (HSG) and is an advocate for more diversity in the tech and innovation industry as a board member at WE SHAPE TECH.

She recently received the Female Innovator of the Year Award and was recognised as one of 100 Digital Shapers.

"Educate, don't just sell: When it comes to fintech marketing, it is really about educating your customer base, not just selling."

What will fintech marketing look like in 2022?

As fintech products and services usually mean a change in behavior for the user, we need to make sure to add a layer of education and nurturing to our marketing activities. The easier and more approachable we make the product, the faster the user will be able to apply it to their lives. We can do this by really understanding who our customers are, where they are, and how we can address them in the best way. By focusing heavily on creating and distributing content that is customized we can quickly ensure trust, which is one of the main challenges in our business. This also goes in line with creating content that stays true to our brand but also stands out from the crowd. As fintech marketers, we want to generate interest, demand, and eventually conversion to sales as quickly as possible, while building a cohesive brand and staying relevant to our target audience as thought leaders.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

This year we see marketers focusing heavily on data-driven marketing tactics. For example, by using account-based or IP-based marketing, we can make sure to showcase our content to our target audience on their terms. We make sure that we stay relevant and share our brand, product, and insights with them. We can also add marketing automation to campaigns in order to ensure an efficient process. All of this falls under the umbrella of generating personalized marketing activities and designing them to turn customers into brand advocates. This is the reason why content marketing and referral campaigns are still crucial for fintech marketing, and B2B marketing in general.

What's unique about marketing a fintech?

It is a fast-moving and rapidly changing environment. As a driver of the digital transformation you have to break down complex technological and financial topics into understandable pieces. One of the most unique things about fintech marketing is the combination and layers of marketing activities that you need to take part in: webinars, e-books, white papers, networking events, customer success stories, creative campaigns and other more. We cannot rely on doing only one of the above really good, we need to

combine all of them in order to ensure interest, demand, conversions, and most importantly trust and retention which in turn will lead to referrals.

Last and maybe most importantly, is to ensure trust. Not only in your product, for security and operational reasons, but also in you as a brand and as a thought leader. Trust is one of the highest thresholds for fintech companies to overcome, as we are competing with traditional actors who have been around for much longer.

What's it like to be the CMO and Co-founder of Yokoy Group AG?

This is the best thing that could have happened to me. Creating and building an inspiring brand from something as dry and cumbersome as expenses, bills, and card issues that excite customers and talent alike sparked my fascination and curiosity ever since the first day of co-founding Yokoy. And it still drives me every day to become an even better marketer and to continue to challenge the status quo of marketing. Building up and learning each day from a team of creative, bright, strong and inspiring marketers and challenging the status quo of how marketing is done, is a huge privilege.

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

That I co-founded Yokoy and applied my experience working in areas other than fintech - from IoT, circular economy, fashion tech to culture - to FinTech marketing.

"Fintech is about disrupting traditional products and processes by connecting technology to financial services and making them more convenient and easy to use. Fintech marketing is hence about educating about this disruption, driving change, and providing the user with value- and insights-adding content to successfully take them from interest all the way to becoming brand advocates."

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Michelle O'Connor

VP of Marketing

TAXbit



Michelle is the Vice President of Marketing & Communications at TaxBit. In this role, she leads all marketing and public relations to elevate TaxBit's brand as an industry leader. Her team promotes an inclusive culture throughout the organization, driving engagement, encouraging thought leadership, and collaboration.

In addition to her role at TaxBit, Michelle is the Expansion Chair at NYC Women in FinTech, on the Board of Directors of Crypto connect, Blockchain steering committee of WTIA and a mentor to college students exploring careers in marketing across FinTech/Blockchain.

She is passionate about improving access to financial services for the unbanked and proven track record of leading brand management, marketing communications, and community building in the FinTech space.

"My Northstar is to work on projects that are building toward democratized access to financial services beyond those who are easily 'banked'."

What will fintech marketing look like in 2022?

We are seeing a shift toward education and collaboration as the industry evolves and moves in large part toward web3-ification.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

Defining where to focus and where to experiment. Authenticity always performs best and in large part that's looking at the real-world impact of the product and how you can message this.

I see huge sponsorships and partnerships with athletes, celebs, sports teams and often wonder what the point of inflection was to make such an expensive brand investment and if it truly provides the elusive ROI.

