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State of
Fintech Recruitment 2020

Including a **COVID-19** Update

About the Report.

With a history of exciting innovations improving the likes of banking, lending and credit scoring, it's no surprise that fintech is one of the fastest-growing industries; funding of U.S. fintech ventures alone increased 54 percent last year.

Fintech — a portmanteau of "finance" and "technology" — refers to businesses that leverage technology to enhance financial services. Despite the economic downturn due to COVID-19, the industry remains well-positioned for growth. Social distancing ordinances prompted significant growth in the digital financial services sector. In fact, 63 percent of consumers are more inclined to use a digital app or website than before the pandemic.

To stay relevant, employers need to regularly update their tech stack, test limits and innovate quickly. None of which could be accomplished without a strong workforce. Understanding how you fare against the competition can help you leverage your strengths in the fight for talent.

This report will give you direct insight into the current state of fintech and empower you to make important improvements to your recruitment strategy and employer brand.

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Report Methodology.

This report is based on publicly-facing first-party data from fintech employers across seven of our online communities. These regions include Austin, Boston, Chicago, Colorado, Los Angeles, New York City and Seattle.

Unless otherwise mentioned, salary data was obtained via our online salary tools. The salary averages on our website represent real-time data and fluctuate as new submissions are added by candidates. The data in this report reflects salary averages as of Q1 2020.

The most in-demand roles were determined by combining data across these seven major markets. The results reflect the current demand for fintech employees and industry competition.

Using the Data in this Report.

Great employees are the backbone of any organization. In order to innovate faster and meet the demands of your clients, you need people who are invested in the business.

The goal of this report is to help you understand the recruitment landscape within the broader fintech industry and how your needs and offerings compare with your competitors. Industry growth data does not represent a benchmark for individual business progress. Rather, it highlights the current and projected competition for talent between fintech employers.

While tech professionals in general are highly sought after, our data identifies the most competitive roles on the market, which you can leverage to create a comprehensive, long-term workforce strategy.

Recruiters are no longer selling roles; they're selling employee experiences. Use our benefits, salary and D&I data to ensure your employer offerings are on par with the competition. Failing to do so will cost you talent.

Keep in mind that the data in this report does not exist within a vacuum. Look internally to fully understand the efficacy of your recruitment efforts. Regularly measure and track key recruitment metrics including time-to-fill and employee retention rate. Furthermore, be mindful of the fact that every organization is unique; what works for other companies may not work for yours.

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TABLE OF CONTENTS

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Some of the Companies We Analyzed.

The data in this report comes from some of the biggest names in the fintech industry. Here's a look at some of the companies we included.

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DISCOVER®

Clearcover

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Albert

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State of the Fintech Industry

Despite the initial hesitation to adopt new technology, traditional financial services institutions have begun to merge with the times. As the big wigs have shed their anachronistic layers, the fintech industry has flourished.

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In 2019, investors breathed life into fintech companies across the world in the form of <u>$53.3 billion</u>. U.S. fintech investments totaled $26.1 billion across 1,232 deals — up 6.9 percent from 2018 — highlighting the global interest in the U.S. fintech industry.

The rapid growth of the fintech industry is largely due to the widespread shift toward digital banking. The percentage of consumers who use their bank's mobile app grew from <u>48 percent in 2015 to 70 percent</u> in 2018. With consumers demanding secure on-the-go access to their accounts, financial institutions and service providers have been forced to adapt.

