IN THE HOTWIRE

FINTECHS IN THE FAST LANE

Bringing together industry heavyweights to tackle the biggest challenges facing fast-growth fintechs

Fintech is a key plank in the UK tech sector which faces a unique challenge. It needs to put its arms around all of the innovation we now expect of digital technology, while also embodying the deep roots of trust that financial products demand. That has made fintech a crucible, forging what impactful comms can look like in our rapidly-changing digital age.

To find out more, Hotwire hosted a breakfast panel of leading thinkers about how fintech innovation meets the public. They discussed how businesses in the space are uncovering the advantages, as well as the difficulties, of entering such a well-established sector.

Rethinking structures from scratch means that businesses can design themselves for transparency, offer the world a more diverse spokesperson bench, and establish new, more resilient relationships of trust with customers We learned about the continuing value of personal relationships, with the panel explaining how the ability to pick up the phone to journalists, or to gather anecdotal insight from customers, can shape strategies more quickly and consequentially than KPI data or consumer surveys.

And, of course, Al is transforming expectations about how any communications activity can work.

But, our panel stressed, it doesn't change what good looks like, and workers still need to do the hard miles of developing taste, confidence, and judgment around content in order to deploy it effectively. Through it all, one thing was clear:

When it comes to turning innovation into real industry change that improves people's daily lives, nobody is in as influential a position as the communicators and marketers tasked with telling the fintech story.



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YOUR PANEL WITH HOST, PAUL BOWHAY



Laurel Wolfe, SVP Marketing, **Worldpay**

Simon Taylor, Head of Strategy & Content Marketing, Sardine

Valentina Kristensen, Corporate Affairs Director, OakNorth

Liz Lumley **Journalist**

Paul Bowhay SVP Global, Fintech Lead Hotwire

Four key messages from the panel:

Interact proactively and close the loop

No founder or leader can be as powerful or persuasive as an affirming word from a regular customer. Making your audience relationship interactive early in the growth journey, and feeding their thoughts back into product development, means you can solve friction faster and gives you a powerful tool to build credibility.

2 Don't fear change – but do change consciously

People don't expect brands or platforms to stay the same forever. But they need change to have a clear benefit to accept it. Be targeted about how evolution is communicated: ask yourself, what benefit does this bring, who cares about it, and how do we reach them specifically? Change makes intuitive sense when it's attached to an established brand promise.

3 Expect the crisis, and move fast

It's a universal law: eventually, something will go wrong. So, plan for it. Be ready to go with a dedicated team when crisis strikes, be transparent and own the error, and be willing to change the product – not just the messaging. And the earlier you build meaningful media relationships, the more able you will be to intervene in the narrative.

4 Root down in your company culture

Financial institutions used to be able to speak one way in public and another in private. No longer: building from scratch means your culture is on stage. Embrace it! Knowing what you believe in, targeting value creation over valuation, and speaking from the grassroots of your team is a fast-track route to authenticity and trust.

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Build digital discoverability in the age of Al with Hotwire **Spark**

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