What's it like to be a VP of Marketing at TaxBit?

Being the VP at TaxBit has been a once-in-a-lifetime adventure thus far. Transitioning from their first customer to their first marketing hire while they were still in stealth mode was the perfect opportunity to get in and build. In my first year, we grew exponentially, with a new website, adding entirely new product verticals In a fast-growing industry - it's the ultimate rush.

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

My peers and mentors.

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

Making the complex relatable and exciting.

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Polly Gilbert
Marketing Director



Polly is Marketing Director at Tembo, a fintech startup on a mission to create financial fairness between generations through smart family lending. In her role, she leads the brand, growth, PR and customer success functions. Polly joined Tembo in early 2021 as part of the founding team, at a time when you could count its employees on one hand. Since then, over 30,000 people have discovered how they could buy their first home faster & for less using Tembo's smart optimisation technology.

Before Tembo, Polly co-founded TAP London, a tech-for-good which connected generous Londoners with local homelessness services through contactless technology. Now run by the Mayor of London, TAP has raised half a million pounds for charity and provided hundreds of hours of employment for homeless Londoners. Other roles include Marketing Director at GoodBox, a fintech transforming the third sector through custom-built donation technology.

"It's our job as marketers and brand guardians to ensure that every interaction feels authentic, memorable and leaves the user with something they didn't have before."

What will fintech marketing look like in 2022?

Customer experience. Competition is fierce in fintech, and users have never had more choices at their fingertips. When you think of marketing, your mind might not jump straight away to CX. But it's our job as marketers and brand guardians to ensure that every interaction feels authentic, memorable and leaves the user with something they didn't have before. A brilliant CX will have a powerful impact on every aspect of a brand's funnel, from acquisition to advocacy.

Content, content, content. It's not a new trend, but it's certainly not going anywhere (and it's becoming increasingly personalised). While we can now acquire users through an increasing number of channels and sources, those users are coming to expect more from the site experience when we do grab their attention. And quite right too. Plus, with competition in digital auctions only intensifying post-pandemic, brands will increasingly lean on the quality & relevancy of their content to convert and retain customers organically.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

When it comes to marketing a fintech, there are unique challenges; few industries are as tightly regulated, and few have such complex products and services to communicate. But when we get it right, we help people to manage their money better, take life's big steps sooner and live happier, less stressful lives. Honing our storytelling, content and language to deliver on that is a uniquely exciting challenge.

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Rachel Hamilton

CMO

Greenlight



Rachel is Chief Marketing Officer at Greenlight. She was previously a product marketer at Facebook and led acquisition marketing at Rue La La. Before that, she was a management consultant with Bain & Company. Rachel holds an M.B.A. from Harvard Business School and an A.B. in Economics from Dartmouth College.

Founded in 2017, Greenlight now has around 5 million users. This year, the company has decided that it's ready to level-up by debuting first-ever Super Bowl ad – titled 'I'll Take It' – which features Modern Family star Ty Burrell.

"The February 13th game, one of the biggest family events of the year [the Super Bowl], is the perfect stage to raise awareness of how Greenlight can help parents teach their kids about money. With comedic genius Ty Burrell and our creative partners, we were able to bring to life the importance of financial literacy in a humorous, entertaining way that makes the topic approachable for families."

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Rachel Kerrone

Director of Brand & Marketing



Rachel is a Brand Director at Starling Bank, an award-winning digital bank founded in 2014. Rachel joined Starling nearly 5 years ago to be part of the brand's ambition to change banking for good, having worked in marketing roles at some of the world's largest financial services organisations. Rachel has been pivotal in building Starling's mass awareness in the UK, through integrated campaigns spanning TV, radio, digital channels, partnerships and events.

She can be often spotted in popular marketing publications like the Drum. Earlier this year, Rachel was also included in the 2022 Women in Fintech Powerlist by Innovate Finance, and recognised as one of top 100 most effective marketers by Marketing Week.

"Fintech marketing is about reaching the right audiences with clever, innovative and bold campaigns. At every level, focus on customer needs and build trust."

What will fintech marketing look like in 2022?

Brands need to be very clear on three things: why they're different, what they stand for and why customers should choose them. This is often communicated through great, free content and I think the trend of brands producing educational, helpful content will and should continue.

Within the financial sector, building trust is key, especially with the current cost of living crisis and rise in inflation. Brands will need to be there to support customers more than ever.