Consumers using their bank's mobile app

48%
54%
62%
70%

2015
2016
2017
2018
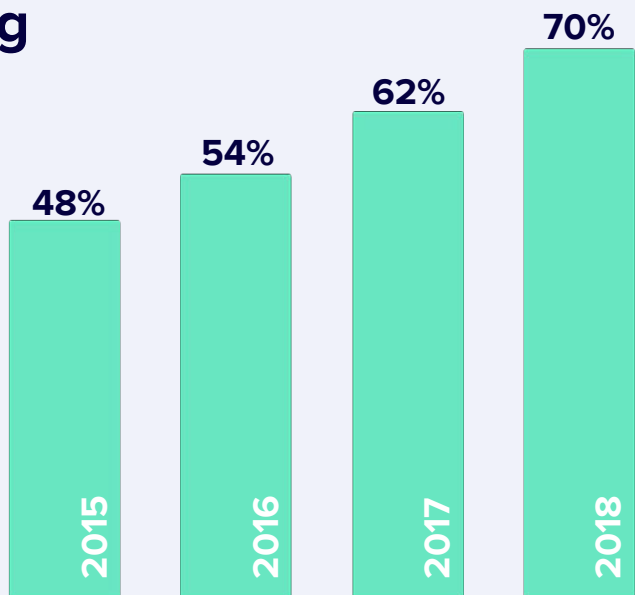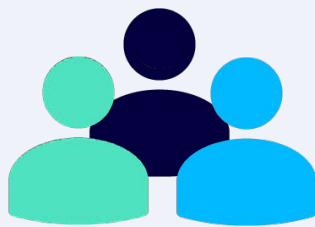
Growth is imminent for fintech. The statistics on the next few pages will give you a better sense of the current state of the industry.

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Projected Growth.

24.8%

Through 2022, the global fintech market is expected to grow at a CAGR of 24.8 percent, reaching a value of $309.98 billion.

$460B

The global fintech market is projected to reach $460 billion by 2025.

18.71%

Blockchain technology is anticipated to grow at 18.71 percent CAGR for the next five years.

#2

Fintech was ranked as the second most sought-after industry for tech candidates based on user search behavior on Built In.

2019 Fintech Funding.

$34.5B

Privately-owned fintech companies collectively pulled in $34.5 billion across 1,913 deals.

83

2019 saw 83 mega-rounds of funding ($100M+).

↓15%

Funding declined 15 percent YoY. *Note:* 2018 funding included Ant Financial's $14B deal. Without it, 2019 would have been a record year.

$2.3B

10 mega-rounds took place in the U.S. during Q4'19, totaling $2.3 billion in investments.

Q4

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COVID-19's Effect on Recruitment.

88.73%

More than 88 percent of U.S. fintech companies are actively hiring, according to data obtained through our online communities.

84%

More than three-fourths (84 percent) of talent acquisition professionals are actively working to adapt their processes to work remotely.

12%

Only 12.14 percent of companies have not made changes to their recruitment process as a result of COVID-19.

30%

It's predicted that 30 percent of the U.S. workforce will work remotely at least a few times a week post-COVID-19.

Top 3 Global Funding Rounds.

1 Greensill – $800M

Greensill — a supply chain finance provider headquartered in London — closed the largest round of funding for a fintech company in 2019 at $800 million.

2 Chime – $500M

Chime came in second globally and first for U.S. fintechs. Operating within the digital banking space and headquartered in San Francisco, Chime closed a $500 million round of funding and is currently valued at $5.8 billion.

3 SoFi – $500M

SoFi, the well-known online personal finance platform, also closed a $500 million funding round, bringing the company's valuation to $4.3 billion.

2020 Fintech Unicorns.

"Unicorns" are privately held technology startups valued at $1 billion or more.

24   24 fintechs achieved unicorn status in 2019, 8 in Q4'19 alone.

67   With the addition of 24 new fintech unicorns, there are 67 in total with a combined worth of $244.6 billion.

2   2 fintechs have already reached unicorn status as of 2/2/20 — HighRadius Corporation ($1B) and Pine Labs ($1.6B).

38   38 fintech unicorns are located in the U.S.

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Top Funded U.S. Fintech Companies.

(1) **SoFi**, San Francisco – $2.5B

(2) **Oscar Health**, New York – $1.3B

(3) **AvidXchange**, North Carolina – $724M

(4) **Avant**, Chicago – $655M

(5) **Root Insurance**, Ohio – $509M

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Most In-Demand Roles Overall

Before you double down on your recruitment efforts across the board, take a look at the three most in-demand roles in fintech by job title. You may not be hiring for these roles today, but odds are good you will be in the future, so be sure to account for the high level of demand in your workforce planning efforts to get a leg up on the competition and reduce your time-to-fill.

Most In-Demand Roles in Fintech.

