



Singapore FinTech Talent Report 2025

SFA | SINGAPORE
FINTECH
ASSOCIATION

PageExecutive

Foreword

This year marks a monumental chapter for Singapore, with many milestones to celebrate. From SG60, the continued growth of the Singapore FinTech Association (SFA) since its inception in 2015, and now, the 10th anniversary of the Singapore FinTech Festival.

Singapore has long been at the forefront of innovation, firmly positioning itself as a global hub for FinTech excellence. Central to this journey is a strong focus on talent. The nation's skill-first approach recognizes that human capital underpins innovation, productivity, and competitiveness.

The SFA has been a proud advocate of government initiatives in this space from launching the Singapore FinTech Youth Chapter to providing young talent with mentorship opportunities in FinTechs and financial institutions.

Strengthening the talent ecosystem remains at the heart of what we do.

Our Annual Talent Report is a humble yet important effort to explore Singapore's tech talent landscape and provide insights for employers, job seekers, policymakers, and academia. It aims to guide strategic decisions that align talent development with business goals and national priorities.

Within these pages, you'll find data and commentary on talent demand, mobility, and the breadth of opportunities in this vibrant sector. Our goal is simple; to inform and inspire action. We hope readers use these insights to align their workforce strategies with Singapore's rich talent potential while meeting their own strategic needs.

We now stand at the cusp of the next decade for the Singapore FinTech Association, and we are truly excited to embark on an era that will position us as a global thought leader.

Let's achieve this mission together.

Tawishi Singh

Vice-President

Singapore Fintech Association

Foreword

The future of finance is being rewritten not by institutions alone, but by the convergence of technology, talent, and imagination. As we stand at the threshold of a new era defined by artificial intelligence, digital ecosystems, and borderless innovation, one truth remains constant:

People power progress.

The Tech Talent Report 2025, commissioned by the Singapore Fintech Association in partnership with Page Executive, is more than a study, it is a call to action. It explores the forces reshaping our workforce, the skills that will define tomorrow, and the strategies that will keep Singapore at the forefront of innovation. From the rise of AI-driven roles to the evolution of leadership in a digital-first world, this report offers insights for employers, educators, policymakers, and talent alike.

Our vision is clear: to build a future-ready workforce that does not merely adapt to change but drives it. A workforce that sees disruption not as a threat, but as an invitation to create, to innovate, and to lead.

We extend our deepest gratitude to the industry leaders, experts, and partners who contributed to this report. Your perspectives illuminate the path forward for an ecosystem that thrives on collaboration and shared purpose.

The next decade will belong to those who invest in talent today. Let us seize this moment together to shape a future where Singapore remains not just a hub for Fintech, but a global epicentre of ideas, innovation, and opportunity.

**Talent is the currency of the future.
Let's invest wisely.**

Jon Goldstein

Managing Partner, SEA & India
Page Executive

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Executive Summary

The **SFA Page Executive FinTech Talent Report** is both a strategic guide and an actionable playbook for navigating the next wave of workforce transformation. Grounded in real-time insights from founders, people leaders, educators, and job seekers, it goes beyond data to deliver foresight and practical strategies. From AI-driven job redesign and cross-border talent mobility to evolving compensation models and future-ready skills, this report is packed with actionable recommendations to equip employers, talent, and policymakers to anticipate disruption, close expectation gaps, and seize opportunities in an AI-driven economy.

Key Findings

- **Talent Demand vs. Supply:** 84% of hiring needs are concentrated in **Commercial, Technical, and Product** roles, yet only 47% of these roles are being filled. Startups and scaleups drive demand, while most talent originates from MNCs, creating a mismatch in agility and experience.
- **Skills Gap:** Employers prioritize **soft skills** (92% value communication and teamwork) and **adaptability** (85%) over formal certifications (only 8% critical). Technical skills in **AI/ML, cybersecurity, and data science** remain in high demand.
- **Hiring Trends:** 54% of firms plan significant hiring in 2025. Large enterprises are scaling regionally, while smaller firms hire selectively. Mid-career professionals face challenges in securing leadership roles, with subject matter expertise emerging as a viable alternative path.
- **EVP & Retention:** Competitive pay (84.6%), hybrid work (77%), and career progression (77%) are top retention drivers. Trust gaps persist; only 10% of employees report complete trust in leadership.
- **Talent Mobility:** Singapore is both a magnet and exporter of talent. Split workforce models are common, with leadership and compliance roles anchored locally, and engineering/support roles offshored to Vietnam, Malaysia, and India.

Executive Summary

Key Findings (cont.)

- **Compensation Trends:** Salary expectations are misaligned as 67% of professionals cite pay as a top job change factor, while 70% of employers face budget constraints. Senior AI/Cybersecurity roles command salaries of S\$240K+, while junior engineers start at S\$60K.
- **Upskilling & Development:** On-the-job training (21%), mentorship (20%), and online courses (18%) are preferred learning methods. Internal mobility, cross-functional projects, and AI-focused reskilling are gaining traction.
- **Future Outlook:** Emerging themes include **AI-augmented financial services, tokenization, ESG-driven FinTech, and embedded finance.** Strategic hiring, skills-first approaches, and global collaboration will define the next decade.

Recommendations

- **Employers:** Hire for mindset, not pedigree; invest in structured upskilling; lead with tech-fluent mentors; balance onshore-offshore models.
- **Job Seekers:** Craft authentic career narratives; showcase skills via projects; prioritize adaptability and continuous learning.
- **Educators/IHLs:** Co-develop industry-relevant modules; extend internships; foster global exposure.

Singapore's FinTech sector stands at a pivotal moment ready to scale, innovate, and lead globally.

Methodology

To develop the Tech Talent Report 2025, Page Executive and the Singapore Fintech Association employed a multi-pronged research approach to ensure depth, accuracy, and relevance.

- We began by distributing a structured survey to over 1,000 professionals across Singapore's tech and fintech ecosystem, targeting both job seekers and hiring managers. This provided quantitative insights into hiring trends, talent mobility, and workforce expectations.
- To complement this, we conducted in-depth interviews with 14 senior leaders including C-suite executives from leading fintech firms and representatives from higher education institutions to gather qualitative perspectives on strategic talent challenges and future workforce needs.
- In addition to primary research, we performed extensive secondary analysis using verified open-source data and industry reports. We also leveraged proprietary intelligence from Page Insights, our internal research division responsible for producing annual Talent Trends Reports and Salary Guides.

This enriched the report with market benchmarks and hiring analytics specific to Singapore's tech sector.

Elements of this report were developed with the support of AI-assisted tools to enhance data synthesis, visualisation, and editorial clarity. All insights were reviewed and validated by our research team.

Each chapter concludes with actionable recommendations to support quick and practical decision-making for employers, educators, and policymakers.

The State of Fintech Talent in Singapore



Singapore as a Talent Hub

Overview

Singapore is recognized as one of 12 global technology powerhouses, attracting both capital and talent to sustain a strong tech ecosystem. Ranked among the top in the Global Tech Talent Guidebook, it offers a mature tech environment, a deep talent base, and business-friendly policies. Despite its compact size, Singapore competes with larger markets such as China and India, reinforcing its status as a true powerhouse (The Straits Times 2025).

Key Strengths



Innovation & Investment Hub

Ranked 4th globally by WIPO for innovation (2024), Singapore's strategic location and pro-business policies make it an ideal base for startups and MNCs alike.



Growing AI Ecosystem

Through the National AI Strategy 2.0, Singapore aims to triple its AI workforce, emphasizing both local talent development and international collaboration.



Global Connectivity

The city-state's ability to attract both local and expatriate talent fosters diverse perspectives and skills, strengthening its position as a global hub for innovation.

Impact

Singapore is more than a regional hub; it is a global leader in technology and AI innovation. Its advanced infrastructure, strong regulatory framework, and commitment to R&D create an environment where cutting-edge solutions thrive. The city-state's ability to attract multinational corporations and top-tier talent positions it as a launchpad for innovative products and services across Asia. This combination of innovation, connectivity, and skilled workforce ensures Singapore remains among the elite technology ecosystems worldwide.

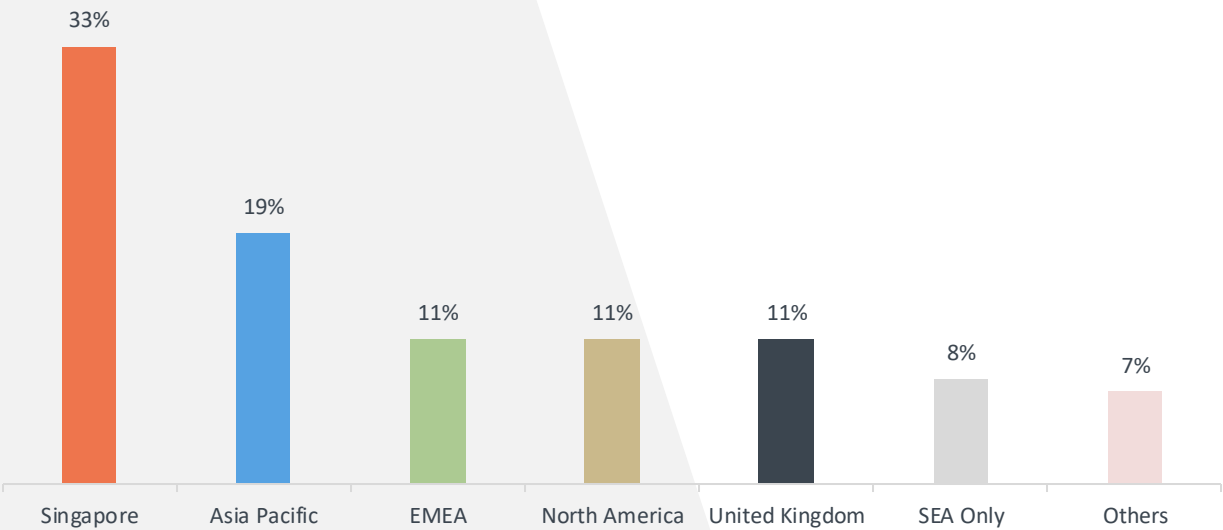


AI Decoded

Singapore is building an AI powerhouse, scaling talent and global partnerships to cement its leadership in the next era of intelligent innovation.

Singapore as a Talent Hub

Figure 1.1 Geographical spread of teams



Based on the SFA questionnaire survey (Figure 1.1), the majority of Fintech teams are currently located in Singapore, highlighting its role as a central talent hub in the region. This reflects Singapore’s strong positioning in the Fintech landscape, supported by its advanced infrastructure, regulatory clarity, and vibrant innovation ecosystem.

While most teams are based in Singapore, the survey also shows that many organizations have team members distributed across the Asia Pacific (APAC) region, indicating a hybrid and regionally integrated workforce model that leverages both centralized expertise and regional diversity.



“Singapore strikes a unique balance between cost and quality of talent, making it a compelling destination for scaling teams.”

Lucy Liu
Co-founder & President, Airwallex

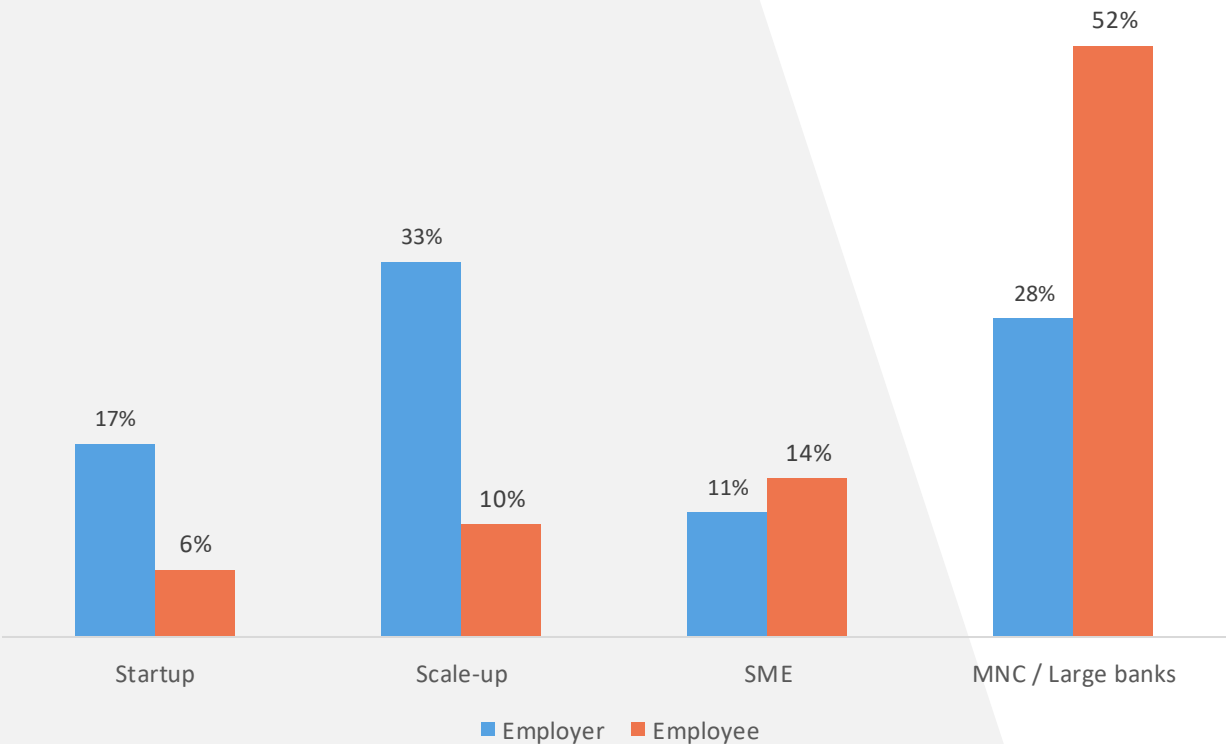
Singapore as a Talent Hub

Hiring Demand Vs. Talent Supply: Bridging The Fintech Talent Gap

The latest SFA survey highlights a clear mismatch between where talent resides and where hiring demand is growing across the Fintech ecosystem.

- **Hiring Demand Composition:** 50% of hiring managers are from startups and scaleups, driving strong demand for roles in product development, technology, and go-to-market functions as these firms expand regionally.
- **Talent Supply Composition:** Over 50% of job seekers originate from multinational corporations (MNCs), bringing deep domain expertise but limited exposure to fast-paced, high-growth environments typical of startups and scaleups.
- **Ecosystem Shift:** Startup and scaleup representation has surged over the past five years, creating heightened demand for specialized skills in product management, compliance, digital infrastructure, and commercial strategy.

Figure 1.2 & 1.3 Employer & employee type



Singapore as a Talent Hub

Market Implications

1. Talent Supply Skewed Toward MNCs

There is untapped potential for cross-sector mobility, enabling experienced MNC professionals to transition into the startup and scaleup space.

2. Persistent Demand–Supply Gap

The growing skills mismatch underscores the need for reskilling initiatives, career transition programs, and mobility support to align talent capabilities with Fintech hiring needs.

3. Outlook

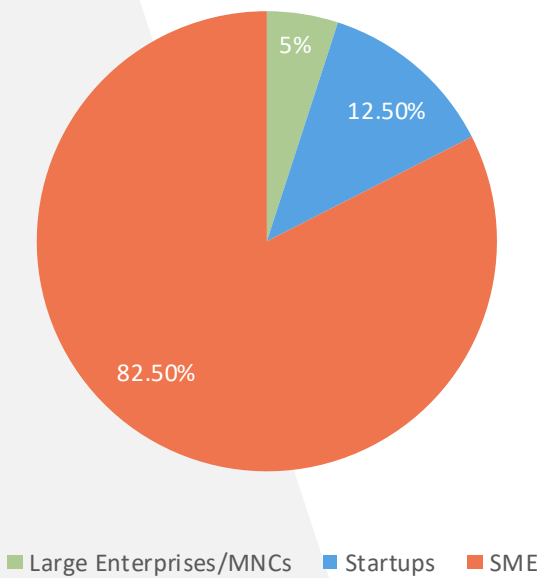
Startups and scaleups are expected to lead hiring activity over the next 12 months, with MNC talent serving as a key feeder pool for emerging Fintech roles.



“Singapore is home for us. The MAS ecosystem is the best you can find. Finance always works well in Singapore. You have a good talent pool, people who are well-structured. Treasury and legal are also strong here.”

Eric Barbier
CEO, Triple-A

Singapore as a Talent Hub



Industry Distribution

Singapore has emerged as a dynamic tech hub in Asia, home to a diverse ecosystem of companies ranging from global tech giants and regional unicorns to agile startups and innovation labs. Its strategic location, world-class infrastructure, and pro-business policies have attracted multinational corporations like Google, Amazon, and Meta, while also nurturing homegrown success stories such as Grab, Sea Group, and Carousell.

This vibrant mix of enterprise scales fosters a rich environment for collaboration, innovation, and talent development. Startups benefit from access to venture capital, accelerators, and government support, while larger firms leverage Singapore as a regional command center for APAC operations. Together, they contribute to a thriving tech landscape that is both globally connected and locally rooted, reinforcing Singapore’s position as a launchpad for AI-driven solutions and next-generation technologies.



“Singapore has an incredible depth and breadth of talent. We hire for learning agility. Skills evolve; curiosity and pace endure.”

Isabel Naidoo
Chief People Officer, Wise

Singapore as a Talent Hub

Singapore's Global Innovation Index (GII) 2025 Performance Overview

Singapore's technology ecosystem can be viewed as a **four-pillar talent engine: Technology, Product, Commercial, and Evangelism**. In the next chapter, we expand more on how each of these pillars reflect distinct hiring patterns, skills demand, and growth trajectories that collectively shape the city-state's tech and Fintech workforce.



Highest Rankings

Singapore ranks highest in Institutions (1st), Human capital and research (2nd) and Business sophistication (3rd).



Lowest Rankings

Singapore ranks lowest in Infrastructure (19th), Creative outputs (15th) and Knowledge and technology outputs (7th).

Areas of Strength

Singapore dominates the global stage in #1 Institutions, #2 in Human Capital & Research, and #3 in Business Sophistication. This powerhouse combination delivers rock-solid governance, world-class talent, and a business ecosystem built for collaboration and innovation. With cutting-edge education, relentless R&D, and strong academic-industry ties, Singapore fuels a pipeline of ideas that attract global giants and enable bold partnerships.

Areas of Challenge

Not everything is perfect. Infrastructure (#19) faces natural limits of a compact city-state, while Creative Outputs (#15) still trail Singapore's tech and finance clout. Even Knowledge & Tech Outputs (#7) are strong but not dominant and it shows the challenge of turning research into globally disruptive IP at the speed of bigger economies.

Macro Forces Shaping Talent Demand

Three Structural Forces Are Reshaping The Talent Equation In 2025:



AI Takes Center Stage: AI isn't optional, it's mission-critical. Singapore Fintechs are weaving AI into payments, lending, fraud detection, and compliance, creating hot demand for data scientists, MLOps engineers, and applied AI experts. These roles blend tech mastery with ethics and explainability; the future of responsible AI.

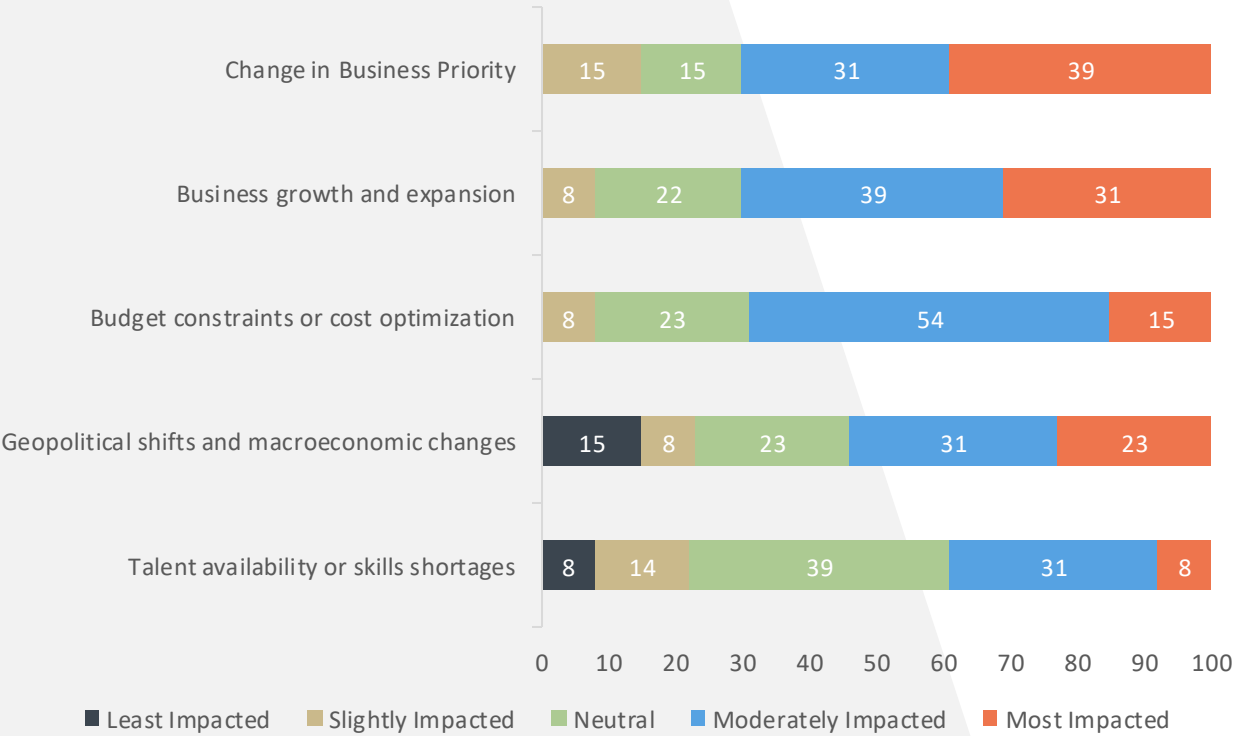


Regulation Gets Real: MAS is raising the bar on digital tokens, AML/CFT, and consumer protection. Firms need compliance pros, legal minds, and risk strategists plus product managers who can design for regulation. Nail this, and you win credibility and long-term trust.