On a more practical level, making sure your acquisition strategy aligns with your brand strategy is really important and supports customer advocacy. There are also some great benefits to being more targeted - understand your customer and their needs and personalise your communication.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

The fintech landscape is becoming more saturated - new brands are appearing all the time. As a result, it's becoming more difficult to differentiate your brand on innovative features alone. That's why it's more important than ever to have a really strong brand - one that is trusted by customers and does the right thing.

A focus on brand and purpose will be as important as growth this year and marketers must design campaigns to turn customers into brand advocates. Create distinct, memorable brand assets that stand out against the competition and make your brand recognisable to existing and potential customers.

What's unique about marketing a fintech?

In a fintech, you can respond to consumer needs and bring new ideas to market very quickly. It's all about the customer experience and you can offer customers exactly what they need and test and learn more freely. Larger counterparts just can't do this at speed - they are often restricted by their technology and processes.

In a fintech, you can also push the boundaries - be bolder with messaging and speak in a more human tone to customers. This goes for both B2C and B2B communications.

What's it like to be the Director of Brand & Marketing of Starling Bank?

It's an incredibly exciting journey. No day is the same. We are driven by our mission to change banking for good at Starling, and everything we do relates to this. As a marketer, you have to believe in your product, and I couldn't be prouder of the experience we offer our customers.

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

Growing Starling's brand from a start up to an established, high-growth company.

Since joining Starling in 2018, I've seen the bank change and grow at an astonishing rate, something I've loved being a part of. Over the years, our focus has moved from pure awareness driving to building familiarity and trust. And from pure acquisition to seeking out loyal customers who want to use Starling for all their banking needs. Brand experience is really key - you must give customers a great experience whether it's pre-purchase or post-purchase. That way they will become a brand advocate and you will be able to grow through word of mouth.

"A focus on brand and purpose will be as important as growth this year and marketers must design campaigns to turn customers into brand advocates. Create distinct, memorable brand assets that stand out against the competition and make your brand recognisable to existing and potential customers."

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Richard Cook
Social Manager



Richard Cook is the Social Media Manager at Monzo, where he's been since 2018. Day-to-day he works with teams across the whole company, from Product to Legal, to make sure that the Monzo brand has a strong presence on all social media channels. Yes, even TikTok. Prior to Monzo, Richard spent over 6 years at the Swedish music tech giant, Spotify.

Outside of work, Richard runs a blog - Confessions of an Anti-Social Marketer - where he shares his thoughts and experiences on the state of social media marketing. And also a monthly newsletter, The Social Roast, that takes aim at what's hot (and not) on brand social.

"Fintechs are really starting to have to think about brand-building. And that's not just the colour of your card; it's the stance you take on things, and the way you're speaking to your customers every single day."

What will fintech marketing look like in 2022?

It's definitely getting more competitive! Just being 'not the old way' isn't enough anymore, and I think fintechs are really starting to have to think about brand-building. And that's not just the colour of your card; it's the stance you take on things, and the way you're speaking to your customers every single day. I think we'll see fintech brands evolving and increasingly finding their own voice, to stand out from an increasingly-packed crowd. And taking a stand on social issues, which is something I think people increasingly want to see from brands.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

Even when a product should sell itself, you're going to struggle without effective marketing. Think about how long it took Spotify to take a foothold, despite the clear convenience benefits of buying individual songs off iTunes. I think fintech has the same challenge: lots of smart solutions to actual problems, but so much work to do in just telling people about them. Who even knows what an Innovative Finance ISA actually is?

What's unique about marketing a fintech?

Operating in a regulated industry makes fintech marketing a unique challenge, especially on social media. You can't just post any old stuff and expect to get away with it. This means sometimes you have to miss out on the 'fun' and consciously decline opportunities. But it's also a more satisfying creative puzzle to solve. While being mindful of these restrictions, how can you still have fun and build a brand that people love?

That's the trick!

What's it like to be a Social Media Manager at Monzo?

I honestly love my job. I've been here four years and each of those years has felt like a totally different company, but always rewarding. From running around helping out with huge community events in the early days, to coordinating big product launches on social media from our bedrooms, the work is constantly so varied and interesting. But mostly it's just fun. Social media is a great space to work in and every day we're given the opportunity to be funny and creative. We're constantly experimenting and pushing ourselves to outdo our last win, and that's a real joy.