1. Software Engineer

2. Sales Development Representative

3. Account Executive

#1 Software Engineer

As with all tech-driven organizations, the development team is the backbone of fintech. In order to launch and scale innovative new products, companies need an elite team of engineers. It comes as no surprise that the most in-demand role across the fintech industry is software engineers. In fact, the need for software engineers is expected to skyrocket, with the demand for blockchain and security engineers up <u>517 percent and 132 percent YoY</u>, respectively.

Software engineers — commonly referred to as "developers" — are responsible for designing and developing software programs, which can range from custom applications to entire systems. The title "software engineer" is widely used by employers. As a result, actual job responsibilities for software engineers can vary across companies. They typically have formalized training and a degree in engineering, and in some countries it's <u>legally required</u>.

#2 Sales Development Representative

The sales development representative (SDR) — sometimes referred to business development representative (BDR) — is the gateway to the sales funnel, making them an integral part of any scalable strategy. For fintech companies competing for the next unicorn title, a well-structured sales team is vital.

Sales development representatives are the second-most sought after role across the fintech market. These individuals are responsible for qualifying leads that get passed onto other members of the sales team. An SDR researches, connects with and educates prospects about the company's offerings.

#3 Account Executive

With multiple billion-dollar valuations, account executives (AEs) are a logical third for most in-demand fintech role. Every round of funding closed leads to more aggressive growth goals. Investors expect impressive ROI from unicorns and leading startups, and in order to reach revenue benchmarks, fintechs need more account executives to support the business.

An account executive (AE) is traditionally the next stage in the sales funnel. Once an SDR has qualified and prepped a lead, the AE is tasked with closing the deal. Account executives are responsible for securing new business and have quotas (annual and quarterly) to monitor their performance.

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Most In-Demand Job Functions

Teams at young companies are often required to wear multiple hats. As a result, job titles are subject to interpretation despite referring to the same function — the skill sets, experience and expertise needed to perform the role. To shed additional light on the most in-demand roles in fintech, we also analyzed the top job functions to help you more accurately tailor descriptions to job titles and better understand the most sought-after professionals.

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Most In-Demand Job Functions in Fintech.

1 Software Development & Engineering

2 Sales

3 Data & Analytics

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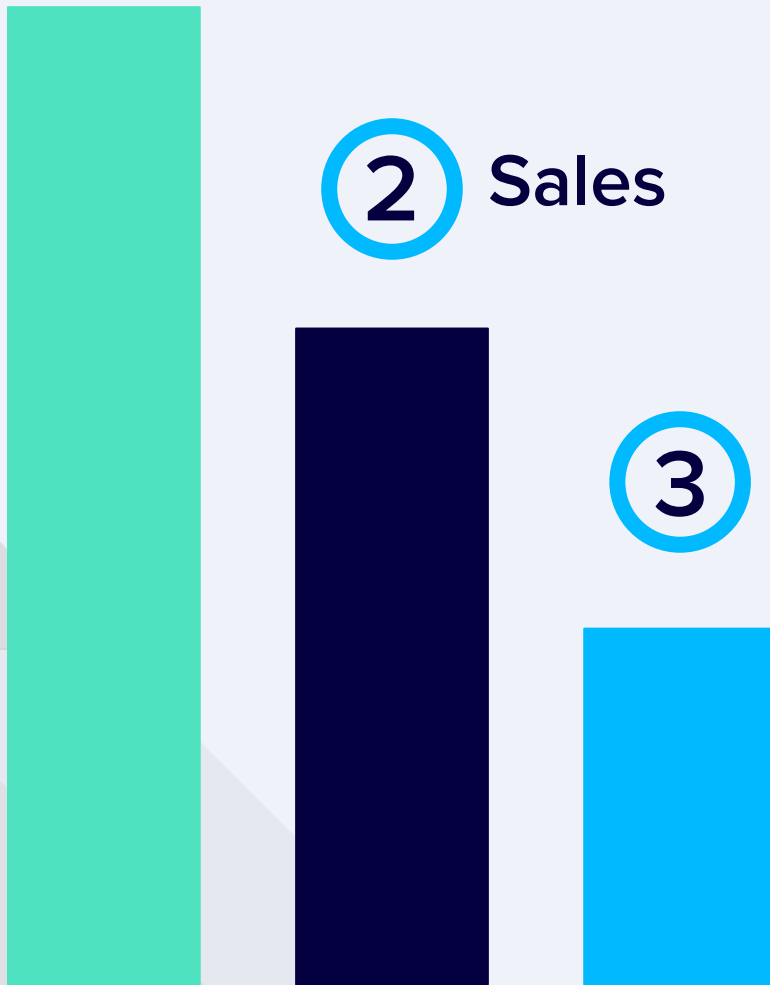
Most In-Demand Roles by Job Function