Scaling Across Borders: ASEAN's digital boom means Singapore Fintechs are going regional. The edge? Talent that knows local rules and cultural nuances. Top demand: business development and partnership leaders who can navigate complexity and unlock growth.

Figure 1.5 Top factors influencing hiring strategy over the next 12 months



AI Decoded

AI is now the heartbeat of Fintech, blending tech brilliance with ethical intelligence to power smarter and safer innovation.

Macro Forces Shaping Talent Demand

What's Impacting Hiring Decisions In The Year Ahead?

According to the SFA survey, the top factors shaping Fintech hiring in the next 12 months are **business growth priorities, cost optimization, and geopolitical and macroeconomic shifts**. Nearly 70% of Fintech firms cite budget constraints as a major challenge, while 62% plan to expand headcount to support growth.

Singapore's FinTech ecosystem comprises **over 2,100 firms** as of 2024, supported by a robust talent pool and regulatory framework. In H1 2025, the sector attracted **US\$1.04 billion in funding**, driven by payments, digital assets, and AI. (KPMG 2025)

Its strategic location, political stability, and strong regulatory framework continue to attract global investment. This momentum, combined with the city-state's digital finance push, is fuelling demand for agile, tech-savvy professionals especially in AI, blockchain, and cybersecurity to drive innovation and resilience in a fast-changing global landscape. (aboveA 2025).



“Talent has been one of our key factors in choosing Singapore as a headquarters. Singapore offers a broader tech ecosystem and a thriving expat community. We’ve been able to attract and retain top-tier talent locally as well as from global hubs like Europe and the US.”

Lucy Liu

Co-founder & President, Airwallex

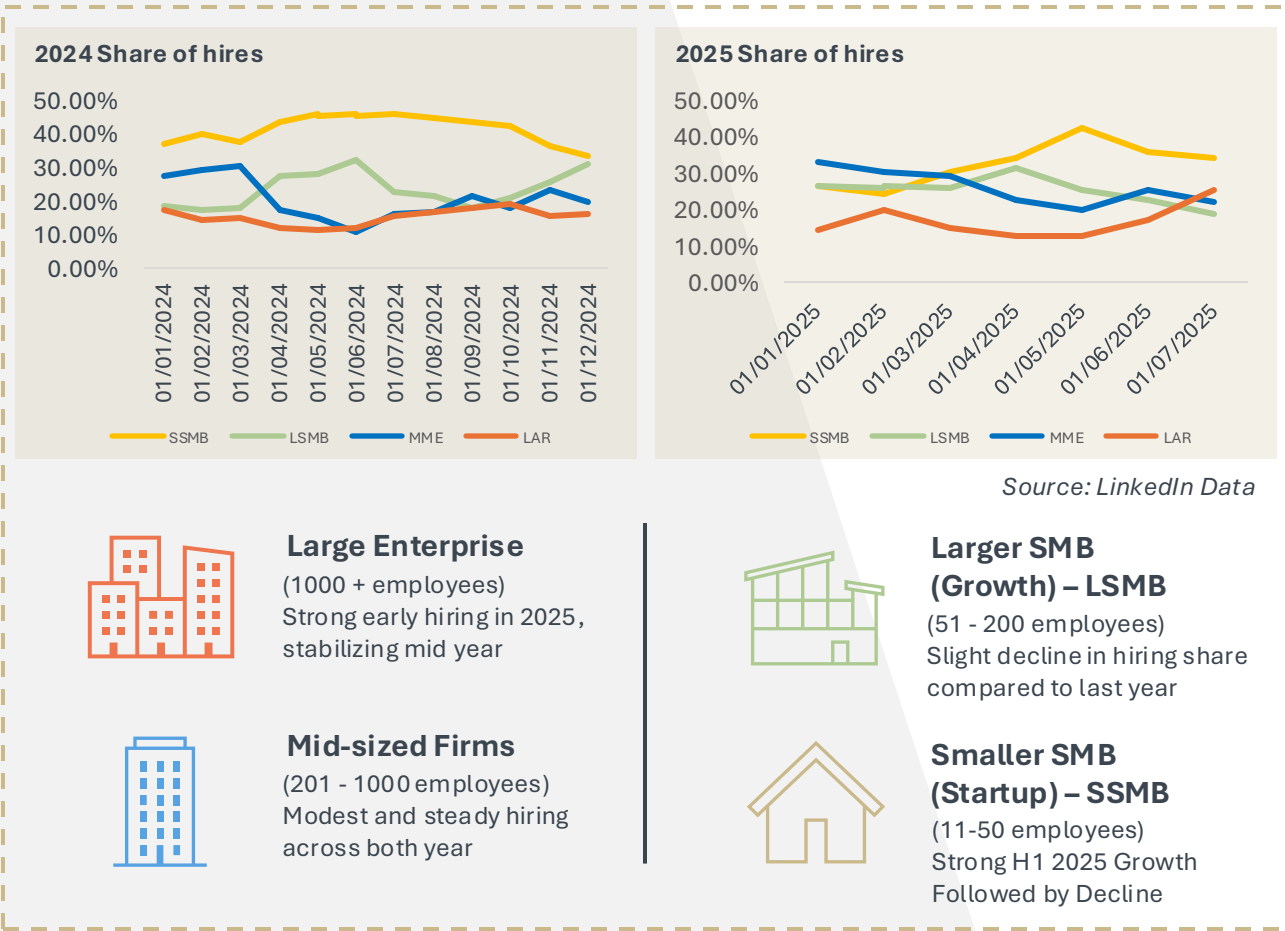
Technology Talent Hiring Trends In Singapore

Singapore Technology Talent Trends: A Shift Towards Scale And Strategy

The comparison between 2024 and 2025 hiring data highlights a clear shift in Singapore’s Technology talent landscape. Large enterprises [LAR] (1,000+ employees) recorded a notable rise in hiring share, signalling stronger momentum toward scale and operational maturity. In contrast, mid-sized firms [MME] (201–1,000 employees) maintained stable levels, reflecting cautious expansion.

Among smaller players, small businesses - Startup (11–50 employees) showed renewed hiring activity midyear, hinting at startup revival or selective team growth. Meanwhile, small businesses - Growth (51–200 employees) saw a slight dip, likely influenced by budget pressures or competition from larger firms.

Figure 1.6 Comparative share of hires: 2024 – 2025



*We look at the share of hires across different company sizes. A company’s size is determined by the average number of LinkedIn members who listed an active position in the company for the analysis period.

These trends point to a clear market bifurcation: large firms are scaling rapidly with structured, regional mandates, while smaller players consolidate or expand selectively. Mid-sized firms remain stable, reflecting steady operations.

Overall, the shift from 2024 to 2025 signals a maturing Technology ecosystem in Singapore. Companies are adapting to macroeconomic shifts with sharper talent strategies, and the rise of large enterprises underscores the growing need for regional expertise and strategic workforce planning.

Hiring Outlook In Singapore

Singapore Fintech At The Crossroads

Singapore remains at the heart of Asia’s Fintech economy, balancing its role as a trusted financial hub with rapid tech change, tighter regulations, and global competition.

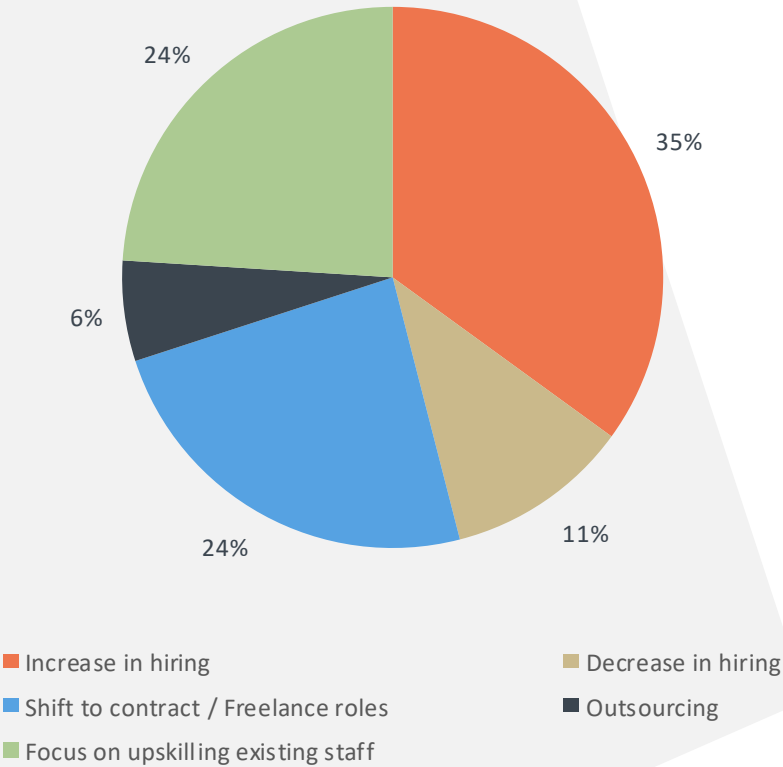
- **Resilient Market:** Despite cooling from 2021–22 highs, Singapore attracted over US\$1B in Fintech investments in H1 2025, keeping it among the world’s most active markets (KPMG 2025).
- **Growth Drivers:** Investor appetite remains strong for payments, digital assets, and AI-powered solutions.
- **Talent Challenge:** The biggest question now; where to find, retain, and upskill talent to match an evolving industry.

Are Tech Companies Still Hiring?

Selective But Strategic

Hiring now has become **strategic and targeted**. Companies now prioritize roles that drive product-market fit and regulatory readiness.

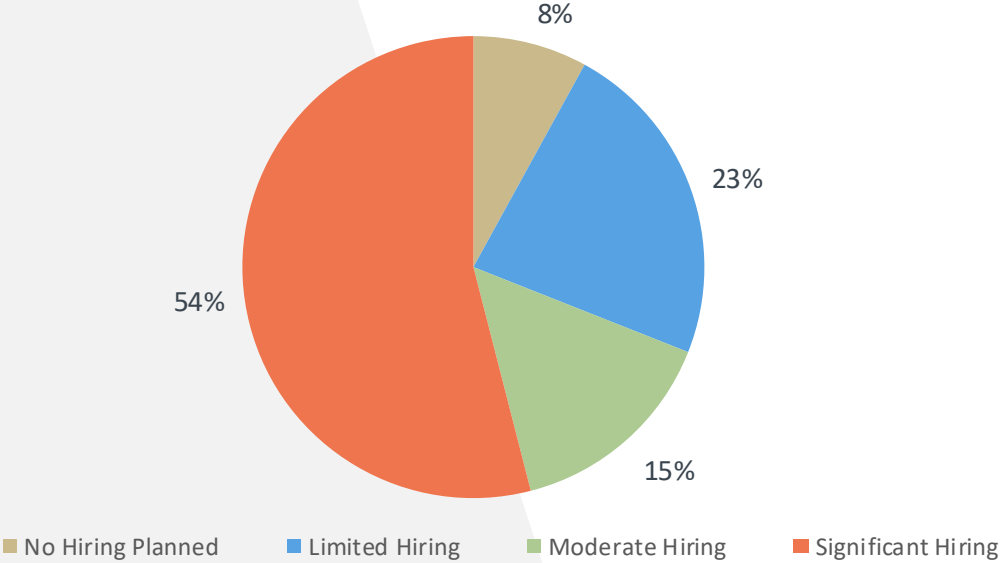
Figure 1.7 Anticipated talent demand



Hiring Outlook In Singapore

Are Tech Companies Still Hiring? (cont.)

Figure 1.8 Hiring volume for the next 12 months



Look Out, Hot Roles!



AI & Machine Learning



Cybersecurity Specialists



Data Scientists



Compliance & AML Experts



AI Decoded

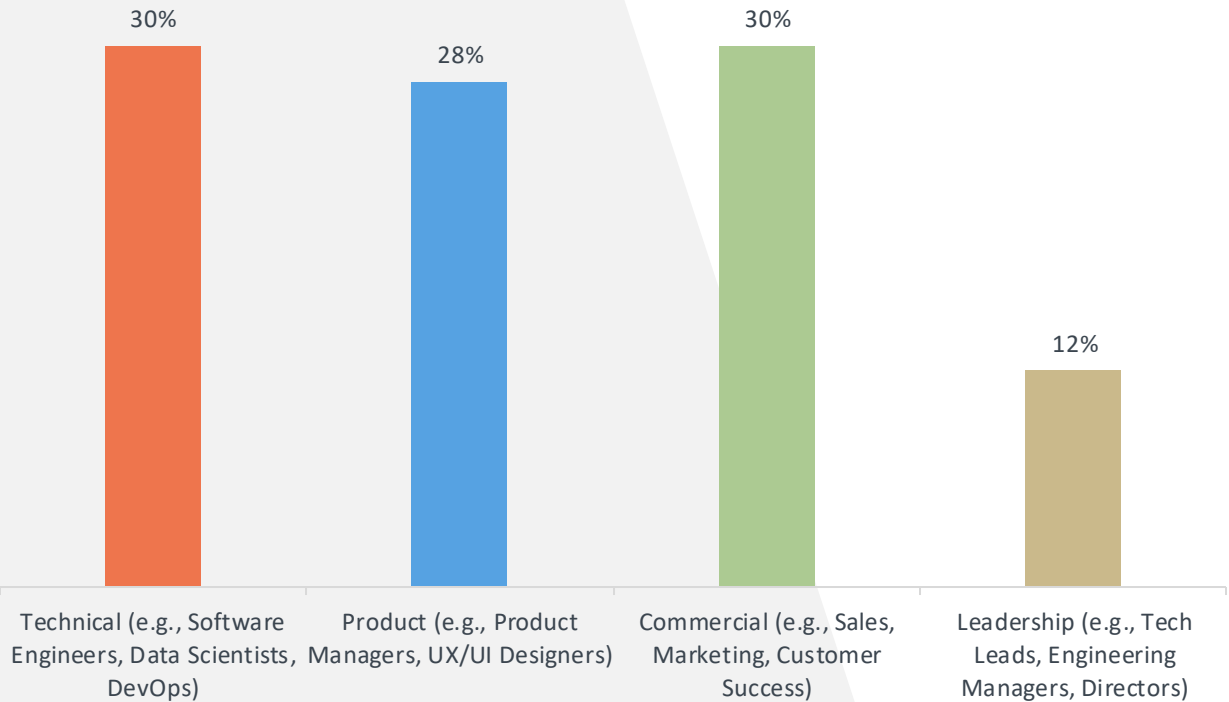
Fintech’s hottest hires blend brain and code; AI, data, cybersecurity, and compliance rule the game.

Hiring Outlook In Singapore

Why These Roles Matter?

- Fintechs are racing to embed AI in fraud detection, personalization, and automation while navigating complex regulations.
- Beyond tech, demand is strong for product managers, partnership leads, and senior regulatory experts.
- **The goal:** balance innovation with governance to scale responsibly across borders.

Figure 1.9 Key roles planned for hiring in the next 12 months



Who's Hiring?

- Firms with clear business models and strong funding are most aggressive, while early-stage startups remain concentrated with their hiring.



AI Decoded

Fintechs are fusing intelligence with integrity, using AI to innovate fast while keeping regulation in check.

Hiring Outlook In Singapore

Strategic Hiring: Sustained Growth & Regional Deployment

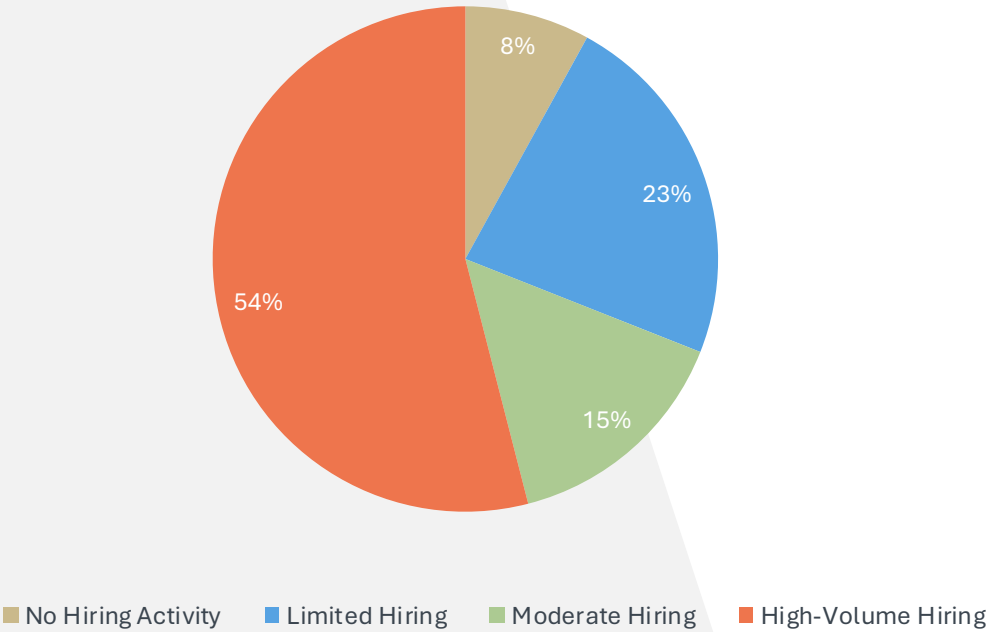
Hiring Outlook

Singapore’s Fintech sector remains confident, with most startups, scaleups, and established firms planning to increase headcount in the next 12 months, according to the SFA Talent Survey.

Hiring With Intent

Fintech firms are anchoring locally while scaling regionally, signalling a maturing ecosystem.

Figure 1.10 Hiring plans for the next 12 months



The Focus



Specialized talent



Agile Leadership



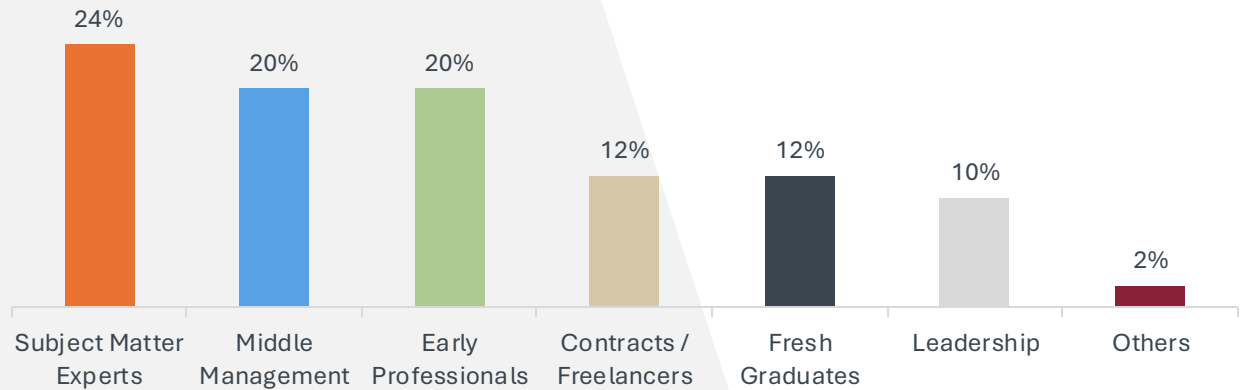
Cross-border collaboration

Hiring Outlook In Singapore

Who’s In Demand?

Specialists: Deep expertise in risk, product development, digital infrastructure, and compliance.
Managers: Early- to mid-level leaders who bridge strategy and execution, forming the backbone of scaling teams.

Figure 1.11 Hiring plans by seniority level over the next 12 months



“We’re very committed to this idea of hiring top talent in every seat. That’s one of our core cultural values. We’ve been fortunate to recruit exceptionally brilliant engineers in Singapore, folks that run circles around even some of the Silicon Valley’s best.”