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

Early on, I was at one of those social media conferences and watched a talk from BuzzFeed. It was about how brands should think of themselves as engagers, rather than broadcasters. Meaning: be audience-first and interactive, not just a publisher of content.

This really revolutionised my thinking about social marketing, especially as a financial service. I realised that successful brands position themselves almost as media companies. And that our competitors were not other banks but really other consumer retail brands. Instead of looking at our peers, we should look to the Glossiers, KFCs, and Netflixes of the world, and that had a huge impact. What if you could build the BuzzFeed of money, and own that?

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

Educate, inspire, entertain.

Teach people about money, and why they should care about you. Give them ideas, and make them feel something. And if you can make them laugh at the same time, all the better.

"Operating in a regulated industry makes fintech marketing a unique challenge, especially on social media. You can't just post any old stuff and expect to get away with it. This means sometimes you have to miss out on the 'fun' and consciously decline opportunities."

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Shameer Sachdev
Founder & MD



Following on from his career with companies such as Barclays Wealth and Spread Co, Growth Gorilla's Founder and Managing Director, Shameer Sachdev, struck out on his own and built the fintech growth marketing agency, Growth Gorilla. The agency focuses exclusively on catalysing growth for courageous fintechs.

Now Shameer is on a mission to share expertise from all corners of the fintech industry with his clients through innovative strategies and experimental techniques. As part of this mission Shameer has created The FML Podcast to help provide the fintech community with unique and valuable insights that can help deliver real growth results.

Define fintech marketing: "The promotion and distribution of financial technology propositions through multiple channels underpinned by experimentation and testing."

What will fintech marketing look like in 2022?

There are four trends that I am noticing that I think will shape how fintechs will market their propositions in 2022:

- **Community-focused marketing:** As more and more fintechs begin to target specific niches i.e. ethically focused banking or sustainable impact-driven investing. Marketers will also need to take a community-focused approach and become hyper-targeted in order to reach their target customers.
- **Influencers & the rise of TikTok:** Following on from above, as part of the marketing mix, influencers (particularly fin-fluencers) will need to be a serious consideration. Ecommerce brands have been at the forefront of this and fintech will need to embrace this channel. TikTok is growing rapidly, and those targeting Gen-Z will soon need to leverage this platform from a paid (PPC & influencer) and organic perspective.
- **Short-form video:** With the rise of TikTok and the reduction of control of how you can target audiences across Meta and Google, creative will become super important. Short-form video and animated creative will become the biggest lever that you can pull to drive up click-through rates.
- **Attribution and tracking:** The deprecation of third-party cookies became a reality with Apple's iOS 14.5 update allowing users to opt out of tracking, this has seen attribution for app-first platforms become almost impossible. Fintech marketers will need to look at alternative solutions to understand where their users are coming from and how to optimise their campaigns moving forward.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

The biggest challenge, aside from budget/resources, will be having to manage increasingly complex multi-channel campaigns. Even a small challenger brand will need to have a solid mix of paid search, social media advertising, SEO, organic social, influencer marketing and more in order to reach their target audience and acquire at competitive CACs. My view will be biased, but a line-up of high-quality agencies will be the best route to deliver these complex campaigns.

What's unique about marketing a fintech?

Firstly - marketing a financial services proposition is completely different from other sectors as you are not simply exchanging money for goods or services. You are asking your target audience to use your product to save, invest or transfer money. The value exchange is totally different.

Add in the layer of a tech-first proposition - namely fintech - and you have to also build trust and education as the proposition being offered may be the first of its kind. It's a double sell, the proposition and the brand.

What's it like to be a Managing Director at Growth Gorilla?

In a word - awesome. We have the privilege to be approached by both start-up and scale-up fintechs to help them place their product in the hands of their target customers.

My team and I get to work with interesting, exciting companies and their talented teams. Solving complex challenges and seeing the results of our hard work.

Equally, we have a lot of responsibility as the success of these fintechs do rest somewhat on our shoulders but being able to impact an entire sector and landscape is thrilling.

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

Working at both B2C finserv and fintech brands, initially customer-facing as an equity broker and then managing online acquisition as a Marketing Director.

Seeing the development of both product and customer moving from offline, in-person and telephone services to online, web-based and then app-based.

Having the front row seat helping, learning, watching and influencing over 30 fintech brands launch and grow.