The most sought-after job functions are integral to the success, evolution and longevity of a fintech company. Each team and department fulfills a particular business need by performing a unique job function. With that in mind, we analyzed the most in-demand roles by job function. Leverage this data to understand who your competitors are looking for and what purpose each role serves.

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Development & Engineering.

1. Software Engineer

As mentioned in a previous section, software engineers are responsible for designing and developing software programs. They typically oversee the entire development process and work alongside a team of engineers. Additionally, software engineers have formal training and an engineering degree.

2. Front-End Engineer

Front-end engineers create the visual components of a website, app or software system. They employ UX/UI best practices to ensure the aesthetics and functionality meet user needs. Front-end engineers have specialized coding knowledge, particularly in HTML, CSS and Javascript.

3. Security Engineer

Aptly named, a security engineer is tasked with building and maintaining a network's security system. For fintechs in the online banking space, this role is paramount. The larger your customer base becomes, the more data — personal and financial information — you have to safely store and protect against malware, cybersecurity attacks and system failures.

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4. DevOps Engineer

DevOps is a relatively new but important role. A DevOps engineer bridges the gap between development strategy and operational procedures to build, test and deploy software. DevOps engineers must have knowledge of the programming languages and applications used by both the development and ops teams.

5. Site Reliability Engineer

In short, a site reliability engineer is responsible for making websites more reliable. Their primary objectives are to mitigate long load times, prevent crashes and improve scalability. They're responsible for implementing automations and enacting emergency response plans when things go awry.

6. QA Engineer

QA (quality assurance) engineers monitor the development process to verify all products and software adhere to company and legal standards. They're responsible for setting and meeting testing goals that ensure quality while keeping the project timeline on track.

Sales.

1. Sales Development Representative

The sales development representative (SDR) — sometimes referred to business development representative (BDR) — is the gateway to the sales funnel and is responsible for qualifying leads that get passed onto other members of the sales team. An SDR researches prospects and educates them about the company's offerings.

2. Account Executive

After the SDR performs their role, the lead gets passed onto an account executive who is responsible for closing the deal. Account executives secure new business and have quotas (annual and quarterly) to monitor their performance.

3. Account Manager

Continuing down the sales funnel, account managers (AM) are tasked with maintaining the relationship with existing clients. After the account executive closes the deal, an AM is responsible for renewing — and ideally upselling — a client's contract.

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Data & Analytics.

1. Data Engineer

Data engineers create the information systems that aggregate and store an organization's data. Within these infrastructures, they implement processes that clean and transform data into organized databases that can then be passed onto data analysts and scientists.

2. Data Analyst

As the name implies, a data analyst is responsible for analyzing data and translating the results into non-technical language that can be easily understood by various members of the team. Data analysts must first collect the data, then eliminate "dirty data," or inaccurate figures.

3. Data Scientist

A complementary role to data analyst, a data scientist is tasked with deriving meaning from a given data set. The work data scientists produce is used to improve procedures, adjust spend or more effectively target niche demographics.

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Salary Breakdown

Salary is the first line of defense when competing for talent, regardless of industry. If your compensation offer is too low, a candidate will look elsewhere. For highly sought-after roles we've discussed in this report, qualified individuals know their worth and will quickly find alternative employment.

To help you gauge the competitiveness of your compensation packages, we analyzed salary data for the most in-demand roles by function nationally and across seven major markets. All salary information included in this report was obtained via our online salary tools.