Hassan Ahmed
Singapore Country Director, Coinbase

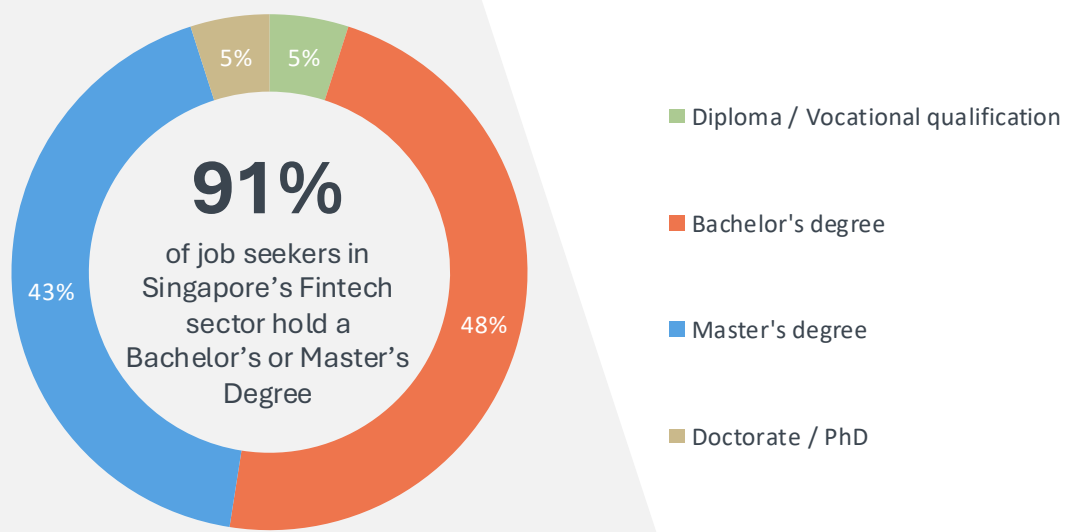
Hiring Outlook In Singapore

Fintech Talent Profile: Highly Educated Fintech Workforce

Nearly 90% of job seekers in Singapore’s Fintech sector hold a bachelor’s or master’s degree, making strong academic credentials the entry ticket to this fast-growing industry.

This reinforces Singapore’s position as a regional talent hub, producing skilled professionals ready to power the next wave of Fintech innovation.

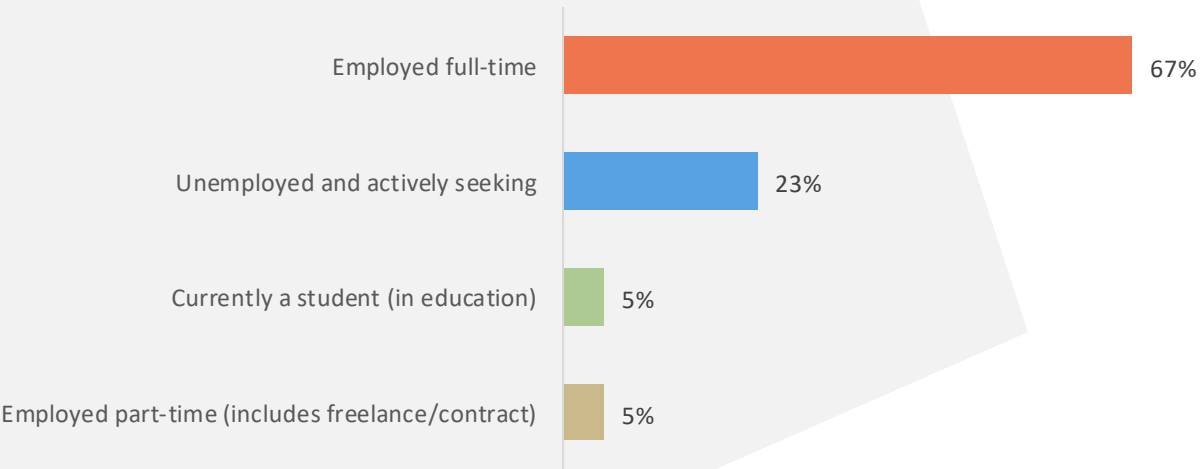
Figure 1.12 Qualification level within the Fintech workforce



Singapore’s Fintech Talent Advantage

Beyond education, most Fintech professionals are already in full-time roles, leaving a tight, competitive talent market. Together with strong academic credentials and deep expertise, this stability cements Singapore’s position as a regional Fintech talent hub; defined by knowledge, experience, and readiness to drive growth.

Figure 1.13 Workforce status among Fintech talents



Hiring Outlook In Singapore

Singapore Asia's Fintech Powerhouse

Singapore has cemented its status as a leading Fintech hub, powered by progressive regulation, strong government backing, and a vibrant mix of global firms, scale-ups, and startups. The city-state remains a launchpad for digital payments, wealth tech, reg tech, and emerging AI and blockchain applications, shaping the future of financial services in Asia.

Hiring Trends: From Volume To Volume

After the hiring surge of 2021–2023, the focus in 2024–2025 has shifted to strategic, skills-driven

Hot Roles: The most in-demand positions in the Fintech sector continue to centre around Software Engineering, Data Science, Cybersecurity, Product Management, and Compliance. It reflects the industry's strong focus on technology innovation, data security, and regulatory alignment.

Flexible Models: Contract and project-based specialists are on the rise for agility and cost control.

Candidate Priorities: Career growth, cutting-edge tech exposure, and hybrid work flexibility.

What The Data Says?

- 41% of roles demand tech skills; 36% require non-tech functional expertise (MyCareersFuture 2024).
- 10,000 employed across 1,800 Fintech firms; financial sector adds 4,400 net new jobs annually.
- Skills gaps remain a critical hiring challenge.



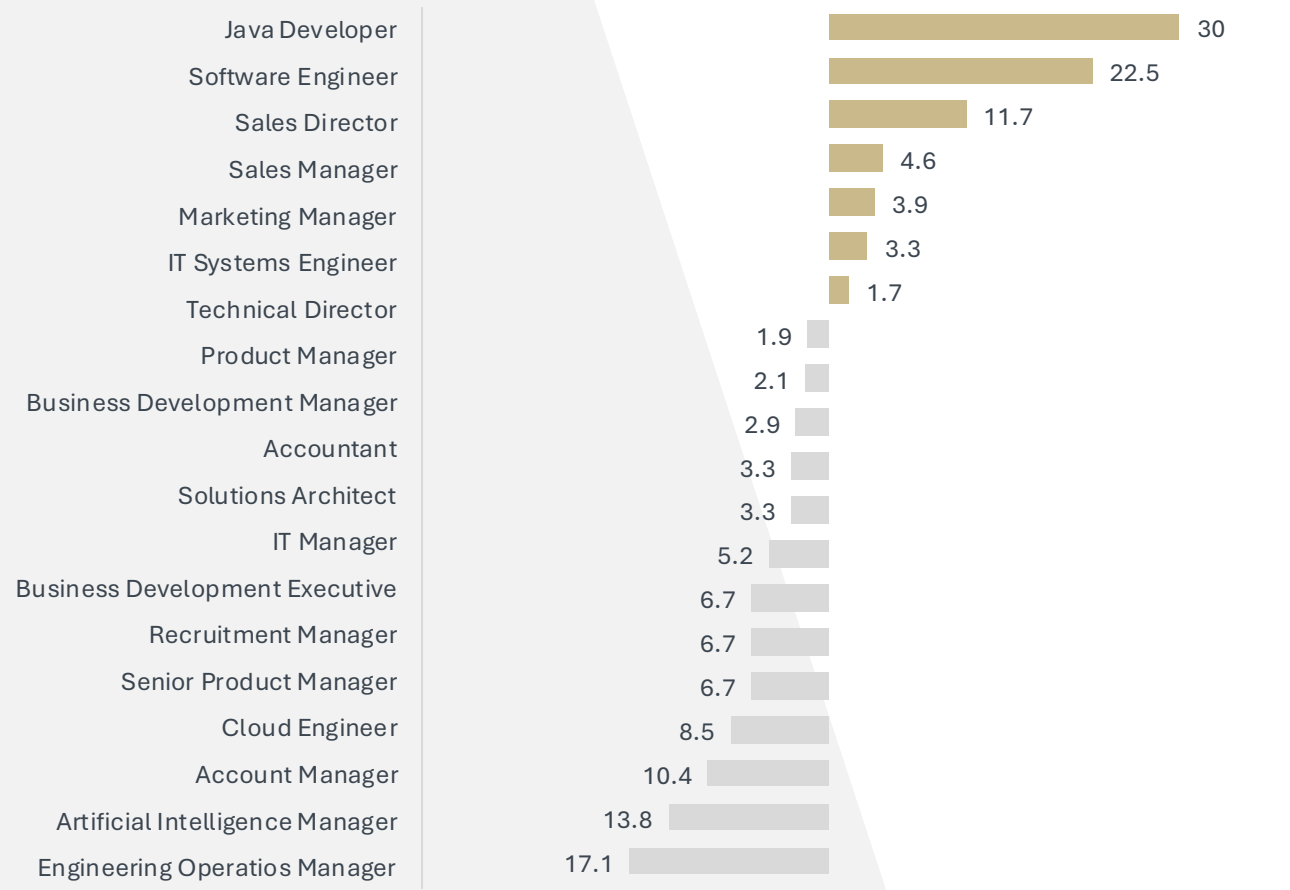
AI Decoded

AI is redefining Singapore's Fintech edge; driving smarter hiring, automating processes, and fueling innovation across data, compliance, and customer experience to keep the city-state at the forefront of digital finance.

Hiring Outlook In Singapore

Hiring Trends: From Volume To Volume (cont.)

Ease Of Hiring (Page Group Proprietary Data 2025)



Hiring Outlook In Singapore

Time-to-hire: What’s Driving The Gap?

- ✓ **Fastest to Fill:** Core tech roles move quickly as firms streamline hiring to secure scarce talent.
- ✓ **Slower to Close:** Hybrid roles (digital, analytics, risk) take longer due to niche skill demands.
- ✓ **Longest Timelines:** Leadership, legal, and sustainability positions, roles that typically require strategic and stakeholder expertise.
- ✓ **Quick Wins:** Entry-level and transactional roles close fastest thanks to a broader talent pool.

Time-to-fill (Page Group Proprietary Data 2025)



70 days

Average time-to-fill a role within Fintech/tech industry in Singapore

Breakdown of average time to fill by job function

Accounting and Finance	82 days	Technology	36 days
Analytics	83 days	Marketing	110 days
Consultancy, Strategy & Change	71 days	Secretarial and Business Support	75 days
C-Suite	84 days	P&SC	62 days
Customer Service	39 days	Property	61 days
Digital	91 days	Retail	36 days
Engineering	62 days	Risk and Compliance	63 days
Facility Management	197 days	Sales	100 days
HR	73 days	Policy	91 days
Legal	148 days	Sustainability & ESG	106 days
Logistics	179 days	Tax	13 days

Source: Page Insights



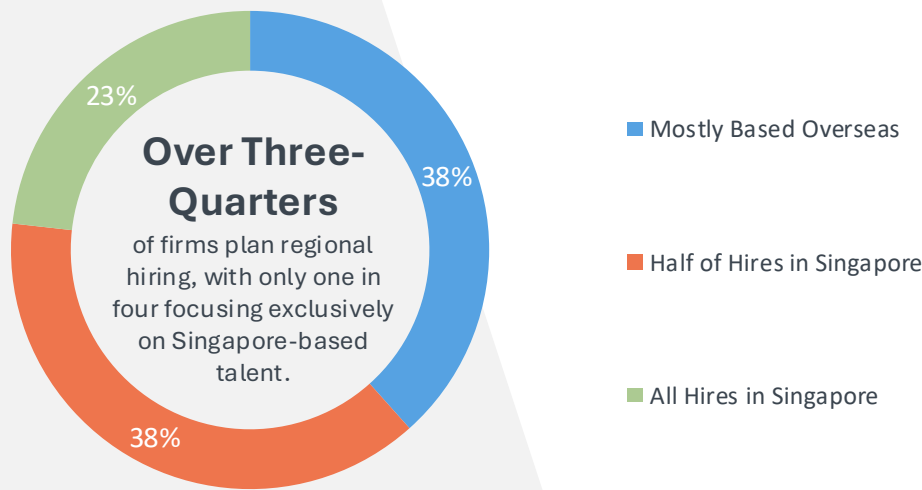
The toughest challenge lies in hybrid and senior roles. Firms that invest in talent pipelines, strong branding, and faster decisions will win the race for critical hires.

Talent Mobility & Market Dynamics

Singapore As The Regional Hub

Singapore stands as Southeast Asia’s financial and innovation hub; resilient, connected, and future-ready. Its position as a launchpad into high-growth markets like Vietnam, Indonesia, Thailand, and Malaysia is creating unprecedented demand for leaders who can navigate complex regulations, harness AI-driven tools, and scale businesses across borders.

Figure 1.14 Proportion of upcoming hires located in Singapore

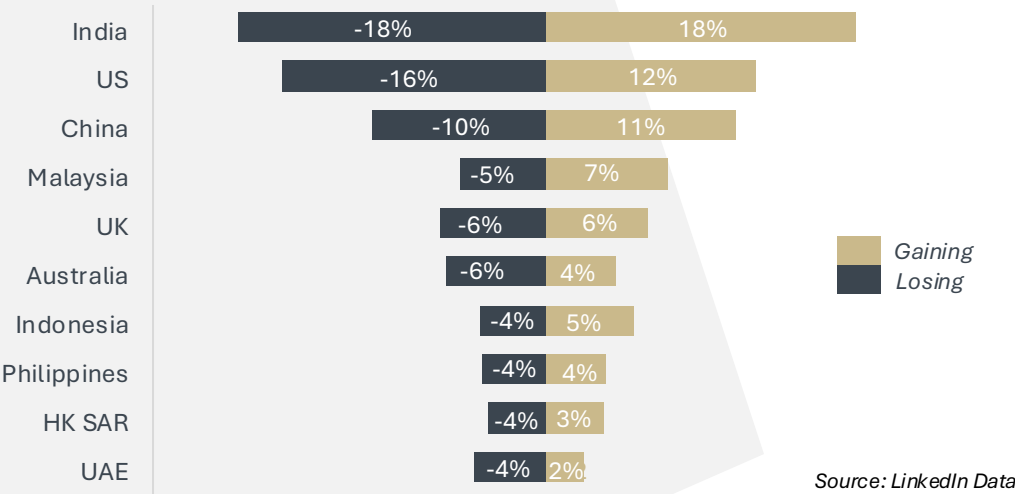


Circular Talent Mobility: The Borderless Career Game

Singapore isn’t just attracting global talent, it’s trading it.

Top professionals flow in from India, the US, China, Malaysia, and beyond, while others head out for leadership roles, higher pay, and emerging Fintech hotspots.

The result? A truly borderless talent market, where careers move in circles and opportunity knows no boundaries.



Source: LinkedIn Data

*We look at the share of professionals who have moved from Singapore to a different country (“losing”), or to Singapore from a different country (“gaining”) in the past 12 months. We have limited this chart to the 10 countries with the largest total volume of movement.

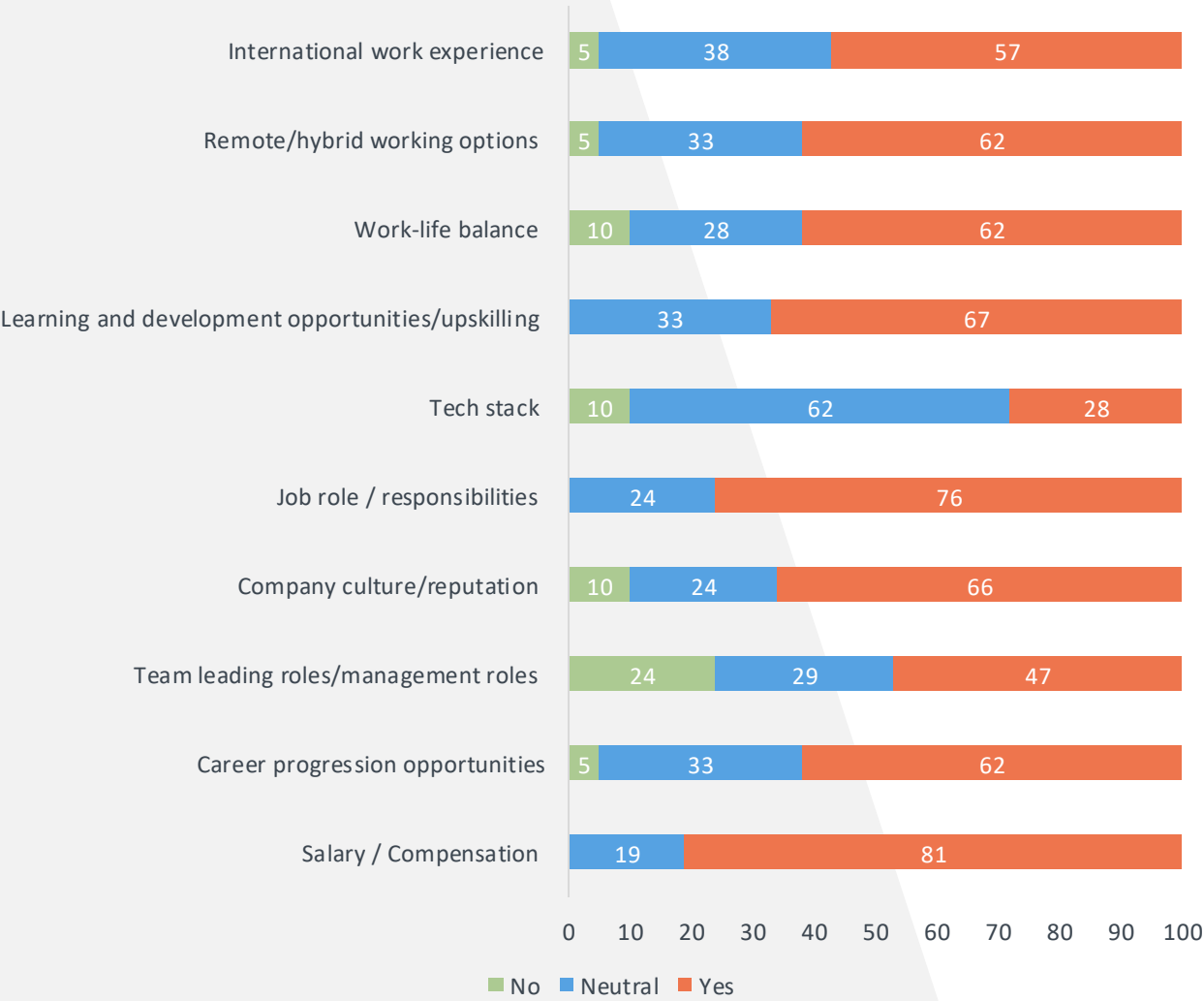
Talent Mobility & Market Dynamics

Fluid Regional Talent Flows

Top Fintech talent is highly mobile, chasing hubs with regulatory clarity, competitive pay, and quality of life. Singapore retains an edge with its credibility and ecosystem depth but rising costs are driving split workforce models: leadership and regulatory teams stay in Singapore, while engineering and support move to Vietnam, Malaysia, and India.

The priority is clear: Secure senior leaders with regional expertise and double down on retention to keep Singapore a long-term growth hub.

Figure 1.15 Pull factors shaping job application decisions



According to Airwallex, hiring strategies increasingly emphasize cultural and mission alignment over direct industry experience. As the company states, “We hire people from all kinds of backgrounds and not just fintech. Our interview process is thoughtfully designed. We’re intentional about who we bring in and what matters most is alignment with our mission and values.”

Key Talent Challenges Facing The Sector

Singapore’s Fintech sector continues to expand at pace, but this growth comes with a set of pressing talent challenges that employers must navigate.

Leadership Crunch: The Battle for Top Talent

The 2025 SFA survey indicates Singapore’s Fintech sector is experiencing challenges in filling **senior and C-suite positions**. These roles remain among the most difficult to secure, as top talent is often attracted to opportunities in India, the US, and China, where compensation packages can be significantly higher sometimes by as much as 30%. This dynamic has led to a more limited local talent pool and heightened competition for experienced leaders.