"Marketing a financial services proposition is completely different from other sectors as you are not simply exchanging money for goods or services. You are asking your target audience to use your product to save, invest or transfer money. The value exchange is totally different."

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Signe Valeur

CMO

LUNAR



Signe Julie Bodholdt Valeur started her career in her twenties in the Telco Industry working within the areas of digital sales and marketing. When she was 32 years old she was hired by Telenor to be the CEO of there two subsidiary companies CBB Mobil and Bibob. She moved to Dubai when she was offered a position as Chief Commercial Officer for Virgin mobile, and was responsible for launching the 100% app only mobile company in the UAE.

In 2017 she returned to Denmark to join the Nordic challenger Lunar as a CMO. Lunar has raised more than EUR 300 million in equity funding and received a European banking license in 2019 as the first Danish fintech company.

Signe appears regularly on the media and was recently nominated for a CMO of the Year by Dansk Markedsføring.

"Fintech is the short term for 'financial technology'. And the technology is used to provide financial services with the focus on solving customer needs and pains in a new and more innovative way."

What will fintech marketing look like in 2022?

As I also explain below, the marketing landscape is changing, and therefore we will see a change in the marketing tactics. Customer acquisition, acquisition cost and retention are the biggest concerns for fintech marketers, and we will see an even bigger focus on growing through existing users. And by using the first-party data that fintech companies uniquely have available to understand users, their needs, and expectations and using this knowledge to not only customize products, and services but also content and marketing tactics.

Almost every person in the world engages in financial transactions which creates opportunities. And the marketing strategy for fintech companies in 2022 will therefore also be about exploring these possibilities. The first step is to understand your customer base better by using your first-party data to create in-depth, contextual profiles.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

In an ever-changing landscape, marketers are forced to adapt to the times as new opportunities arise and existing strategies become redundant. The updates to iOS14 and the subsequent changes to ad platform attribution are one of the most significant. Reaching consumers on a 1-1 basis across sites and apps will become much more difficult. This will make it very difficult for companies to target consumers on a personal level and even harder to measure the results of their marketing activity. This is a challenge for all industries but as explained above the Fintech companies have more opportunities. As companies will struggle to target potential users through the traditional marketing platforms this can potentially also be the start of a new business model.

What's unique about marketing a fintech?

It is not enough to just market. You also need to educate. And when it comes to finances, people seek security. So you also need to convince users that your platform is secure and

one they can trust. This is also why growing through existing users is a great strategy. But also the SoMe platforms and PR are especially important channels for Fintech companies.

What's it like to be the CMO of Lunar?

It is exciting to work for a company that grows so fast. And I find it very motivating that we are changing an entire industry. But it is also challenging. When an opportunity arises we as an agile company often decide to take it, which often means that we quickly need to change direction. You, therefore, don't have 'a set in stone' roadmap that you can plan your marketing efforts around. And as described above the overall marketing challenges also means that you have to have a very agile approach when it comes to planning a marketing strategy.

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

Lunar is the first fintech company I have worked for. In 2019, we received our banking license, and today Lunar is Denmark's fastest-growing bank. A lot of the growth is the result of marketing initiatives.

Joining a fintech company at the early stage and being part of the growth journey, will without a doubt have a huge impact on my career.

"It is not enough to just market. You also need to educate. And when it comes to finances, people seek security. So you also need to convince users that your platform is secure and one they can trust."

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Smita Gupta
VP Global Marketing
Tradeshift



Smita is a Global CMO recognised for transforming organisations into future power houses for sustained relevance and growth in the Fintech and Software industry.

She recently joined Tradeshift as the Global VP of Marketing to help shape the growth and vision of the company as it scales. Prior to Tradeshift, Smita has worked at some of the world's leading tech companies like Finastra, Tata Communications and Cisco.

Smita is an award-winning global industry thought leader with deep experience across SaaS and fintech. She is a regular event speaker and influencer, and has been nominated as the 'Businesswoman of the Year' in Asia. She has also won the 'Global uper Woman Achiever Award' from the Global HRD Congress. Smita was appointed to the Asia Pacific Advisory Board of the CMO Council in 2012, and she's on the advisory board of Fintech B2B Marketing.

"The future of finance is open, and that means in every way: open finance, open platforms, open technology, open collaboration, open culture, open working and more. Most importantly, diversity brings much needed different points of view and fuels innovation and creativity."