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National Salary Breakdown:
Development & Engineering

Job Title	Nat'l Average
Software Engineer	$118,027
Front-End Engineer	$98,089
Security Engineer	$120,906
DevOps Engineer	$119,835
Site Reliability Engineer	$133,357
QA Engineer	$90,098

National Salary Breakdown: Sales

Job Title	Nat'l Average
Sales Development Representative	Base: $50,591 Total: $71,493
Account Executive	Base: $75,484 Total: $138,716
Account Manager	Base: $69,821 Total: $96,415

Total salary accounts for bonuses and commission checks.

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National Salary Breakdown: Data & Analytics

Job Title	Nat'l Average
Data Engineer	$116,459
Data Analyst	$75,530
Data Scientist	$120,576

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Austin

Austin Salary Breakdown: Development & Engineering

Job Title	Average Salary
Software Engineer	$114,158
Front-End Engineer	$98,286
Security Engineer	$139,200
DevOps Engineer	$111,671
Site Reliability Engineer	$135,000
QA Engineer	$78,269

Austin Salary Breakdown: Sales

Job Title	Average Salary
Sales Development Representative	Base: $47,034 Total: $67,917
Account Executive	Base: $71,204 Total: $132,338
Account Manager	Base: $70,371 Total: $101,003

Total salary accounts for bonuses and commission checks.

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Austin Salary Breakdown:
Data & Analytics

Job Title	Average Salary
Data Engineer	$102,927
Data Analyst	$70,887
Data Scientist	$112,517

Free Tool!

Get Austin-specific salary data segmented by company size, gender and years of experience with our free salary tool.

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Boston

Boston Salary Breakdown: Development & Engineering

Job Title	Average Salary
Software Engineer	$112,704
Front-End Engineer	$101,690
Security Engineer	$121,067
DevOps Engineer	$122,309
Site Reliability Engineer	$133,000
QA Engineer	$96,146

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Boston Salary Breakdown: Sales

Job Title	Average Salary
Sales Development Representative	Base: $48,432 Total: $64,614
Account Executive	Base: $72,723 Total: $132,268
Account Manager	Base: $68,250 Total: $96,670

Total salary accounts for bonuses and commission checks.

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Boston Salary Breakdown: Data & Analytics

Job Title	Average Salary
Data Engineer	$114,150
Data Analyst	$73,711
Data Scientist	$125,103

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Chicago

Chicago Salary Breakdown: Development & Engineering

Job Title	Average Salary
Software Engineer	$109,672
Front-End Engineer	$95,958
Security Engineer	$109,214
DevOps Engineer	$117,908
Site Reliability Engineer	$132,000
QA Engineer	$81,651

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Chicago Salary Breakdown: Sales

Job Title	Average Salary
Sales Development Representative	Base: $45,848 Total: $64,471
Account Executive	Base: $69,529 Total: $128,798
Account Manager	Base: $69,738 Total: $92,315

Total salary accounts for bonuses and commission checks.

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Chicago Salary Breakdown:
Data & Analytics

Job Title	Average Salary
Data Engineer	$121,098
Data Analyst	$69,000
Data Scientist	$111,602

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Colorado

Colorado Salary Breakdown: Development & Engineering

Job Title	Average Salary
Software Engineer	$106,396
Front-End Engineer	$82,532
Security Engineer	$101,353
DevOps Engineer	$107,548
Site Reliability Engineer	$133,000
QA Engineer	$80,937

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Colorado Salary Breakdown: Sales

Job Title	Average Salary
Sales Development Representative	Base: $46,853 Total: $63,628
Account Executive	Base: $69,514 Total: $121,038
Account Manager	Base: $60,354 Total: $88,868

Total salary accounts for bonuses and commission checks.

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Colorado Salary Breakdown:
Data & Analytics

Job Title	Average Salary
Data Engineer	$101,446
Data Analyst	$67,563
Data Scientist	$108,107

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Los Angeles

Los Angeles Salary Breakdown:
Development & Engineering

Job Title	Average Salary
Software Engineer	$127,739
Front-End Engineer	$98,225
Security Engineer	$115,711
DevOps Engineer	$121,040
Site Reliability Engineer	$136,000
QA Engineer	$103,475

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Los Angeles Salary Breakdown: Sales

Job Title	Average Salary
Sales Development Representative	Base: $63,220 Total: $95,845
Account Executive	Base: $76,873 Total: $148,409
Account Manager	Base: $74,852 Total: $101,483

Total salary accounts for bonuses and commission checks.