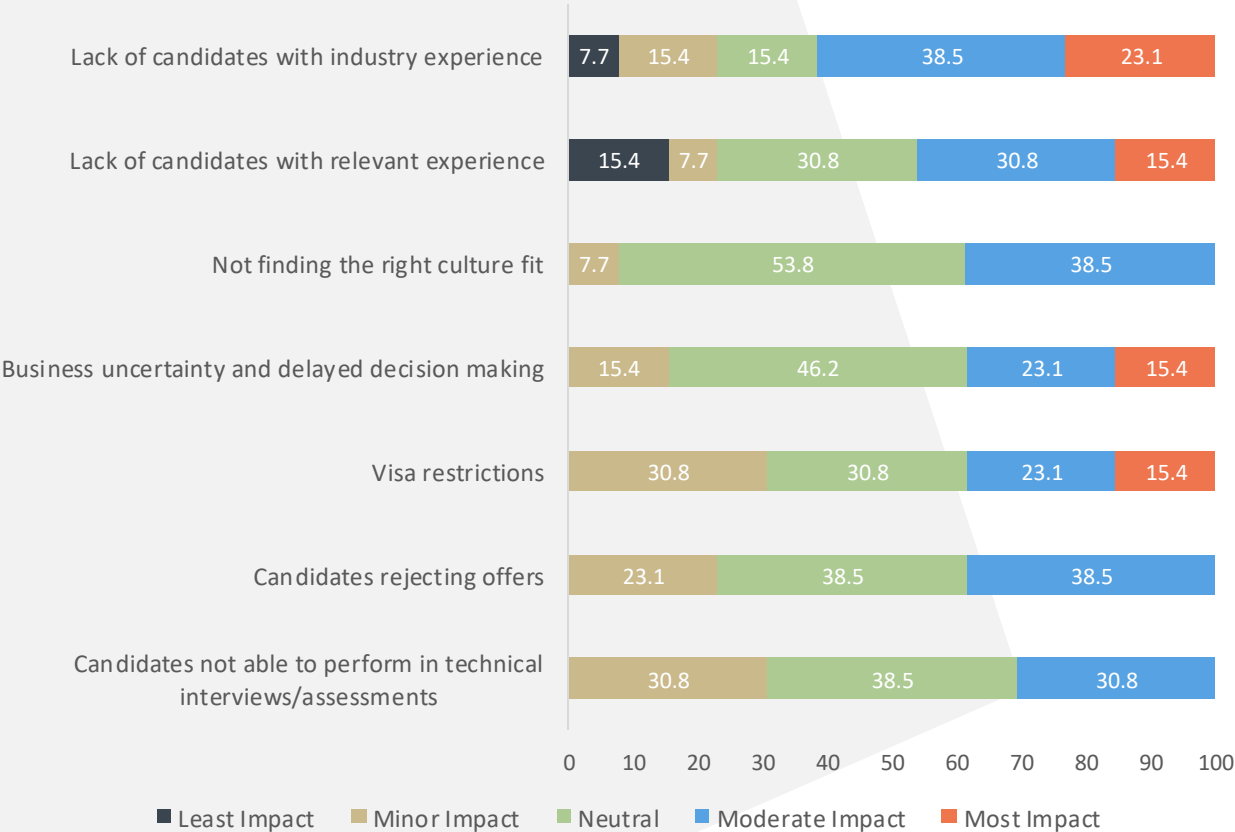
AI & Automation: Game-Changer or Job Killer?

AI adoption is exploding; AI job demand **surged 40% in 2025**, and **salaries for AI specialists hit S\$120K–S\$200K annually**. But here’s the twist: while automation boosts efficiency, it creates new demand for AI governance and ethics experts. Firms must balance tech with human oversight.

Capability Gaps: Tech-Savvy, Compliance-weak

41% of Fintech roles require tech skills, 36% demand non-tech functional expertise (MyCareersFuture). Yet many candidates lack regulatory and compliance know-how, forcing firms into costly upskilling programs. Specialists in AI, cloud, and compliance now command **salary premiums of 20–35%**.

Figure 1.16 Key hiring challenges over the last 1 year



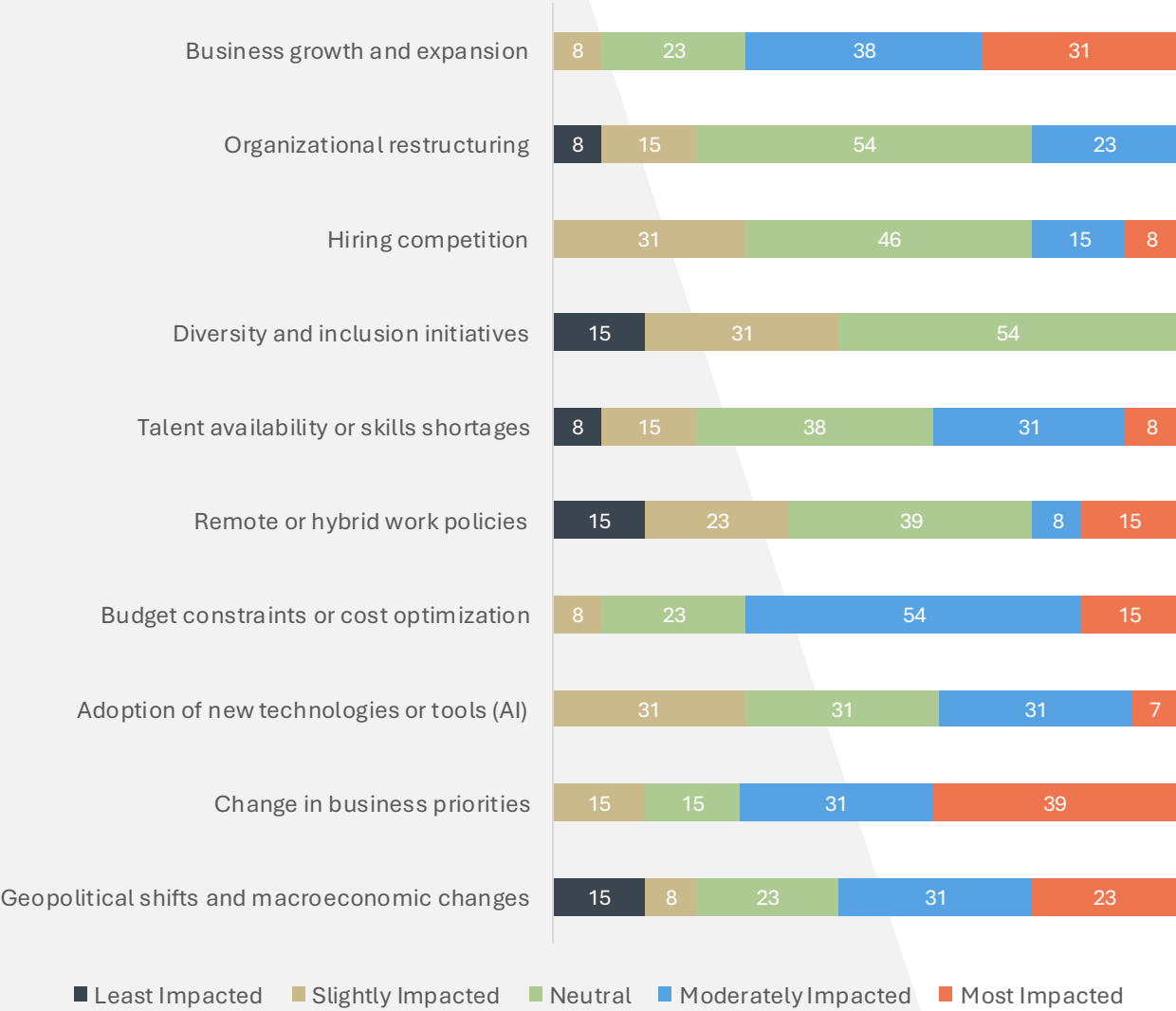
Key Talent Challenges Facing The Sector

Evolving Hiring Strategies Amid Fintech’s Shifting Talent Landscape

Macro Shifts: Hiring Gets Smarter

With Fintech funding at **US\$3.8B in 2025** and **10,000 people employed across 1,800 firms**, firms are prioritizing senior hires and adopting split workforce models, anchoring leadership in Singapore while offshoring engineering to Vietnam, Malaysia, and India.

Figure 1.17 Top hiring strategies that are impacted by following factors



Strategic Imperatives: Win the Talent War

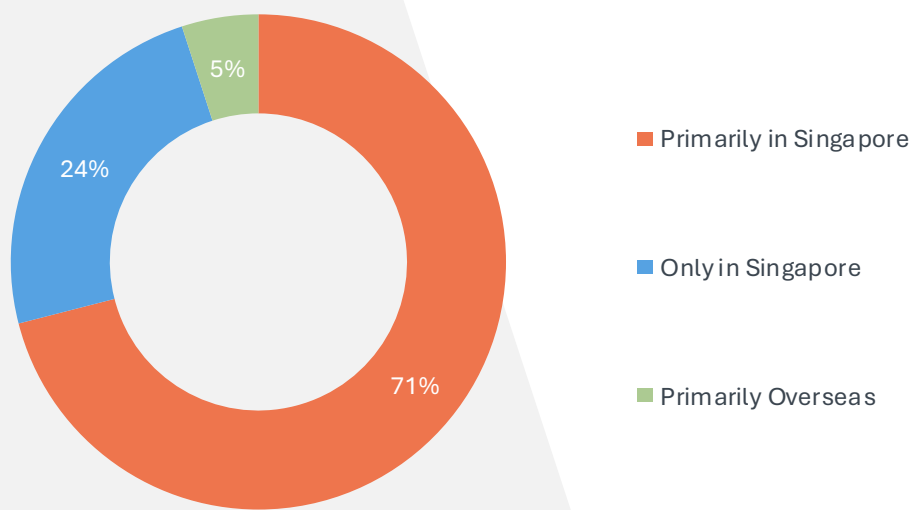
To stay ahead, employers must rethink pay, double down on **retention**, and **build career pathways** that keep leadership anchored in Singapore while tapping regional talent pools for scale.

Offshoring & Onshoring

Strategic Talent Allocation In Singapore’s Fintech Sector

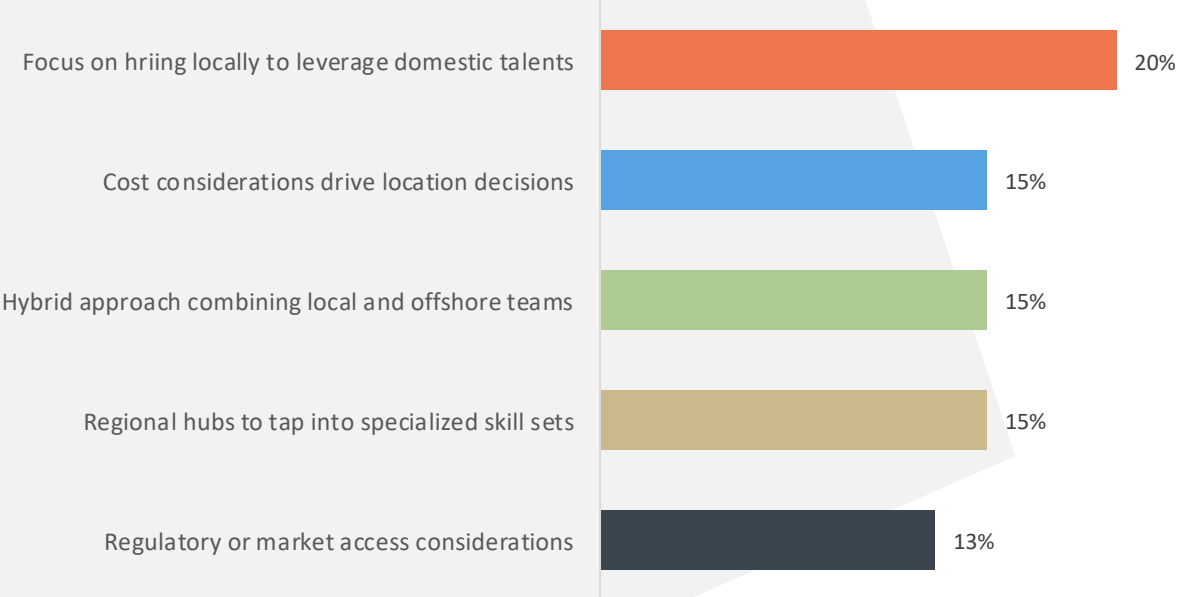
Strategic functions remain onshore; Scale functions often move offshore

Figure 1.18 Where companies are primarily hiring talents



- **Onshore for Control:** Leadership, senior product, compliance, regulatory, enterprise sales are roles tied to governance and trust stay in Singapore.
- **Offshore for Scale:** High-volume engineering, QA, support, and ops shift to lower-cost hubs like Vietnam, Malaysia, and India under split-delivery models.
- **Hybrid for Risk:** AI/ML and sensitive systems (e.g., KYC, payments) often keep core components onshore for compliance and data security.

Figure 1.19 Top 5 factors aligning location strategy with talent needs



Offshoring & Onshoring

Strategic Talent Allocation In Singapore’s Fintech Sector (cont.)

Figure 1.20 How many startups hire cross-border employees

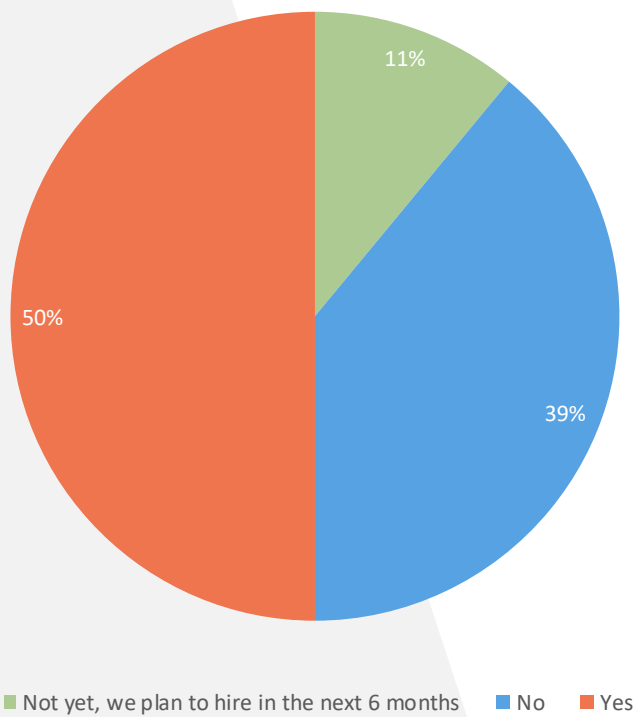
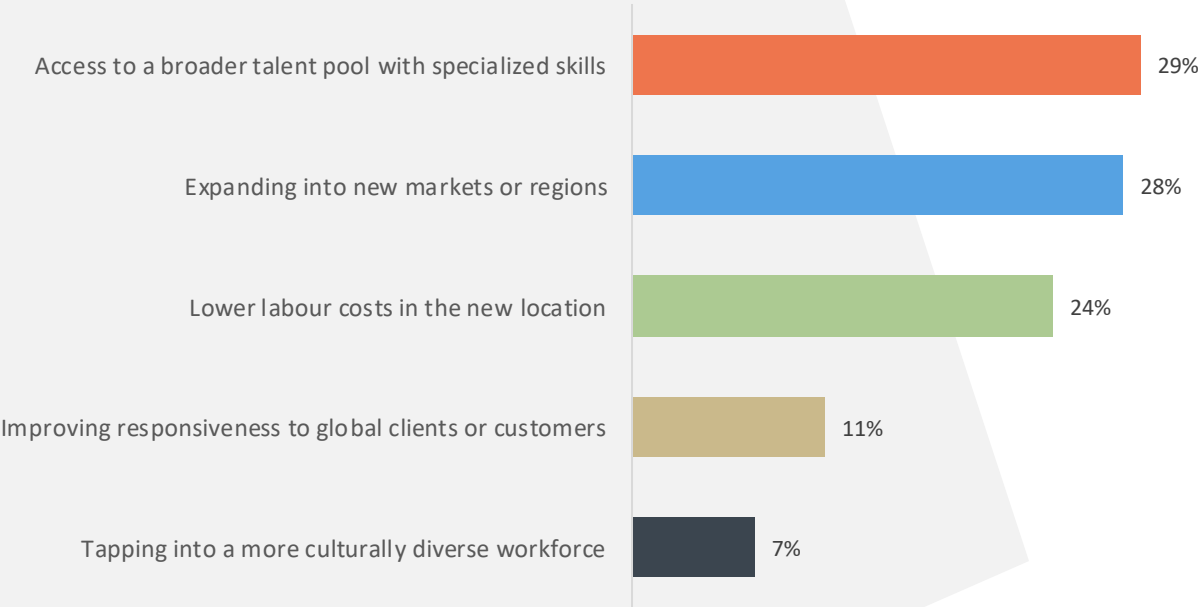


Figure 1.21 Top reasons for cross-border hiring



A night-time photograph of the Helix Bridge in Singapore. The bridge's intricate steel lattice structure is illuminated with blue lights, creating a glowing effect. In the background, the Marina Bay Sands hotel is visible, its towers and rooftop infinity pool brightly lit. The scene is reflected in the water of the bay.

Inside the Tech Talent Engine

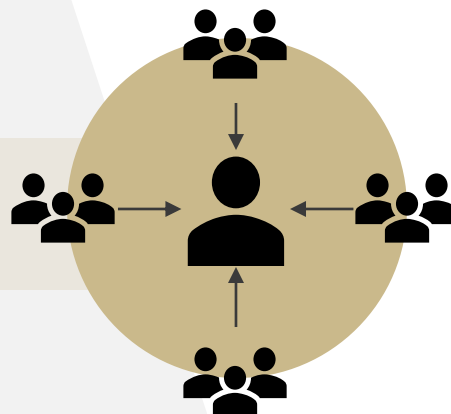
Anatomy Of A Fintech Company

The structure of a tech company evolves significantly as it grows, driven by differences in scale, resources, and strategic priorities.

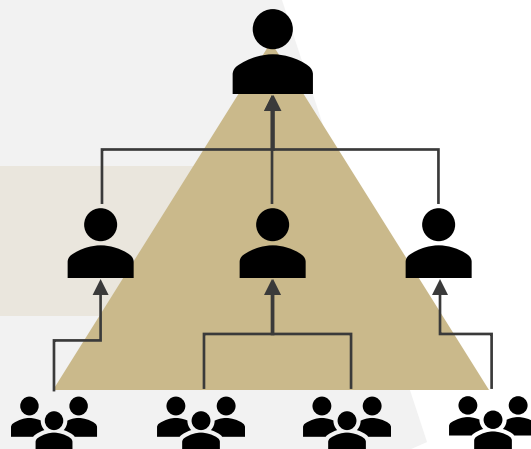
- **Startups** typically adopt flat, flexible structures to enable rapid decision-making and innovation with limited headcount.
- **SMEs** introduce more defined roles and departmental boundaries to manage growing complexity and ensure operational efficiency.
- **Large enterprises** require multi-layered hierarchies and specialized functions to handle global operations, compliance, and scalability.

These structural variations reflect the need to balance agility, control, and specialization at different stages of organizational maturity.

Sample Startup
Hierarchy



Sample Enterprise
Hierarchy



The Four Talent Pillars

Singapore's technology ecosystem can be viewed as a four-pillar talent engine: **Technology, Product, Commercial, and Evangelism**. Each of these pillars reflects distinct hiring patterns, skills demand, and growth trajectories that collectively shape the city-state's tech and Fintech workforce.

Technology

- **Top Talent, High Stakes:** Singapore engineers are world-class, often outshining global peers.
- **Cost & Scarcity:** Talent is pricey and limited, driving offshoring to India/Vietnam.
- **Specialization Rising:** Fintechs want deep experts, not generalists.
- **AI Lens:** Every role faces the question – “Can AI do this?” Adoption is pragmatic, focused on efficiency.



Product

- **Persistent Gap:** True product leaders are rare; many PMs wear multiple hats.
- **Strategic Hiring:** Firms seek visionary PMs with analytics and growth chops.
- **Evolving Role:** Competency frameworks and structured interviews now standard.
- **Reskilling Push:** Certifications and internal programs reinforce expertise.



Commercial

- **Regional Play:** Hong Kong dominates institutional sales; Singapore leads tech-driven growth.
- **Hiring Hurdles:** Southeast Asia sales talent is scarce and costly.
- **Profile Shift:** Grit and adaptability valued over traditional banking pedigrees.



Evangelism

- **Finance Strength:** Singapore anchors APAC finance, legal, compliance, and risk talent.
- **Employer Branding:** Upskilling and purpose-driven culture are key magnets.
- **Health & Well-being:** Mental health has become an important topic at the boardroom level.
- **Diversity Gap:** Gender diversity is improving, though leadership positions remain predominantly male.



Anatomy Of A Fintech Company

Company Maturity

As organizations go through different growth stages, their structure changes to reflect their needs and resources.

Smaller companies generally have agile or merged teams, while large enterprises have defined specialized functions – highlighting the different characteristics of talents you can find in each type of organization.

FUNCTION	STARTUP	SME	LARGE ENTERPRISE
Engineering	Generalists, full-stack	Specialized teams (frontend, backend, QA)	Highly specialized roles (e.g., DevOps, SRE, ML Engineers)
Product Management	Often merged with founder or tech lead	Dedicated PMs for key products	Layered PM org (Group PMs, Product Directors)
Human Resources	Outsourced or ad hoc	Small internal team	Full COE teams
Finance & Ops	Founder-led or outsourced	Small finance team	CFO org with FP&A, compliance, procurement
Sales & Marketing	Minimal or founder-led	Dedicated team with regional focus	Global org with performance marketing, brand, field sales



“I’m bullish about new talent. They have a clear advantage in AI literacy and are often more advanced in this area than previous generations. It’s critical that they invest time in honing their AI literacy – taking that knowledge from the classroom into the workplace”

Richard Yan

VP of Global People and Talent, Airwallex

Emerging Trends

Hiring Demographics

Reports from MOM and industry sources indicate that companies are placing greater emphasis on hiring experienced professionals, driven by considerations around cost efficiency and productivity. Whereas mid-career professionals are increasingly reskilled into growth roles via government programs like CCPs. Senior roles now require AI fluency and strategic thinking, causing junior roles to focus on productivity and efficiency by leveraging automation and tech tools.