What will fintech marketing look like in 2022?

User experience and digitally engaging the customers are 2 big challenges that fintech marketers are facing. Fintech's focus on user experience has become an interest for everyone, from banks and investment companies to insurance companies, software companies and start-ups. Once fintech organizations manage to reach their audience, they face the daunting task of building trust, educating consumers, and growing their business—everything is done online.

The most successful fintech brands are those that reach the right audience through smart marketing campaigns and data-driven customer insights while growing and expanding rapidly. The marketing strategy for fintech products / services requires a deep understanding of the financial situation of the target audience as well as unique customer needs. Personalising customer experiences and value propositions through the use of an integrated marketing technology stack helps to attract and retain customers.

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

Building platforms and marketplaces for Finastra and now Tradeshift is a great learning experience, especially in the B2B context. I learned and discovered the benefits of an open ecosystem to all and the converging of Fintech, SaaS and Marketplaces business models.

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Sylwia Linden
VP Marketing

tink



Sylwia is the VP of Marketing at Tink, Europe's leading open banking platform expanding rapidly across Europe as part of Visa. She has 20 years international leadership experience across tech and financial services - achieving commercial targets and building strong brands along the way.

A recognised marketing professional, Sylwia has spent her career challenging conventional approaches to sales, marketing and design. In addition to marketing, Sylwia is passionate about employee engagement and how it translates into better customer experiences and business performance - making it a mission to drive changes in the workplace, striving to engage her teams, build confidence, trust and empowerment to help them maximise their potential and contributions.

"Fintechs must constantly prove that the consumer experience and journeys they enable are better, faster, cheaper and more exciting than what can be offered by the incumbents."

What will fintech marketing look like in 2022?

As a fintech, we can't rely on our legacy for brand awareness amongst our customers or their end-users, so we must constantly articulate and evidence the value we offer. Pushing demand for fintech services as a whole and building consumer trust should both be high on the marketing agenda in 2022.

Consumer adoption of fintech services is rising. We need to build upon that with proof points that educate and continue to foster a willingness for people to try new ways of interacting with their finances. As part of this, fintechs must constantly prove that the consumer experience and journeys they enable are better, faster, cheaper and more exciting than what can be offered by the incumbents. In marketing, we need to use data in a smart way to truly connect with our audiences, and cut through the noise by being individually targeted and relevant.

What's the biggest challenge for fintech marketers in 2022? And how can it be tackled?

I would say one of the biggest challenges is staying true to the brand mission that the company is on. Having the courage to stick to long-term plans rather than getting carried away with short-term gains.

The explosion of fintechs onto the market and the abundance of choice for customers creates pressure to be reactive and focus on what the competition is doing well, but it's essential not to lose sight of what's actually uniquely important for you and your brand, and on the things that will give you a better foundation for long term success - even if that means sacrificing the short term gains in some cases. We have to be hyper-relevant with the content we choose to put in front of our customers, and build that trust. It's crucial to talk about their pain points and address their issues in our marketing.

What's unique about marketing a fintech?

Financial services is one of the most traditional and mature industries of them all, where things have always been done in a certain way. If you juxtapose this with fintech still being in its infancy, it can be hard to challenge the status quo and bring about change. Even if fintechs create solutions that are far better than those offered by the incumbents, they don't have the brand awareness and trust of the established financial institutions, which makes it challenging to get people to abandon their current providers.

Because we don't have legacy brands to build upon but need to build trust and customer loyalty from scratch. So we have to have great products that solve real problems and add true value – with the ability to be able to tell this story in a compelling way. In a fast-growth, scale-up environment you also need the ability to quickly iterate, adapt and change plans, whilst maintaining a long-term strategy.

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

Fintech marketing isn't really any different than other industry-specific marketing. It has the same fundamentals - being relevant to your customers, and talking to them through the channels they want to be addressed. And building trust for your brand by being credible, reliable and proving you can solve the problems your customers are facing.

"Even if fintechs create solutions that are far better than those offered by the incumbents, they don't have the brand awareness and trust of the established financial institutions, which makes it challenging to get people to abandon their current providers."

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Tia Cummings-Hopkins
SVP Global Brand Marketing Lead



An Atlanta-based, award-winning marketer, Tia Cummings-Hopkins has nearly 15 years of brand marketing experience across companies like Johnson & Johnson, Kellogg's, IHG Hotels & Resorts, and Procter & Gamble.