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Los Angeles Salary Breakdown: Data & Analytics

Job Title	Average Salary
Data Engineer	$124,954
Data Analyst	$83,795
Data Scientist	$131,667

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Get LA-specific salary data segmented by company size, gender and years of experience with our free salary tool.

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New York City

New York City Salary Breakdown: Development & Engineering

Job Title	Average Salary
Software Engineer	$127,407
Front-End Engineer	$112,683
Security Engineer	$135,044
DevOps Engineer	$137,683
Site Reliability Engineer	$122,500
QA Engineer	$98,036

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New York City Salary Breakdown: Sales

Job Title	Average Salary
Sales Development Representative	Base: $51,916 Total: $71,885
Account Executive	Base: $84,599 Total: $152,685
Account Manager	Base: $76,119 Total: $103,063

Total salary accounts for bonuses and commission checks.

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New York City Salary Breakdown: Data & Analytics

Job Title	Average Salary
Data Engineer	$124,169
Data Analyst	$80,772
Data Scientist	$132,091

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Get NYC-specific salary data segmented by company size, gender and years of experience with our free salary tool.

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Seattle

Seattle Salary Breakdown: Development & Engineering

Job Title	Average Salary
Software Engineer	$128,115
Front-End Engineer	$97,250
Security Engineer	$124,752
DevOps Engineer	$120,683
Site Reliability Engineer	$142,000
QA Engineer	$92,169

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Seattle Salary Breakdown: Sales

Job Title	Average Salary
Sales Development Representative	Base: $50,833 Total: $72,088
Account Executive	Base: $83,943 Total: $155,476
Account Manager	Base: $69,065 Total: $91,503

Total salary accounts for bonuses and commission checks.

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Seattle Salary Breakdown:
Data & Analytics

Job Title	Average Salary
Data Engineer	$126,468
Data Analyst	$82,981
Data Scientist	$122,942

Free Tool!

Get Seattle-specific salary data segmented by company size, gender and years of experience with our free salary tool.

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Top Benefits Offered

In addition to a competitive salary, candidates expect a thorough benefits package that prioritizes individuality and work-life-balance — especially at tech companies known for their progressive cultures.

With that in mind, we cross-referenced the five most in-demand benefits as identified in our 2020 Benefits Report against the current state of the fintech industry to see how many fintech companies are meeting this demand. Failing to provide these benefits will cost you top talent; 63 percent of job seekers say they look for perks and benefits when evaluating job posts.

The following data is shared as a percentage of the total fintech employers across seven of our online communities that currently offer the top five most popular employee perks and benefits as measured by user search behavior. None of the fintech companies we analyzed are currently offering all five, while just over 10 percent of companies are not offering any of the top benefits.

1. 401(k) Match

Employee 401(k) matching is offered by 55 percent of fintech companies. Nationwide and across the technology sector, this is the fourth most desirable employee benefit. It is distinctly different from simply offering a 401(k) or comparable retirement plan, which is no longer seen as a perk but an expectation. Rapidly scaling fintechs that can afford to invest in their employees' future should consider offering a matching policy to attract and retain top talent as the competition continues to heat up.

2. Unlimited PTO

The most sought-after perk by U.S. candidates across the tech industry is an unlimited vacation policy and 48 percent of fintech employers live up to this desire. In lieu of a standard two-week PTO policy, candidates expect the freedom to balance their work schedule with life outside of the office. Job postings including the term "unlimited vacation" have increased by 178 percent since May 2015, with tech-related listings six to eight times more likely to offer this benefit.

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3. Remote Work

Ranking third among the top five most in-demand perks is remote work, and **27 percent of fintechs include remote opportunities within their benefits package.** With the gig economy booming — <u>36 percent</u> of U.S. employees are involved in gig work — it should come as no surprise that employees want the flexibility to complete tasks from the comfort of their own home. A remote work policy can save you money in the long run: in addition to cutting overhead costs, <u>28 percent</u> of employees are willing to take a pay cut for the opportunity to work remotely.