Fresh Graduates

- More students from the 2025 graduating cohort entered the workforce after university than the previous cohort.
- Internships and entry-level roles remain available in areas such as marketing, operations, and finance.



Mid-Career Talents

- Most demand is for mid-level hires due to lean team structures.
- Fintech companies value adaptability and adjacent skills over rigid experience.
- Domain expertise in payments and Fintech is critical for mid-level and above.



Senior Talents

- Strategic product roles and leadership hires often sourced from US/EU.
- Hiring philosophy: *“Phenomenal or Nothing”*; companies prefer waiting for exceptional talent.



“Fresh grads need to tell a story. I’m not going to look at your resume. I want to know what problem you want to solve and where you want to contribute”

Eric Barbier
CEO, Triple A

Emerging Trends

Market Structure Strategies

Fintech companies in Singapore are adopting two distinct approaches to market organization:



Fully independent market

Establishing all vital functions such as engineering, product, commercial, and operations within that geography to enable speed, autonomy, and local responsiveness.



Regional hub

Concentrating core functions like product and engineering in strategic locations while maintaining only essential commercial or compliance roles in-market.

These choices often reflect cost considerations, talent availability, and the need for centralized governance versus localized agility.



“We concluded that we need sort of what I call a full stack team. Building in the region for the region. So, you need commercial, risk and compliance, product, and engineering all working in tandem as a management team.”

Hassan Ahmed

Singapore Country Director, Coinbase

Call to Action



Align Structure with Scale

Review your org chart to ensure it supports agility or specialization based on your growth stage.



Invest in Product Leadership

Prioritize hiring visionary PMs with analytics and growth experience.



Balance Local and Regional Teams

Decide whether to build full-stack teams locally or centralize core functions.



Champion Employer Branding

Promote purpose-driven culture, mental health, and diversity to attract top talent.



Support Mid-Career Reskilling

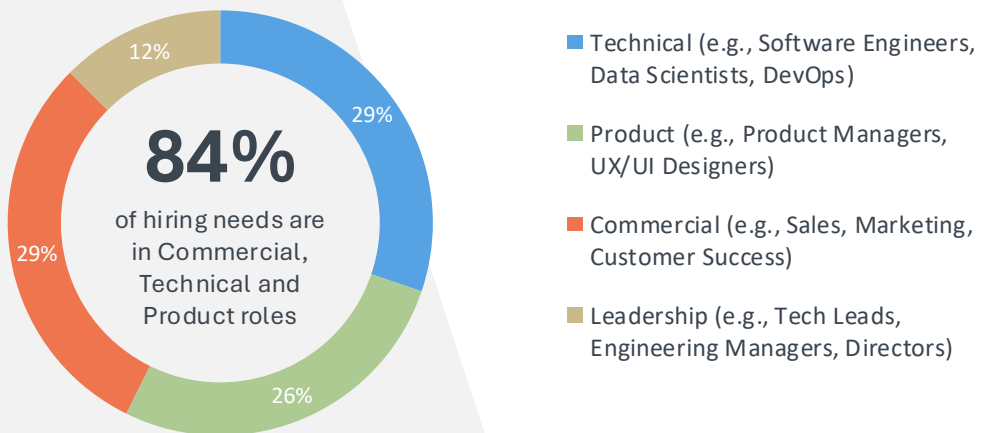
Tap into government programs to upskill adaptable professionals.

Filling the Talent Gap



Expectation Gap – Employers vs Employees

Figure 3.1 Key roles Fintech companies plan to hire in the next 1 year



Demand & Supply Gap

Among the Fintech firms surveyed, hiring needs are concentrated in three key areas (Figure 3.1):

- **Commercial roles** (e.g., Sales, Marketing, Customer Success) – 29%
- **Technical roles** (e.g., Software Engineers, Data Scientists, DevOps) – 29%
- **Product roles** (e.g., Product Managers, UX/UI Designers) – 26%

Despite strong demand, active applicants fill only **47%** of market needs, about half of what's required. The gap is most acute in commercial and technical roles, which remain top priorities across the Fintech sector (Figure 3.2).

Further supporting these insights, *Singapore Business Review* reports that **revenue generation** remains a **top priority**, with **45%** of employers expecting the **highest hiring activity** in **sales and business development** roles.

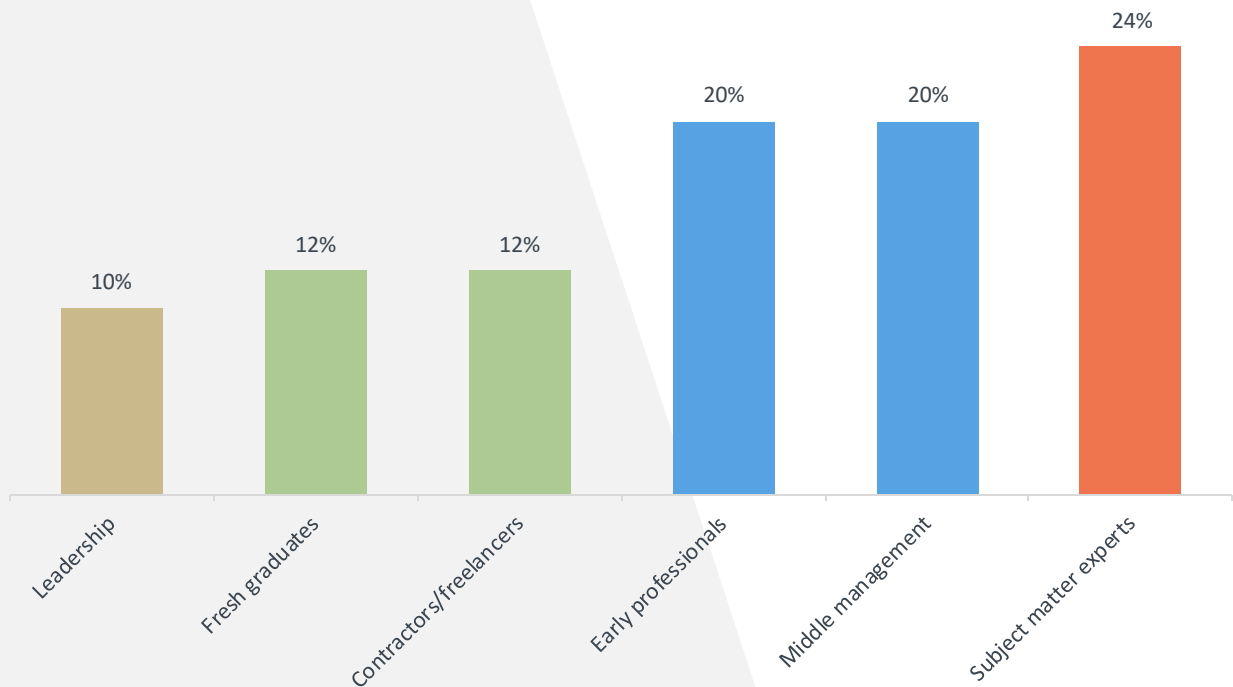


“We’re growing. We’re hiring across sales, tech, and compliance. Our goal is to add about 30 people in the next 12 months.”

Eric Barbier
CEO, Triple A

Expectation Gap – Employers vs Employees

Figure 3.3 Level of talent Fintech organizations plan to hire in the next 1 year



Demand & Supply Gap (cont.)

Advancing into leadership roles can be challenging for many mid-career professionals in Fintech. Survey findings indicate a noticeable gap: **early-career and middle-management** hires **make up approximately 40%** in total, while **leadership positions** represent **about 10%** (Figure 3.3).

The hottest demand? Subject matter experts; **nearly a quarter** of all hires the next year.

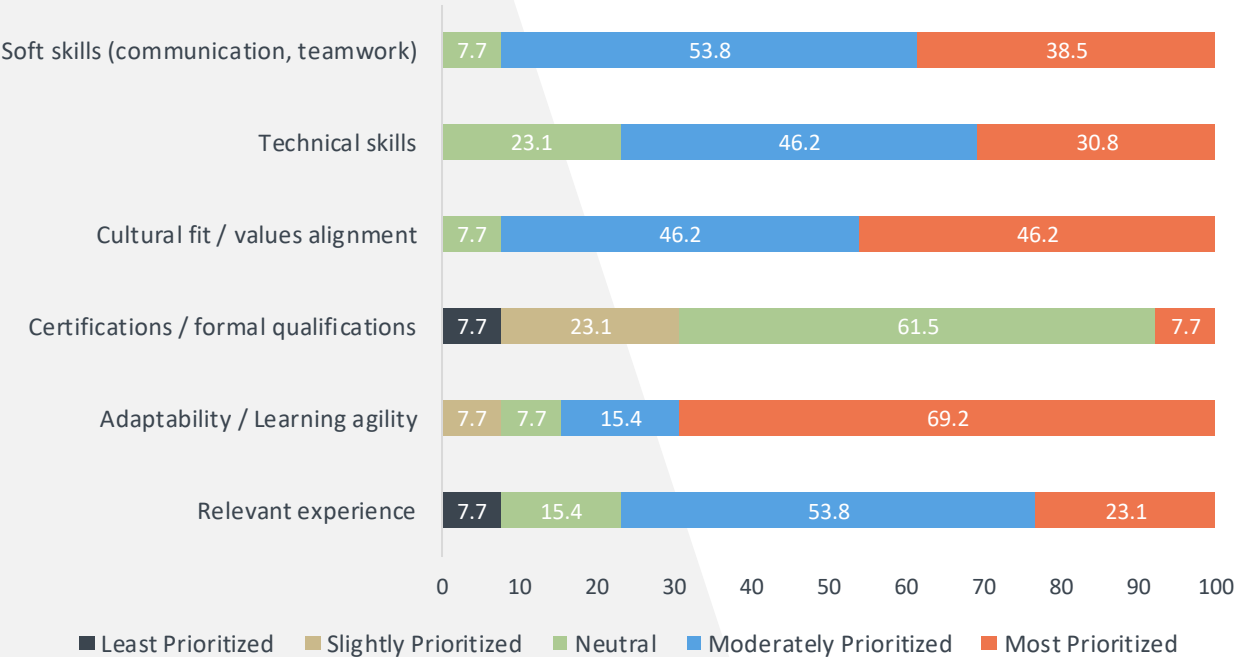


“We look for hands-on leaders; even our CTO codes.”

Clarissa Wang
Head of People, Endowus

Expectation Gap – Employers vs Employees

Figure 3.5 Qualities hiring managers prioritize most when evaluating candidates



Skills Gap

What Really Matters

Industry professionals rank technical skills such as AI, machine learning, cybersecurity as top priorities for the year ahead (Figure 3.4).

Yet hiring managers think differently (Figure 3.5).

- Over **92%** value **soft skills** like communication and teamwork.
- **85%** emphasize **adaptability and learning agility**.
- **Formal certifications? Barely 8%** of employers see them as critical.

Bottom line: Technical expertise opens doors, but soft skills get you through them.



AI Decoded

AI and Machine Learning have emerged as the most critical technical skills that professionals anticipate will be most important over the next 12 months.

Expectation Gap – Employers vs Employees

Skills Gap (cont.)

Adaptability Over Degrees: The New Talent Playbook

Page Executive’s 2025 Singapore Talent Trends Report shows this shift in action:

New-collar roles are reshaping the workforce, favouring **skills and practical experience over traditional degrees especially** in Fintech, logistics, and advanced manufacturing. Top five in-demand skills include communication and adaptability, alongside technical capabilities like cloud computing, cybersecurity, data analytics, and AI/ML (Figure 3.6).

Figure 3.6 Top 5 industries driving new-collar hiring & most in-demand new-collar skills (Page Talent Trend SG, 2025)

Top 5 industries driving new-collar hiring

- 1 Tech
- 2 Fintech
- 3 Logistics & Supply Chain
- 4 Renewable Energy
- 5 Healthcare Tech

Most in-demand new-collar skills

- 1 Cloud computing
- 2 Cybersecurity
- 3 Data analytics
- 4 AI/ML application
- 5 Communication & adaptability



“We’ve become more intentional in hiring. We think hard about the talent archetypes, cultural fit, and technical capabilities before we even start sourcing.”

Allen Lee
Global Head of People & Culture, Prex Technologies

Expectation Gap – Employers vs Employees

Skills Gap (cont.)

Skills Are the New Currency

For job seekers, new-collar roles accelerate career growth by valuing certifications, practical experience, and adaptability over traditional degrees. For employers, success means rethinking job requirements, adopting skills-based assessments, and fostering continuous learning.

Bottom line: Embrace skills-first hiring to build a resilient workforce for the future.



"We're not comparing resumes anymore, we're comparing human-skills. Two candidates may have identical skill sets, but if one shows more promise in leadership, adaptability, and agility, they'll be given the opportunity."

Monica Agarwal

*Group Head of People & Talent,
MoneyHero*

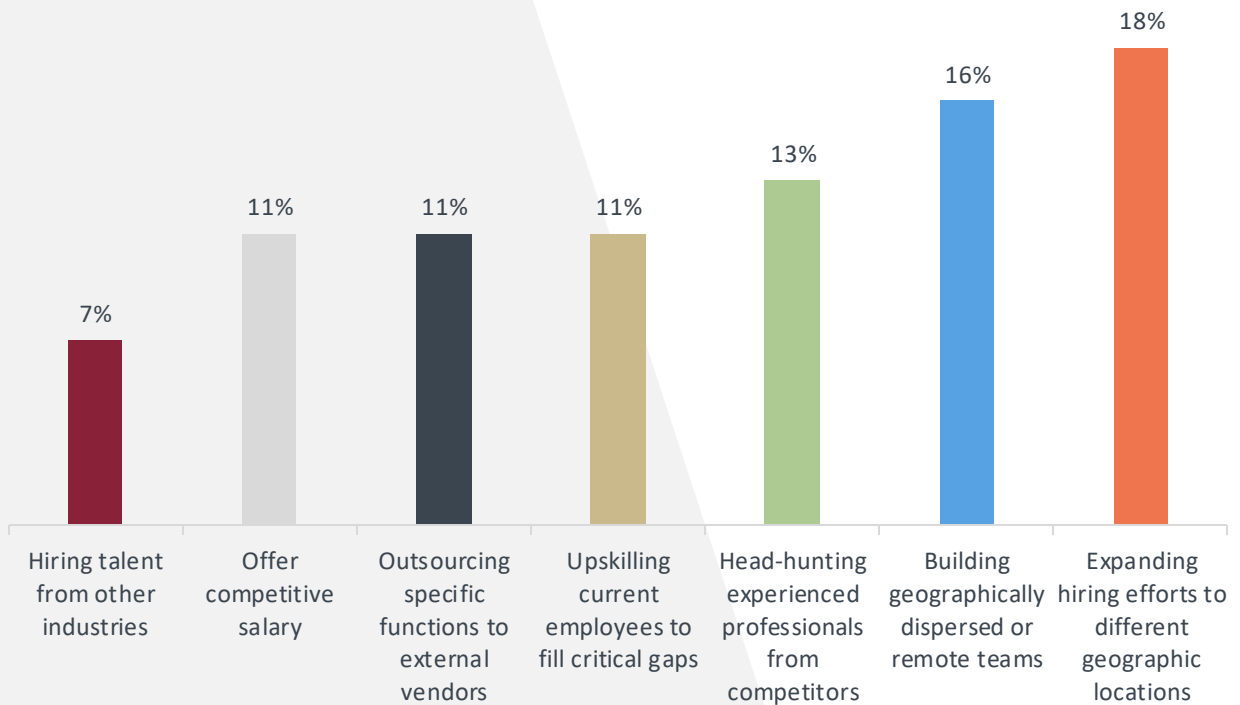


AI Decoded

New-collar roles are reshaping the workforce, favouring skills and practical experience over traditional degrees especially in Fintech, logistics, and advanced manufacturing. Top in-demand new-collar skills demanded include cloud computing, cybersecurity, data analytics, and AI/ML.

Expectation Gap – Employers vs Employees

Figure 3.10 Counter-strategies organizations believe will most effectively address pressing talent shortages and hiring challenges



Salary Expectation Gap: A Growing Challenge

Singapore's Fintech sector faces a widening disconnect between what talent wants and what employers can offer.

- **67%** of professionals cite **salary as a top reason for job change**, second only to career progression (Figure 3.7).
- Yet, **mismatched in salary expectations** rank among the **top five job search challenges** (Figure 3.8).

On the employer side:

- **70%** of hiring managers say budget constraints and cost optimization will shape hiring strategies over the next year (Figure 3.9).

How companies are responding:

- **34%** are expanding hiring across geographies to build dispersed or remote teams.
- Only **11%** prioritize offering competitive salaries (Figure 3.10).

Bottom line: While salary remains an important consideration for talent, employers often prioritize cost management and explore alternative strategies. At the same time, many organizations are making greater efforts to align compensation with prevailing market benchmarks.

Expectation Gap – Employers vs Employees

Figure 3.8 Top challenges talents face in their job search

- 1. High competition for available roles
- 2. Limited job openings for their experience level
- 3. Lack of Fintech/tech experience
- 4. Salary expectations mismatch
- 5. Unclear career progression/growth opportunities

Page’s 2025 Singapore Talent Trends report underscores this gap as aligning salary expectations remains the number 1 hiring challenge for employers which has been a persistent issue since 2024 (Figure 3.11).



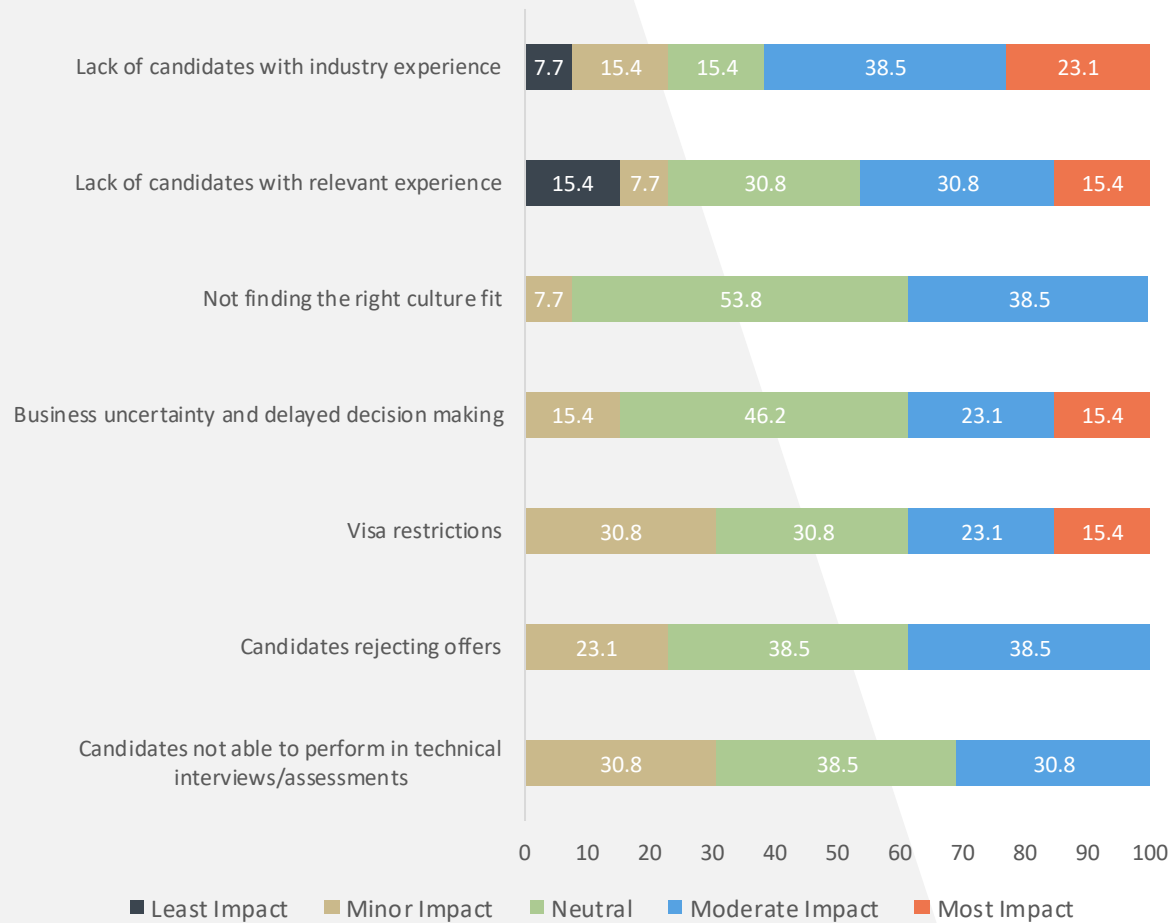
EVP, Culture and Retention

Employee Value Proposition: The Strategic Edge

An EVP isn’t just a buzzword. It's a critical lever for hiring and retention in a competitive market.