In May 2021, she joined fintech giant Square as the SVP, Global Brand Marketing, leading the team responsible for Brand Insights & Strategy, Advertising & Media, Experiential Marketing, and Brand Partnerships.

Prior to her career in brand marketing, she had varied experiences in corporate philanthropy, manufacturing operations, and product development.

Cummings-Hopkins regularly appears on the media. She's also passionate about giving back to those less fortunate and volunteering.

"Fintech marketing needs to understand the customer in all types of interactions and in all channels to create a remarkable customer experience."

What will fintech marketing look like in 2022?

2021 continued to be a challenging year as businesses and consumers grappled with COVID-19, labor shortages, supply chain disruptions, and inflation. Businesses faced these head-on while also dealing with changing consumer behavior that continues to fluctuate.

Now that we look to the future, fintech marketing needs to not only be authentic but build trust and credibility. Consumers more and more need to identify and relate with the brands they encounter, including fintechs. At the heart of Square's marketing strategy is understanding our customers' experiences; what motivates them, what they need, and how they're feeling. Fintech marketing needs to understand the customer in all types of interactions and in all channels to create a remarkable customer experience.

The use of hyper-targeted content and channels that are unique and resonate with different audiences will continue to be important. At Square, we are also looking to better leverage our customers to speak on behalf of our brand, with the goal of educating audiences on the breadth of integrated omnichannel solutions we offer to sellers across the world. In short, it comes down to innovation.

Brands who fail to innovate in their messaging, across their products or services, and in their marketing activities will be left behind by the ones who do.

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Travers Clarke-Walker
CMO



Travers heads up Thought Machine's sales and marketing teams, and is responsible for leading business development, customer acquisition, and brand building activities to drive global growth.

Travers has more than 15 years' board-level experience scaling regional sales and marketing functions across software, banking, energy and retail industries. Before joining Thought Machine, Travers was chief marketing officer at Fiserv and managing director at Barclays, where he led the market launch of peer-to-peer payment app PingIt. Prior to this, Travers was responsible for launching EDF Energy into the UK, as well as building their pioneering Nectar scheme.

"A great fintech product addresses an important challenge, shows enormous ambition, and has very attractive unit economics. A great marketing function ensures this is understood by the entire market with clearly defined messages, rather than desperate pleas to buy, buy, buy. "

What will fintech marketing look like in 2022?

The digitisation of the customer journey and availability of huge amounts of customer data will allow marketers to take on an even larger role across the sales life cycle in 2022. Fintech marketers can and should leverage data to build personas and design personalised engagements – tailored specifically to the communities they serve. All of that said, it is equally important to maintain the human touch – use the power of storytelling, take time to talk to your customers, and spotlight your team.

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

To stand out in a crowded industry such as fintech, marketers run the risk of overselling their products in an attempt to be seen. Acquire customers with outlandish marketing tactics, then iterate the product quickly to stop customers from seeing the cracks. If you're doing this, then you're doing marketing wrong. The world's finest fintechs are those which use marketing to show prospective customers how they solve really hard and important problems.

What's unique about marketing a fintech?

We are in the B2B fintech world – an industry in which banks have experienced vendor lock-in and have been hamstrung by legacy technology – but the tide is now changing. The marketing challenge is explaining to the bank why your solution is the moonshot investment. The key to our success has been bringing product and marketing as close together as possible to show how Vault is the de facto choice for banks wanting to leave behind the world of legacy technology.

What's it like to be the Chief Marketing Officer of Thought Machine?

It's a lot of fun. I joined Thought Machine in November 2016 when there was a team of 30 working tirelessly to build Vault, our core banking engine. Over the past few years, we've been focusing on developing the product, selling to banks and expanding our team. As Chief Marketing Officer, my job is to win customers, not through tactical marketing campaigns, but with meaningful content – explaining how our product addresses real pain points that banks are experiencing.

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

The explosive growth of new marketing software has transformed the industry. With a bias toward productivity, my team uses tools to automate and scale activities. Time is dedicated to heuristic tasks that require creativity and problem-solving. Software does the rest.

"The key to our success has been bringing product and marketing as close together as possible to show how Vault is the de facto choice for banks wanting to leave behind the world of legacy technology."

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