4. Tuition Reimbursement

The cost of tuition continues to climb and candidates are looking to employers for financial assistance. That's why **24 percent of organizations in the fintech industry are currently offering employees tuition reimbursement benefits**. Candidates have invested heavily in their education already, and they expect employers to support their continued learning and professional development. As tuition rates increase, fintechs will do well to keep this benefit in mind.

5. Pet-Friendly Office

Among U.S. tech candidates, a pet-friendly office is the second most desirable benefit, which is likely why **22 percent of fintechs include in-office pets in their employee packages.** While not every company will be able or want to offer this benefit, it remains a benefit of growing popularity to watch in 2020.

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State of Diversity, Equity and Inclusion in Fintech

Actively creating a workplace that fosters diversity, equity and inclusion (DEI) is vital. Over half of prospective employees (67 percent) seek out diverse companies; you must create an organization that supports the development of and protects all employees. Failing to establish an inclusive culture and workplace will earn you a poor reputation and deter great candidates from joining your team. We analyzed the fintech companies within our online communities to determine the current state of DEI in the industry.

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Diversity and inclusion (D&I) has gained national attention as employers and employees alike place more emphasis on its importance in the workplace. Nevertheless, we have a long way to go in creating equal and unbiased opportunities for individuals of all genders, ages, race and sexual orientation.

49%

Only 49 percent of fintechs list D&I efforts among their company offerings and policies.

These are the organizations that identify as proactively working to improve D&I. Of these companies, even fewer have specific plans in place, as detailed below.

Of the fintech companies we analyzed, the following D&I efforts are offered:

Dedicated Staff

It's one thing to say you welcome and support diverse individuals; it's another thing to actually do it — 44 percent of these fintech organizations have a team of employees and leaders dedicated to promoting D&I initiatives in the workplace. To continue to scale without sacrificing your culture, consider implementing a D&I committee.

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Bias Training

Unconscious bias plagues every aspect of our lives, particularly in the workplace. Perhaps the most notable casualty of workplace biases is the interview process: one-quarter of interviewers make decisions about candidates within the first five minutes, and resumes with African American-sounding names are 50 percent less likely to even make it to an interview. Fortunately, 43 percent of fintech employers that partake in D&I efforts offer bias training to employees.