- **62%** of hiring managers struggle to find candidates with industry experience, and **46%** cite lack of relevant expertise (Figure 3.12).
- **Culture matters too:** **38.5%** of hiring managers say culture fit is a major barrier (Figure 3.12).

Figure 3.12 Key hiring challenges over the last 1 year



What can be improved?

Structured upskilling, mentorship, and clear career pathways; turning skill gaps into growth opportunities and positioning your firm as an employer of choice. Today’s talent demands collaboration, transparency, flexibility, and purpose alongside inclusion and work-life balance.

EVP, Culture and Retention

EVP in Action: What Attracts and Retains Talent?

Figure 3.13 highlights that **competitive pay** still leads the pack - **84.6%** of Fintech firms rate it as the **most effective retention strategy**. However, salary alone isn’t enough.

Flexibility is now a must-have:

- **77%** support hybrid or remote work.
- **70%** offer flexible time-off policies.

These initiatives signal a commitment to work-life balance and employee well-being which are critical in today’s talent market.

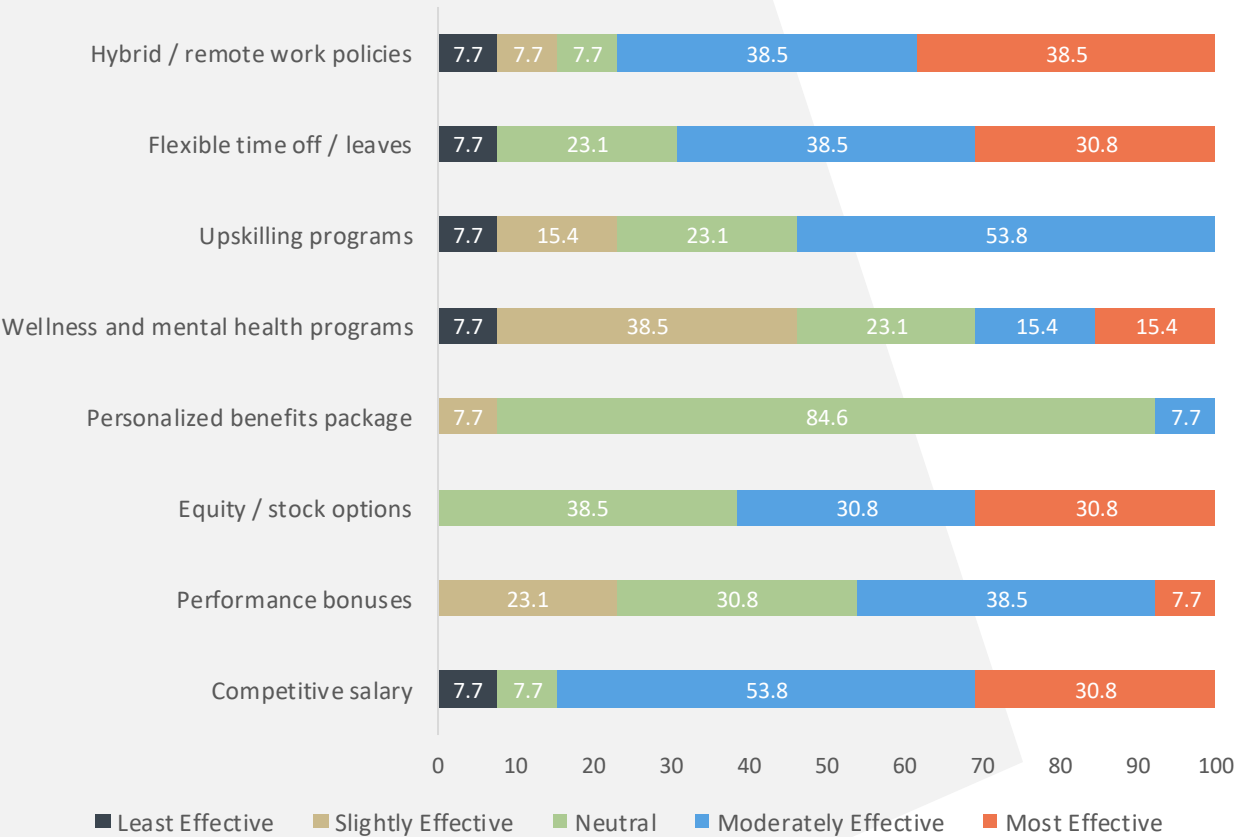
Upskilling matters too:

- **54%** of hiring managers see structured learning programs as key to retaining top performers.

What needs improvement?

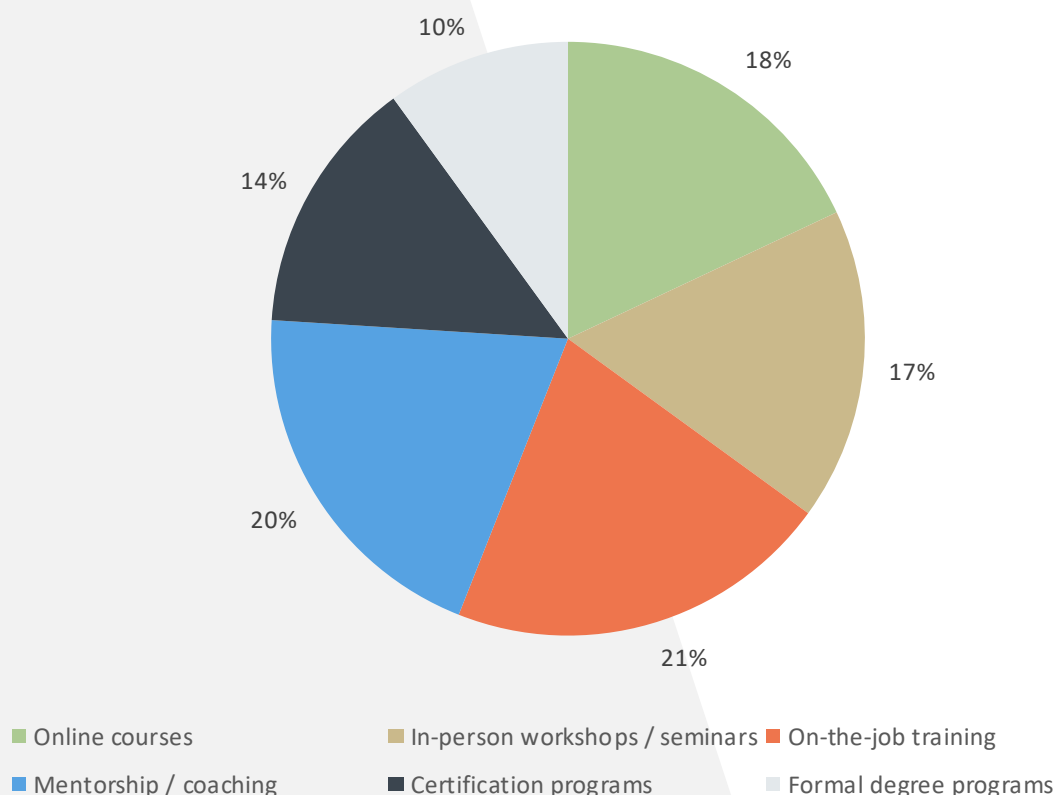
- Wellness and mental health programs: only **30.8%** find them impactful.
- Personalized benefits: just **7.7%** rate them moderately effective, none rated as highly effective.

Figure 3.13 Type of incentives/benefits most effective in attracting and retaining key talents in organization/team



EVP, Culture and Retention

Figure 3.14 Types of learning/development opportunities employees value most



Learning & Career Development: Driving Retention

Career progression is the **#1 push factor** for job changes, cited by **77%** of professionals (Figure 3.7). This makes continuous learning and clear advancement pathways essential.

Based on survey results, **preferred developmental methods** include (Figure 3.14):

- **On-the-job training** – 21%
- **Mentorship/coaching** – 20%
- **Online courses** – 18%

Employees adopt new tools faster when **training is structured and practical through workshops, tutorials, and hands-on sessions**. Giving talent **freedom to experiment in low-pressure environments** further boosts adaptability.

Talents are also **actively upskilling and reskilling** to meet evolving industry demands with majority of **23% enrolling in online courses**, such as those offered through LinkedIn Learning (Figure 3.15).

EVP, Culture and Retention

Learning & Career Development: Driving Retention (cont.)

In 2024, the most popular LinkedIn Learning courses reflect a strong demand for both foundational technical skills and emerging technologies. These include:

1. Excel Essential Training (Microsoft 365)
2. Project Management Foundation
3. What is Generative AI?
4. Power BI Essential Training
5. Introduction to Prompt Engineering for Generative AI
6. Introduction to Artificial Intelligence
7. Excel: Advanced Formulas and Functions
8. Excel Tips Weekly
9. Python Essential Training
10. SQL Essential Training

The popularity of courses on AI, data analytics, and advanced Excel functions highlights a workforce increasingly focused on staying relevant in a tech-driven landscape.



“Embracing AI is becoming increasingly important. Learning how to use it effectively in your current role can be a powerful way to stay ahead. AI isn’t here to replace jobs. It’s emerging as an indispensable assistant that can transform how we work and elevate the quality of our output.”

Richard Yan

VP of Global People and Talent, Airwallex



AI Decoded

Rising interest in online courses like *What is Gen AI?* and *Introduction to Prompt Engineering for Gen AI* underscores professional’s growing commitment to understanding and leveraging artificial intelligence.

EVP, Culture and Retention

Learning & Career Development: Driving Retention (cont.)

Our survey findings show that many Fintech organizations are already implementing upskilling and internal development strategies.

The most **common initiatives** include:

- **Cross-functional project opportunities** (19%)
- **Internal mobility or rotation programs** (17%)
- **Structured in-house training programs** (15%)
- **Mentorship or coaching programmes** (11%)

Additionally, **AI/tech-focused reskilling initiatives (11%)** and **learning stipends or education allowances (11%)** demonstrate a growing commitment to continuous learning and future-proofing talent (Figure 3.16).

Cross-Functional Exposure: The Fast Track to Growth

Rotation programs and cross-functional projects give talent hands-on experience while expanding their view of the business

These initiatives build adaptability, collaboration, and networks; it exposes professionals to emerging tech, regulatory shifts, and customer-driven innovation.



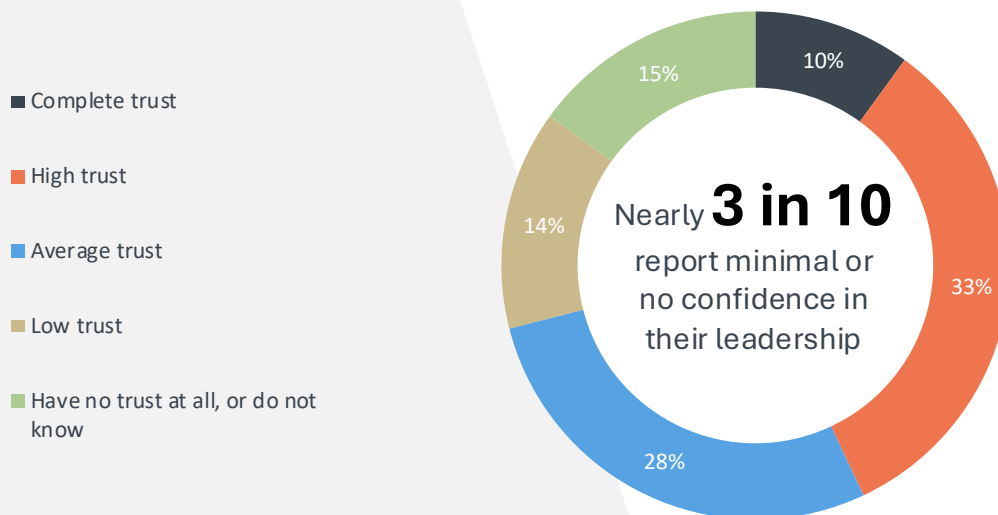
“Upskilling is effective but to truly harness its potential, especially in a fast-evolving tech landscape, it needs to be driven top-down. The most impactful strategy is to bring in the right leader: someone who not only understands the technology but also deeply believes in the value of continuous learning. When such a leader is empowered to own the upskilling agenda, the team follows suit. That’s when transformation happens.”

Ivaylo (Ivo) Kolev

*Group Chief Data & Product Officer at CTOS Digital
and Executive Director at CTOS International*

EVP, Culture and Retention

Figure 3.18 Trust in leadership to balance business needs and employee wellbeing
(Page TT SG, 2025)



Company Culture: The Hidden Retention Driver

Culture isn't a perk. It's a dealbreaker.

100% of respondents rated **collaborative team culture** as important (Figure 3.17).

Supportive leadership matters too: 90% value **strong manager relationships**, while **DE&I ranks lowest** at ~50% (Figure 3.17).

Hiring managers agree: 92% prioritize **cultural fit** over formal qualifications (Figure 3.5).

The challenge? Trust gaps; **only 43%** of employees have **high confidence in leaders** balancing business priorities with well-being (Figure 3.18). Just **10%** report **complete trust**.

Alarming, **28%** report **low or no trust**, suggesting **many perceive leadership** as **prioritizing business outcomes over employee needs** (Figure 3.18).

EVP, Culture and Retention

Work Environment & Flexibility: A top EVP Driver

Our findings show that flexibility ranks among the top 3 EVPs for talent attraction (Figure 3.19).

Similarly, **62%** of professionals surveyed ranked **remote or hybrid work options and work-life balance** as one the main **pull factors when considering a new role**, ahead of global work experience (57%) and technology stack (29%) (Figure 3.20).

Page’s Talent Trends 2025 report reveals **that hybrid work in Singapore is evolving but remain dominant**. While the **hybrid model** remains the **most common**, **full-time office work** has **increased by 5%** compared to last year. Currently, **40%** of professionals **spend more time in the office than a year ago** (down from 46%), and workplace stability is improving, with 38% maintaining the same arrangement year-over-year (up from 28%). Despite these shifts, **flexible work arrangements** remain the **second most important factor for attracting talent**, highlighting their continued significance in job decisions.

Figure 3.19 Company’s Employee Value Proposition (EVP) that are used to attract talent



EVP, Culture and Retention

Work Environment & Flexibility: A top EVP Driver (cont.)

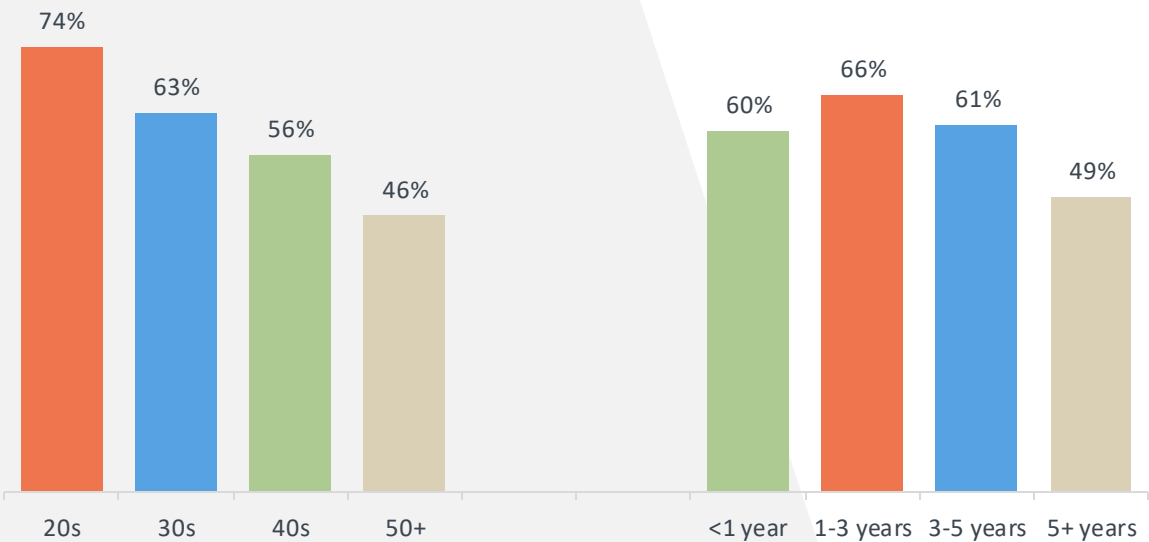
Return-to-Office: A retention Risk

Return-to-office mandates may lead to employee attrition. Resistance to increased office attendance varies across different levels of seniority, posing specific retention risks.

60% of hybrid workers would consider leaving if office time increases, consistent with APAC average. Even satisfied employees aren’t immune: 60% (pay) and 61% (role) would still exit if flexibility drops. Middle managers are most at risk (69%), followed by non-managers (63%); only 28% of senior leaders would leave.

Tenure matters: 66% of employees with 1–3 years likely to resign vs. 49% with 5+ years (Figure 3.21).

Figure 3.21 Hybrid workers most likely to quit over return-to-office mandates
(Page TT SG, 2025)

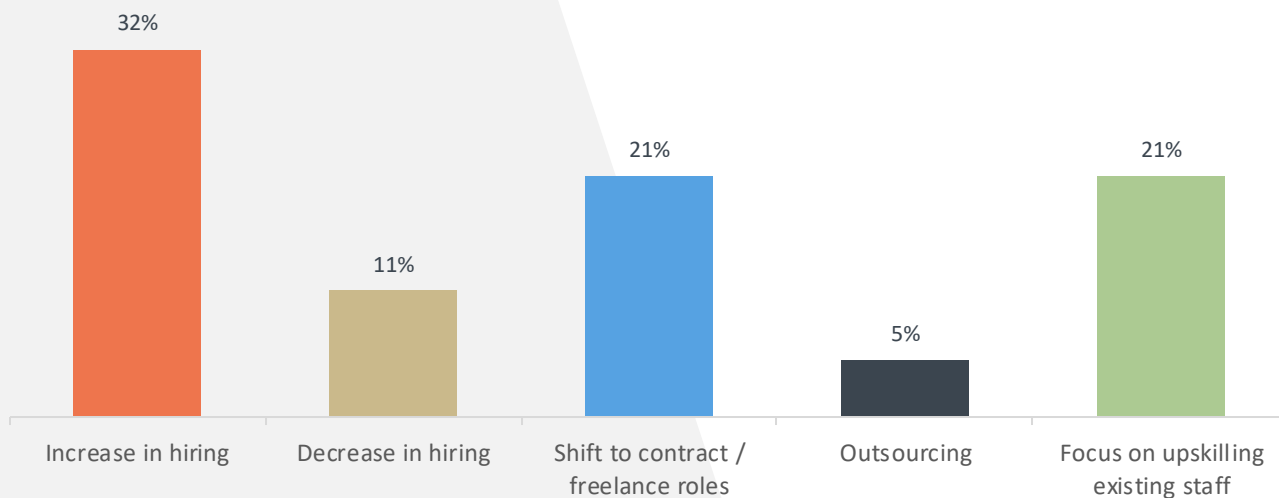


“We’ve invited industry partners to co-design, co-deliver, and co-assess modules. We embed industry certifications into our curriculum. Students complete modules and earn credentials from partners like AWS. This strengthens the nexus between academia and industry. We’ve also extended our internships to one year. It gives employers a chance to see that grades aren’t the only indicator of potential.”

Joel Yang
Director, School of Infocomm Technology, Ngee Ann Polytechnic

EVP, Culture and Retention

Figure 3.22 Changes hiring managers/organizations anticipate in their talent needs over the next 1 year



Future-Ready Talent Strategies

Over the next 12 months, organisations are actively reshaping workforce plans for agility and growth.

Hiring Surge

Approximately **32% of organizations plan to increase hiring**, to secure top talent in a competitive market.

Flexible Workforce Models

At the same time, **21% will boost contract and freelance roles** for on-demand expertise and scalability.

Upskilling and Internal Development

Another **21% of organizations are prioritizing upskilling and reskilling initiatives** to close skills gap and future-proof their workforce.



“Competition for talent is real and we’re prepared for it. It’s natural for people to seek new challenges and fresh opportunities. What we can do as an organisation is to provide these avenues by fostering a strong culture of innovation and learning.”