Average Pay Gap Below 10%

Gender inequality has long been a problem in the workplace, and it's anticipated to take 257 years to effectively close the pay gap. The average pay gap is the difference between the average male and female wages within a given workplace, reported as a percentage. Currently, 27 percent of fintech companies boast an average pay gap less than 10 percent, a testament to their D&I efforts. As the demand for equal pay and equal opportunities continues to surmount, fintechs should make a concerted effort to close the gap within their own organizations.
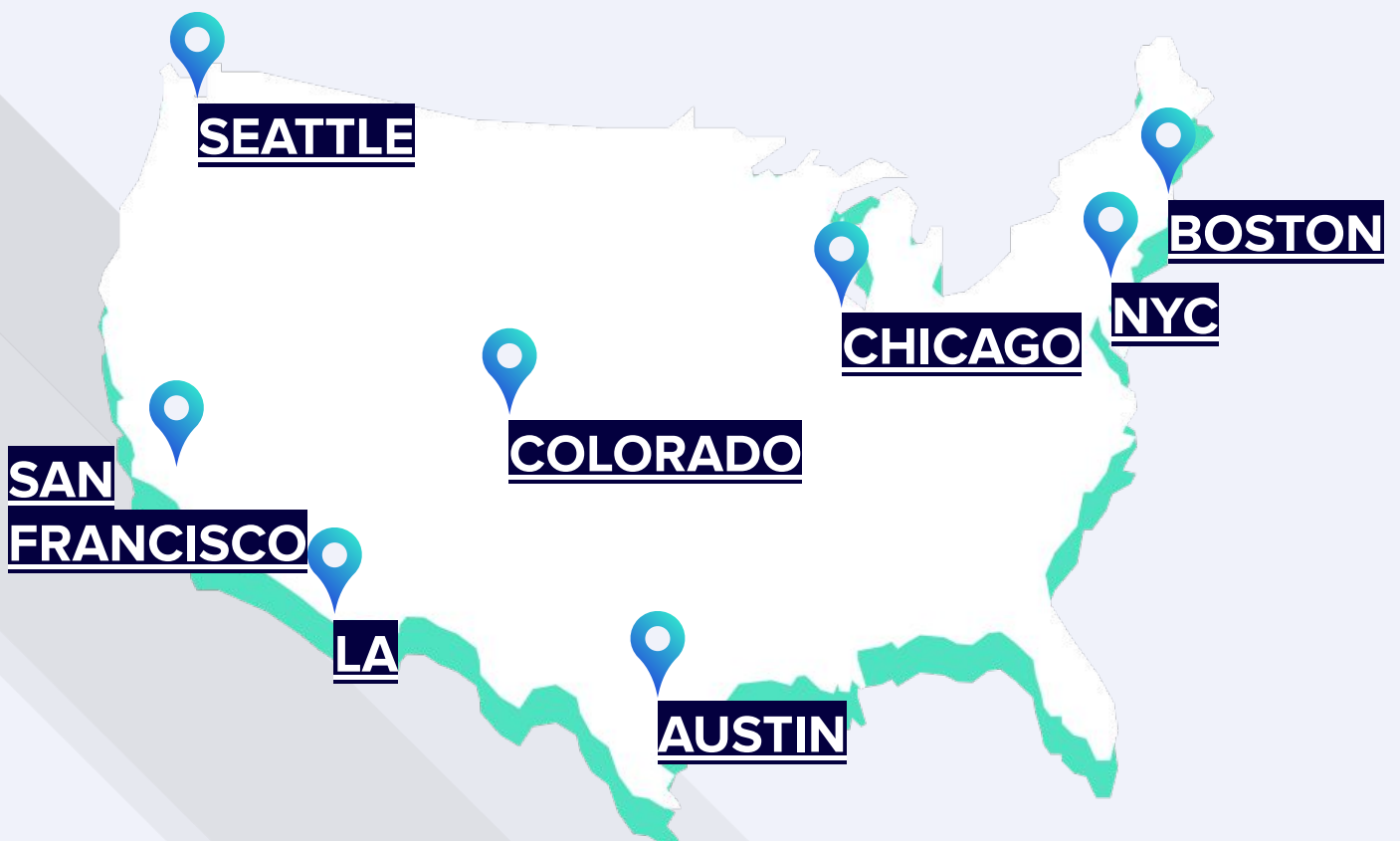
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Documented Equal Pay Policy

To ensure they're working toward a lower average pay gap, 24 percent of fintechs have a documented equal pay policy in place. This not only promotes the practice of fairly compensating employees of equal skill and qualifications within the same role, but mandates it. Employees are likely to feel more supported and respected if there is a policy in place to hold leaders accountable.

Documented D&I Policy

Similarly, putting pen to paper regarding your diversity and inclusion initiatives as a whole is more meaningful than stating your intentions. An idea or goal without an accountability plan is only 10 percent likely to be accomplished, compared to a 95 percent success rate when a strategy is established. Simply put, those with a formal plan in place are more likely to uphold their diversity and inclusion objectives. Of the fintech companies that are actively working to improve D&I, 21 percent have a documented diversity and inclusion policy.

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THE COMPETITION IS FIERCE. DON'T FALL BEHIND.

The landscape of fintech is changing rapidly. Stay informed to keep up. Built In reports on fintech **industry trends**, **events** and **game-changing companies** revolutionizing the space in eight major cities. Click on the links below to learn more about the fintech industry in your city and check out our national guide to fintech.

SEATTLE

BOSTON

NYC

CHICAGO

COLORADO

SAN FRANCISCO

LA

AUSTIN

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GREAT COMPANIES NEED GREAT PEOPLE.

THAT'S WHERE WE COME IN.

Built In is a network of eight online communities connecting startups and technology companies with passionate tech professionals. We help you build your employer brand through content and events, promote your culture and hire the right candidate for every position.

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Select a market to get started

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builtin LA   builtin NYC   builtin SF   builtin SEA

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