Pei-Si Lai

Group Chief Executive Officer, GXS Bank

EVP, Culture and Retention

Support Needed for Talent Readiness

As organizations ramp up hiring, embrace flexible models, and invest in upskilling, professionals are asking for complementary support to stay future-ready (Figure 3.23):

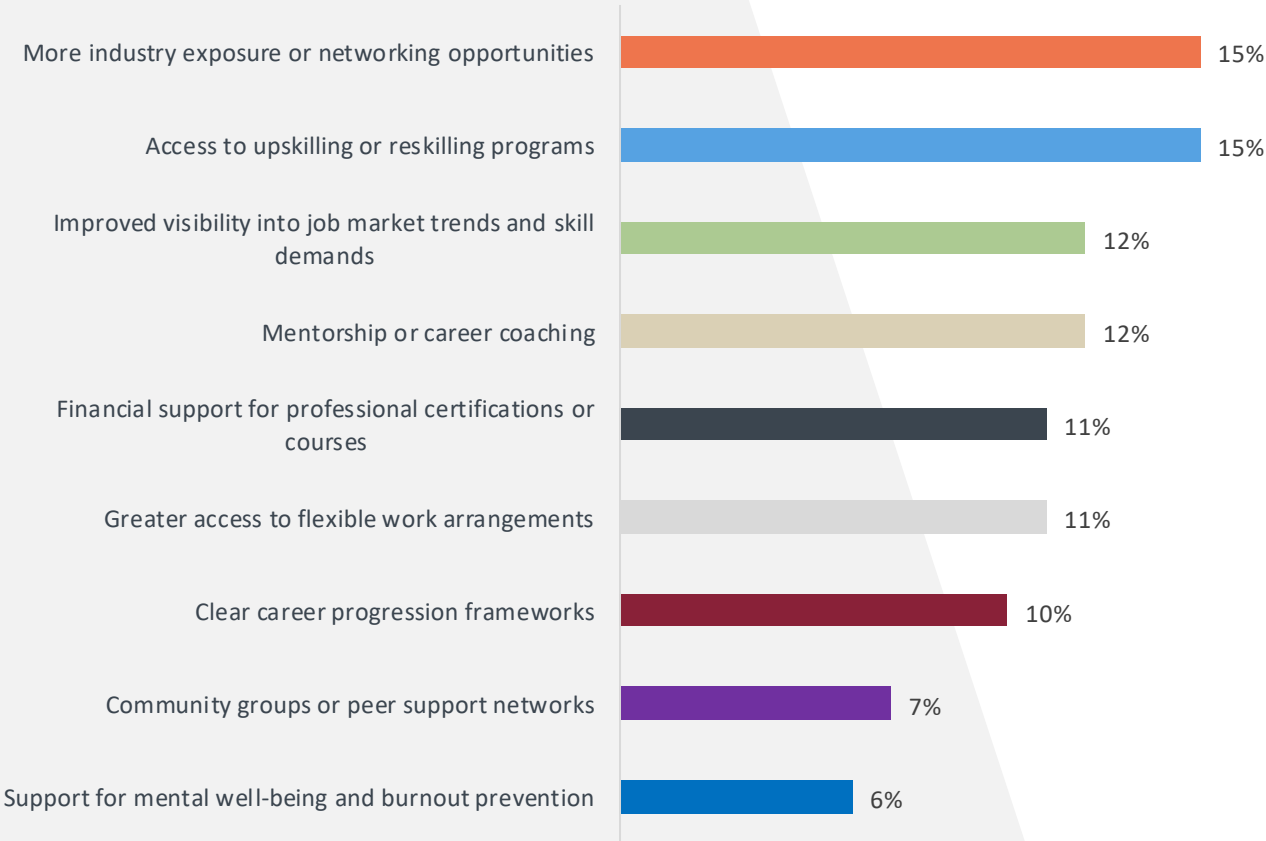
Industry exposure & networking: 15% want opportunities to build connections and gain market insights.

Structured upskilling/reskilling: 15% seek programs to develop new capabilities and remain relevant.

Visibility into emerging roles & skills: 12% need clarity on future job trends and in-demand competencies.

Mentorship & career coaching: 12% value guidance to navigate evolving career paths.

Figure 3.23 Support/Resources that would help talents better prepare for future career challenges



Call to Action



Prioritize Critical Roles

- Build leadership pipelines and offer specialization tracks for mid-career professionals.
- Strategic hiring is essential; combine it with flexibility and capability building for future-ready leadership.



Adopt Skills-First Hiring

- Evaluate candidates on soft skills (communication, adaptability) and practical experience over degrees.
- Implement skills-based assessments and embrace new-collar roles.
- Skills-first hiring expands talent pools and closes capability gaps. Professionals should showcase adaptability and problem-solving in interviews.



Strengthen EVP for Retention

- Blend competitive pay, flexible work models, and career growth opportunities.
- Invest in structured upskilling programs and mentorship.
- Foster collaborative culture and improve leadership transparency to close trust gaps.
- EVP is as powerful as compensation; growth and culture alignment drive retention. Perks alone don't move the needle.



Build a Future-Ready Workforce

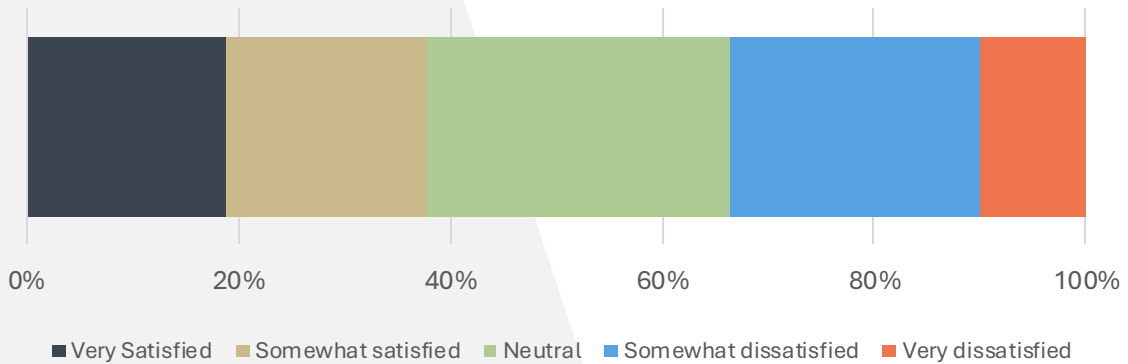
- Blend strategic hiring, contract/freelance flexibility, and continuous learning.
- Avoid rigid return-to-office mandates and flexibility is non-negotiable.
- Support talent readiness with industry exposure, clear career pathways, and networking opportunities.
- Flexibility is critical; hybrid models outperform office-first mandates. Structured mobility is a strategic tool for leadership development.

Remuneration & Rewards



Strategic Hiring & Compensation Trends

Figure 4.1 Salary Sentiment Spectrum



Source: SFA Talent Survey 2025

Salary Sentiment Snapshot

- Neutral or Dissatisfied: 62% of respondents
- Very Dissatisfied: 10%
- Positive Sentiment: 38%

Cost-efficiency vs Innovation:

Firms are aligning IT strategy with business goals, but negative pay sentiment threatens retention.

Upskilling & Certifications

72% of firms now sponsor certifications and internal mobility programs.

Strategic Hiring Focus

Critical roles in Cloud, Cybersecurity, and AI dominate demand.



“Our compensation includes a balance of base, equity, and performance-based rewards. Everyone joins with equity because we believe in shared ownership and alignment - it's how we grow together. The total package is competitive and reflects the same principles we uphold in helping clients build their wealth.”

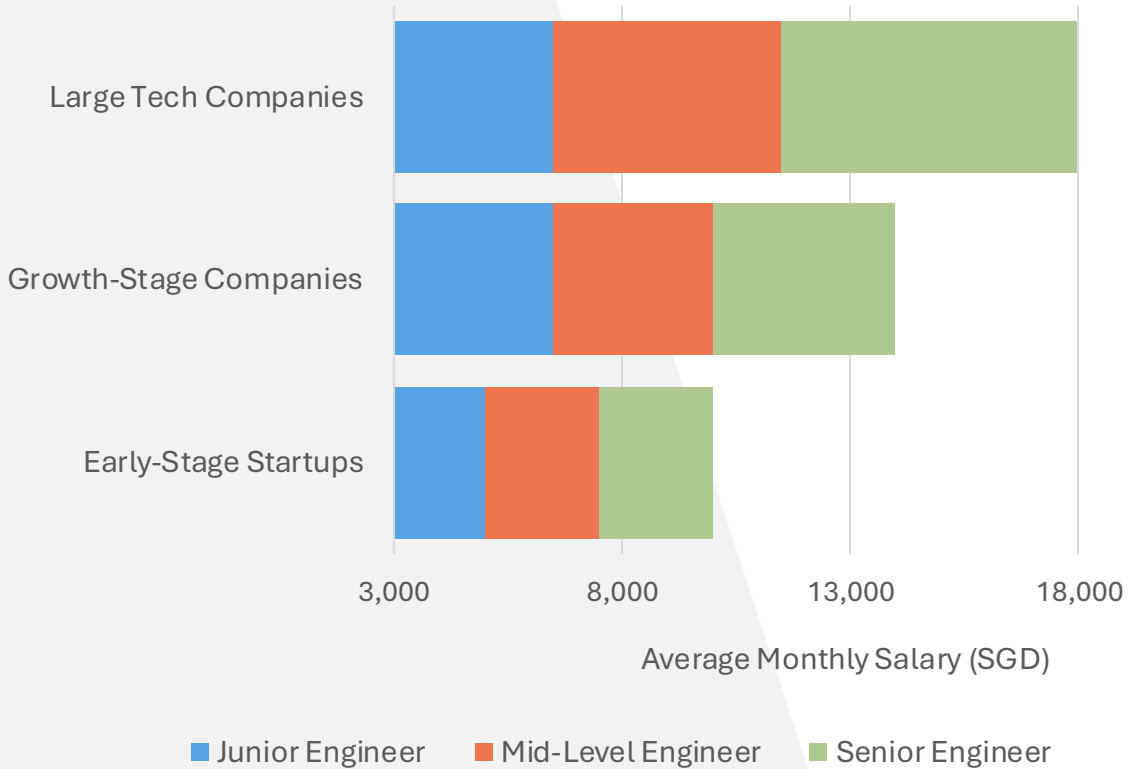
Clarissa Wang

Head of People, Endowus

Company Maturity & Pay Disparity

The structure of compensation in Singapore's tech industry shifts dramatically as companies scale. For job seekers, the trade-off is clear: startups offer risk and potential reward, growth-stage firms provide balance, and large companies deliver security and predictability.

Figure 4.2 Engineer Salary Range per Seniority



Source: PageInsights

Engineers form the largest talent pool in tech hiring; their pay patterns strongly reflect company-stage dynamics. We can see that from this talent pool alone disparities arise between different organization sizes.

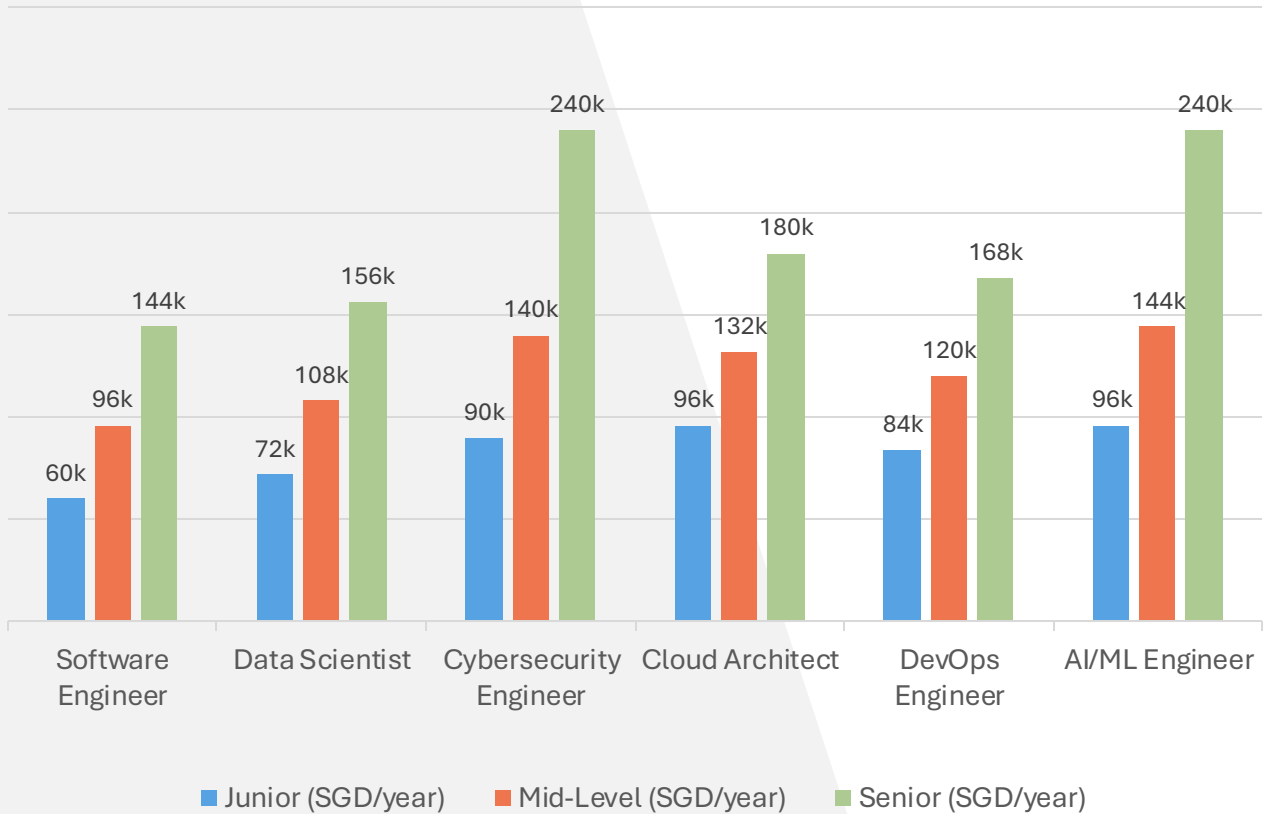
Offer Differentiators

- **Early-stage startups** typically offer lean cash packages but compensate with larger equity stakes, appealing to candidates who value ownership and long-term upside.
- **Growth-stage firms** strike a balance; cash salaries become more competitive, while equity slices shrink as valuations rise, reducing the potential for outsized gains.
- **Large tech companies** dominate on salary stability and benefits, with equity provided mainly as RSUs for retention rather than wealth creation.

Experience Matters

Salary gaps between junior, mid-level, and senior tech roles reflect differences not just in years of experience, but also responsibility and specialization.

Figure 4.3 Salary Levels per Seniority for In-Demand Roles



Source: PageInsights

- Junior professionals typically have 0–2 years of experience and focus on foundational tasks.
- Mid-level employees, with 3–6 years of experience, handle complex projects and often mentor juniors.
- Senior roles, requiring 6+ years (and sometimes 8+ for niche areas like AI or cybersecurity), involve strategic decision-making, architecture design, and leadership responsibilities.

These expanded scopes of work and accountability drive significant salary progression across the three tiers.

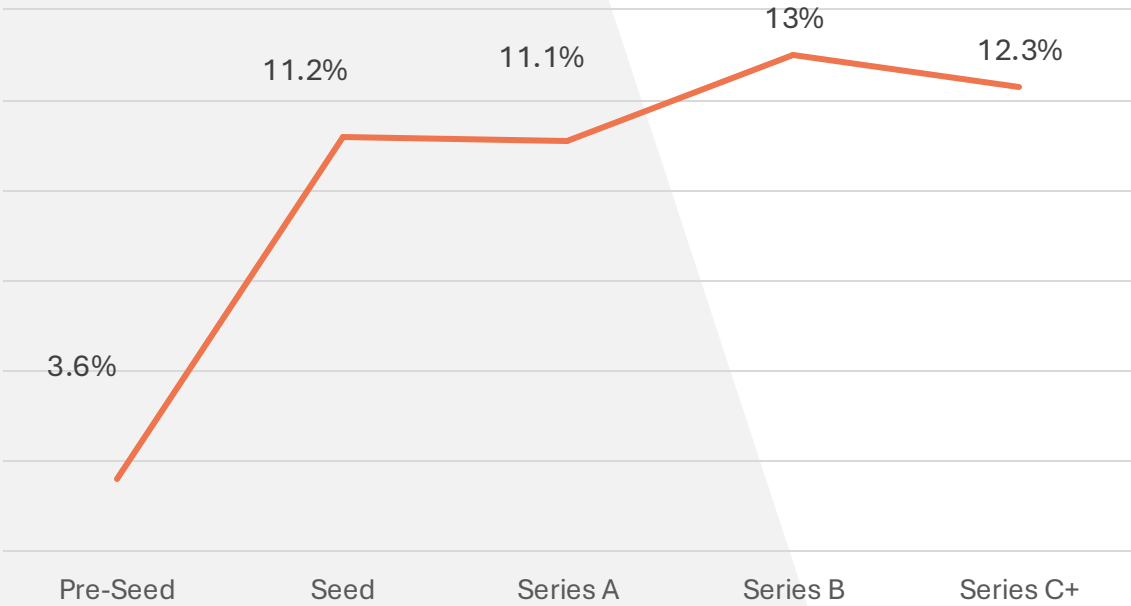
Key Insights

- Cybersecurity & AI/ML Engineers command the highest salaries at senior levels (SGD \$240K+).
- Software Engineers start lower (SGD \$60K) but scale significantly with experience.
- Mid-level roles generally see ~50% uplift from junior salaries, while senior roles can double or triple entry-level pay.

Equity Trends Across Growth Stages

Today’s candidates are increasingly looking for benefits that align with long-term financial security and ownership. While traditional perks like health insurance and flexible work hours remain top priorities, recent survey data shows that **two-thirds of respondents (67%) will consider stock options or equity** in lieu of lower base salaries. This reflects a growing desire for shared success, where employees benefit directly from the company’s growth and performance.

Figure 4.4 Average ESOP in APAC



Source: Carta 2025 Startup Equity & Workforce Report: APAC & ME

Pre-seed / Seed

- Larger option pools proportionally (typical 7–11% fully diluted at early stages in APAC); used heavily in offers to preserve cash.

Series A → B (Growth)

- Commonly 11–13% pool; grants smaller % per hire but higher absolute value. Data shows ESOP allocations stabilise as companies mature.

Late stage/Pre-IPO

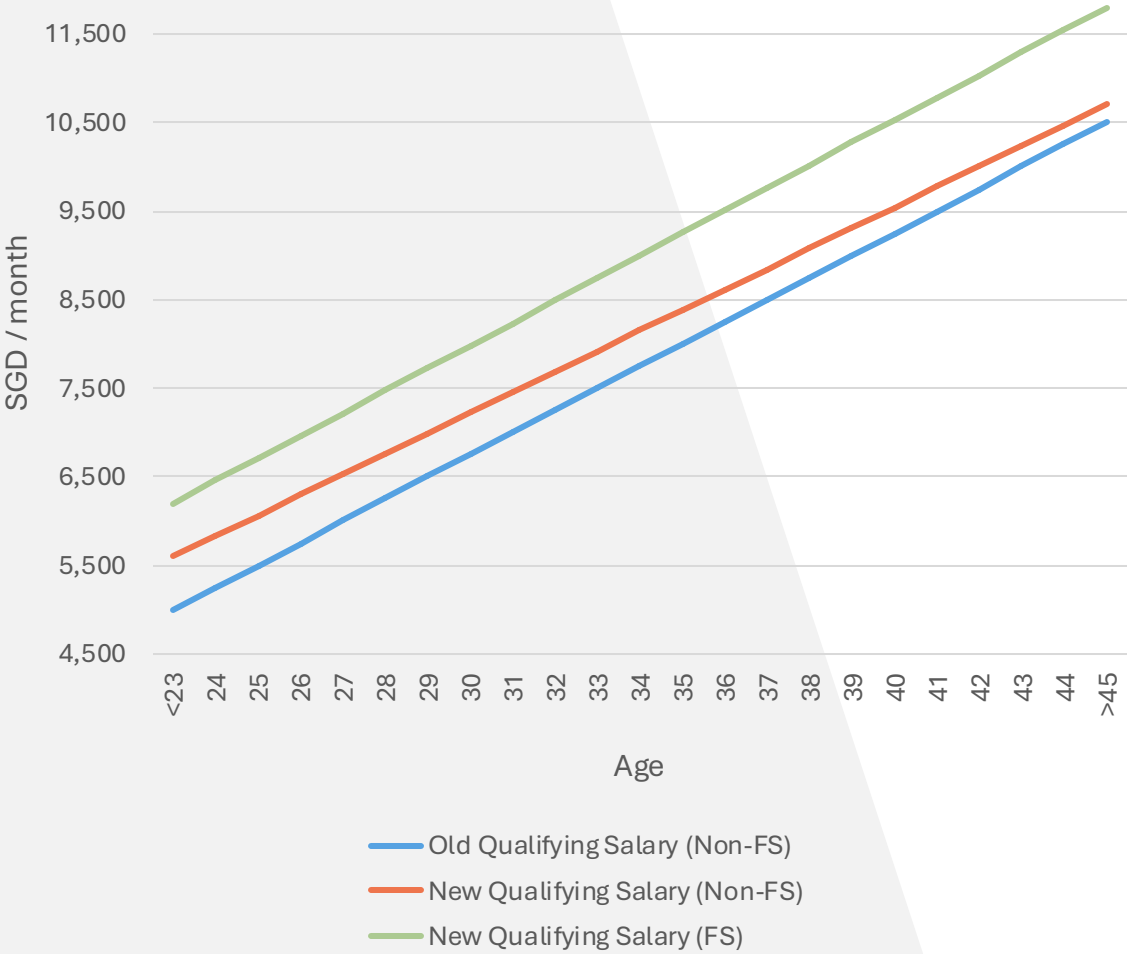
- Smaller % of FD equity per hire but higher strike / potential value. Some employees prefer cash + predictable bonuses over speculative equity.

Effects of Regulatory Change

The evolving regulatory landscape is adding complexity to compensation strategies. This is especially true for businesses that hire foreign talent at the junior to mid-level.

New EP qualifying salaries underscores the tension between merit-based rewards and compliance-driven adjustments, especially when employers must also consider other requirements: Qualifications, Diversity (i.e. nationality) and Support of Local Employment.

Figure 4.5 EP Qualifying Salaries



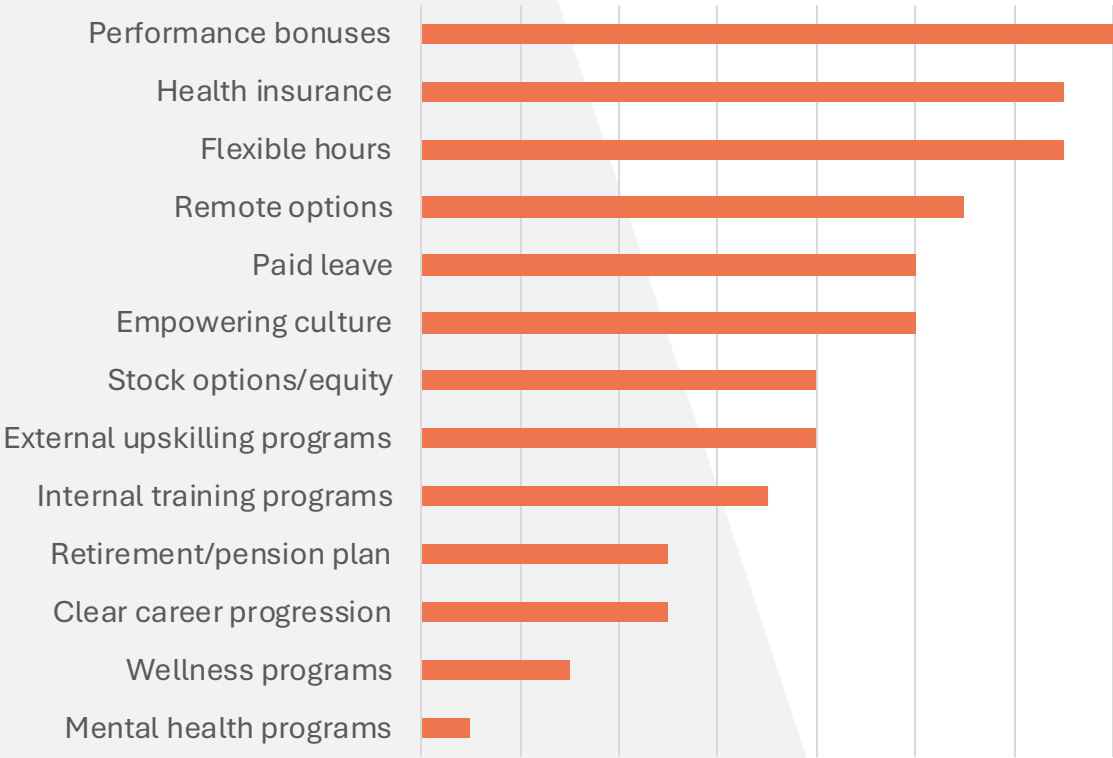
Source: Singapore Ministry of Manpower

The Total Package

When planning a total rewards structure, remember that job-seekers in Singapore’s tech industry place significant value on non-monetary benefits.

Our survey shows that performance bonuses top the list but is followed closely by health insurance and flexible work hours. Remote work options and an inclusive, empowering company culture also rank highly, highlighting the growing importance of holistic compensation packages that support both financial and personal well-being.

Figure 4.6 Ranking: Important Benefits to Job-seekers



Source: SFA Talent Survey 2025



“We conduct compensation review at least twice annually to maintain competitiveness and market alignment. In today's competitive talent landscape, it is common for leading organizations to extend competitive packages to attract and retain exceptional talent.”

Anonymous
Head of Recruitment, Global Fintech

Call to Action



Rebalance Total Rewards

Combine financial and non-financial incentives to boost engagement.



Make Bonuses Transparent

Tie performance rewards to clear, measurable outcomes.



Prioritize Wellbeing & Flexibility

Offer flexible working model arrangements, mental health support, and inclusive culture to retain talent.



Tailor Equity Strategy

Offer meaningful ownership especially in early stages to attract entrepreneurial talent.



Monitor Regulatory Shifts

Stay ahead of changes in regulations. This is especially true for companies that hire foreign talent – keep track of EP salary changes to avoid compliance-driven pay hikes.

A low-angle, upward-looking perspective of several tall, modern skyscrapers reaching towards a clear blue sky. The buildings are constructed with a mix of concrete and glass, featuring repetitive window patterns. Overlaid on the entire scene is a white, interconnected network of thin lines, resembling a digital or neural network. At the points where these lines intersect, there are small, glowing orange-yellow light sources, creating a sense of energy and connectivity. The overall composition conveys themes of technology, urban development, and forward progress.

Fintech: Then, Now & Ahead

A Decade of Fintech Talent Evolution

	Typical in 2015	Emerging in 2025	What has persisted?
Skills & Hiring Criteria	Heavy reliance on formal degrees, traditional credentials. Less emphasis on “real-time” tech skills in hiring.	Strong shift toward skills-based hiring , especially for AI, data analytics, cybersecurity. Alternative credentials (certs, bootcamps) gaining ground. (payments.com)	Technical competency, domain knowledge (finance + some tech), and track record still matter. Soft skills (communication, teamwork) remain relevant.
Technology & Role Types	Many roles were more focused on traditional finance operations, legacy systems, product roles less embedded with cutting-edge tech. Blockchain and AI were nascent or exploratory.	Rise of roles tied to AI/ML, agentic AI, fraud detection via AI, embedded finance, blockchain/Web3/DeFi roles. (wns.com)	Fintech still requires strong understanding of regulation, compliance, risk. Even early on, those were central. Also product, payments, operations always core.
Organizational Structure & Team Models	More centralized teams, likely full-time staff; fewer remote roles; less blending of outsourced or gig/contracted specialists.	More hybrid, distributed or remote work; augmented teams (mix of in-house + specialists); project-based hiring; global talent pools. (payments.com)	Leadership roles, especially in finance/tech intersect, remain crucial. Team management, cross-functional collaboration has always been needed.
Regulation / Compliance & Risk	Regulatory compliance always relevant in finance, but digital/reg tech/risk roles less technical and not always staffed with specialists.	Increasing regulatory scrutiny; demand for compliance & regulatory experts; data privacy; cybersecurity deeply embedded. (Odgers.com)	Need for risk management, regulatory literacy, compliance has always been a foundation in finance-adjacent roles.



“Technology is changing faster than organisations can update their job descriptions. Hence to stay updated and market relevant, we encourage our employees to choose their own learning paths whether it’s through conferences, certifications, or short-form content.”

Monica Divik Agarwal

Group Head of People and Talent, MoneyHero Group

A Decade of Fintech Talent Evolution

	Typical in 2015	Emerging in 2025	What has persisted?
Geographic & Market Trends	In 2015, Fintech innovation was more concentrated in US/UK/Western Europe, and fewer mature ecosystems in APAC/MENA etc.	Growth in Fintech ecosystems in regions outside traditional hubs; push towards cashless economies, embedded finance. In countries like UAE, Saudi Arabia, Malaysia, growth accelerated. (johnpartners.com)	Demand for financial services / payments / user-centric Fintech solutions always existed; regional differences slower but always present.
Talent Gaps & Challenges	Talent shortage existed but less severe or less specialized; roles were less fast-evolving, hence slower to require new skills; compensation bands narrower.	Significant shortages of talent in AI, data science, cybersecurity, cloud architecture; long time-to-hire; high compensation expectations; high attrition when career development or compensation insufficient. (shrm.org)	Companies have always struggled a bit to find the “perfect fit,” balancing domain + tech skills; retaining talent has always been about growth opportunities and reward.
What’s Next? Projections & Signals for Next ~10 Years	N/A	Expect even more autonomous AI systems, deeper integration of embedded finance, super-apps, stronger regulatory frameworks around AI and DeFi; growth in remote/global hiring; rising importance of continuous learning/upskilling; DeFi literacy. (wns.com)	The cycle of innovation + regulation, skill gaps, technological shifts will persist; finance/tech interface will continue to drive new roles.

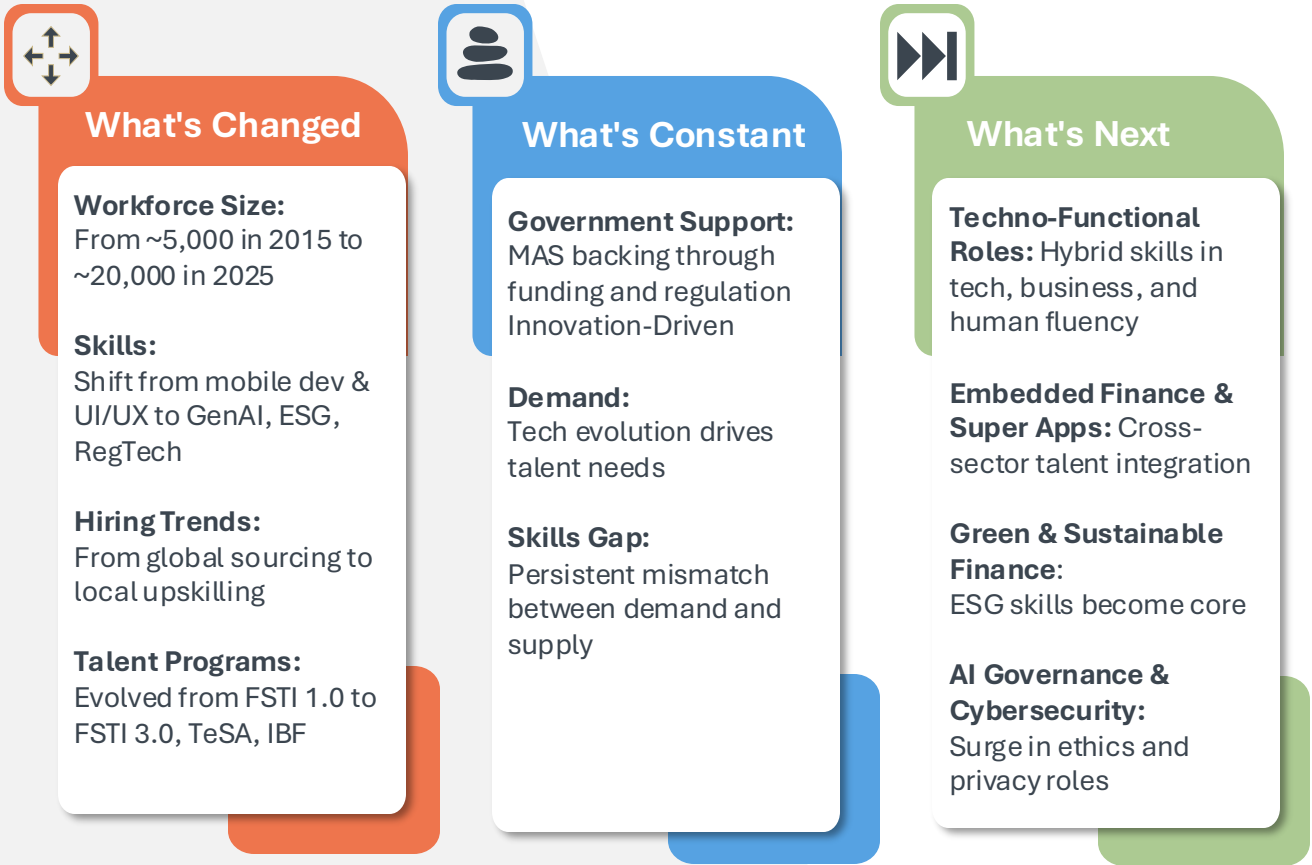


“Generally, the sentiment towards the tech sector remains positive despite its heightened competitiveness and fears of decreasing job security. For most students, personal growth towards their longer-term career ambitions is a higher priority”

Lucas Immanuel Tok

Deputy Senior Director, Business and The Creatives Cluster Director, School of Business

Looking Back, Looking Forward



Fintech Growth Then and Now

Singapore’s Fintech success traces back to 2016, when the **Monetary Authority of Singapore** launched the **Financial Sector Technology and Innovation (FSTI)** scheme to fund financial innovation. According to Savills World Research’s 2023 Tech Cities Index, Singapore is now a leading global Fintech hub and Asia’s top Fintech centre. Payments (23%) and Blockchain (21%) lead in sector funding, while Alternative Lending has declined due to rising interest rates. Key companies like Airwallex, Nium, Thunes, and Aspire are headquartered here, and many international Fintechs choose Singapore as their regional base for Asia-Pacific.



"Teams with diverse experiences, expertise and mindset are the ones who will shape the future of finance. Technologists and bankers who bring curiosity, empathy, and the courage to challenge convention will be the driving force behind financial innovation that reaches and serves everyone."

Pei-Si Lai
Group Chief Executive Officer, GXS Bank

Fintech Horizons: Emerging Themes and Talent Implications

AI-AUGMENTED FINANCIAL SERVICES

- AI will become foundational across payments, lending, wealth management, and compliance. Generative AI will power hyper-personalized financial advice, autonomous agents, and real-time fraud detection.
- **Talent Implication:** Demand will surge for professionals with AI fluency, data science, and model governance skills. Roles will shift from execution to orchestration; managing AI systems, interpreting outputs, and ensuring ethical use.

DIGITAL ASSET & TOKENIZATION INFRASTRUCTURE

- Tokenized securities, programmable money, and blockchain-based settlement systems will redefine capital markets and cross-border finance.
- **Talent Implication:** New roles will emerge in smart contract development, digital asset compliance, and token economics. Legal, risk, and tech teams will need to collaborate more deeply.

GREEN & SUSTAINABLE FINTECH

- ESG scoring, carbon tracking, and climate risk analytics will be embedded in financial products. Green finance will be automated and scaled via FinTech platforms.
- **Talent Implication:** Professionals will need to blend financial acumen with sustainability literacy; understanding climate data, ESG frameworks, and impact metrics.

EMBEDDED FINANCE & FINTECH-AS-A-SERVICE

- Financial services will be modular and embedded into non-financial platforms like e-commerce, logistics, travel, and healthcare.
- **Talent Implication:** Product, engineering, and partnership teams will need to design APIs, manage integrations, and ensure compliance across diverse ecosystems.



Key Takeaways & Conclusion

The Fintech Talent Blueprint

Singapore presents a compelling case for companies seeking to build high-performing, globally competitive teams. With its strategic location, world-class infrastructure, and business-friendly policies, it stands shoulder to shoulder with global tech hubs such as Silicon Valley, London, and Berlin.

Ranking 5th globally for innovation and leading in policy and infrastructure, Singapore is home to 24,000 startups and 34 unicorns, positioning it among the world's top 10 tech hubs. Unicorns such as Nium, bolttech, and Airwallex have successfully scaled internationally from Singapore, proving its strength as a launchpad for global expansion.

While operating costs may exceed those of neighbouring markets, Singapore offers unmatched value in efficiency, talent quality, and connectivity. In an era of fluid talent movement, top professionals command a premium everywhere. The key lies in smart allocation; keeping mission-critical work close to your growth engine. With stable regulations, a highly skilled workforce, and top global rankings for ease of doing business, Singapore remains a high-ROI choice.

To stay competitive, employers must evolve their hiring philosophies. The war for talent is intensifying, and academic pedigree alone no longer suffices. A skills-first mindset is essential; embrace diversity and rethink how you assess potential. As roles evolve rapidly, hiring criteria must keep pace. Invest in rotational programs, bootcamps, and partnerships with Institutes of Higher Learning to build sustainable talent pipelines. Offer competitive compensation, remuneration remains a key driver. But beyond pay, create growth platforms, support mental well-being, and foster inclusive, bias-free hiring. Partner with recruiters who truly understand your space. Above all, ensure leadership is tech-fluent and mentorship-driven to nurture the next generation.

In an era of hyper-personalization, authenticity matters. Reflect on your career journey; where you've been, where you're headed, and what drives you. The world of work is evolving, and so should you. Craft your story intentionally, align it with your target organizations, and continuously upskill. Showcase your capabilities through personal projects or open-source work and let your output speak for itself.

Internships aren't just résumé fillers; they're gateways to networks. Despite AI's growing role in recruitment, referrals remain powerful. Build and nurture relationships with recruiters, peers, and mentors. Regardless of seniority, stay hands-on. The most impactful leaders roll up their sleeves, understand the tools, and lead by example.

In summary, whether you're an employer, educator, or job seeker, the future belongs to those who are adaptable, authentic, and forward-thinking. Singapore offers a unique platform to build, scale, and thrive in the global tech economy. If you're ready to seize it.

Employers: Building Future-Ready Tech Teams

Hire for Mindset, Not Just Pedigree

Look beyond Ivy League labels. Prioritize adaptability, grit, and domain fluency. The best teams are not always the ones with the fanciest degrees; they're the ones that can learn fast, adapt faster, and execute with precision. Be flexible in your hiring criteria and make it truly skills-based. Use structured, bias-free hiring practices and partner with recruiters who have deep, diverse networks.

Build Internal Agility and Industry Alignment

Invest in rotational programs, bootcamps, and AI literacy initiatives to foster cross-functional depth and resilience. Collaborate with Institutes of Higher Learning (IHLs) and training providers to co-design modules that reflect real-world FinTech challenges such as tokenization, embedded finance, and ESG analytics. These initiatives not only future-proof your workforce but also ensure your teams are aligned with the evolving demands of the industry. Consider hiring a contractor if the skilled resource you need is out of your cost range.

Champion Wellbeing and Growth

Offer mental health support, clear career maps, and continuous learning platforms. Be prepared to compensate competitively for top talent and regularly evaluate your compensation structures to stay aligned with market expectations. People still care deeply about pay but they also want to grow, feel valued, and be part of something meaningful.

Lead with Hands-On, Tech-Fluent Mentors

The best teams will be those that blend technical excellence with strategic curiosity and are led by hands-on, tech-fluent mentors. In a fast-evolving tech landscape, leadership must be both visionary and operational. Leaders who can roll up their sleeves and guide teams through complexity will be the ones who inspire loyalty and drive innovation.

Plan for the Long Game

Identify the core skills your business will need in the next 3–5 years. Build talent pipelines through partnerships with IHLs, offer rotational programs, and invest in upskilling initiatives. Create platforms for continuous development and ensure your organisation is a place where people can grow, not just work.

Job Seekers – Authenticity & Agility in a Changing World

Craft and Align Your Story: Reflect on your career trajectory and articulate a narrative that connects your skills and aspirations to the mission and values of your target organizations. Stay ahead of industry trends, keep learning, and showcase your capabilities through projects, blogs, or open-source contributions.

Network with Purpose: Treat internships as networking accelerators, not just resume fillers. Despite AI-driven recruitment, referrals remain one of the most effective hiring channels. Build and nurture relationships with recruiters, peers, and mentors. Invest in those connections beyond the job hunt.

Stay Hands-On, Always: Regardless of seniority, demonstrate technical fluency and execution capability. Today's most impactful leaders lead by example; rolling up their sleeves, understanding the tools, and driving outcomes in a tech-driven world.

Institutes of Higher Learning - Deepening Industry Impact

Singapore's world-class education system; home to two of the top 15 global universities continues to shape a high-quality workforce and professional culture. This academic strength is a key reason why global companies choose Singapore as a regional hub. IHLs can build on this by aligning more closely with evolving industry needs.

Strengthen Industry Collaboration to Future-Proof Talent

IHLs already collaborate well with industry, ensuring graduates are job-ready. To stay ahead, they can co-develop future-focused modules in areas like tokenization, embedded finance, AI governance, and ESG analytics. Encouraging creativity, grit, and innovation will better prepare students for cross-functional roles in a fast-changing economy.

Expand Global Exposure and Real-World Readiness

Longer, immersive internships can bridge the gap between academic learning and practical application. Collaborations with international institutions will expose students to global standards and prepare them to lead in a competitive global workforce

Appendix



Figure 3.2 Types of roles talents applied for

	Leadership / Management 32%
	Commercial (e.g., Sales, Marketing) 20%
	Support / Operations 18%
	Product Management 16%
	Technical (e.g., Developer, Engineer) 11%

Figure 3.4 Skills talents believe will be most important in the next 1 year

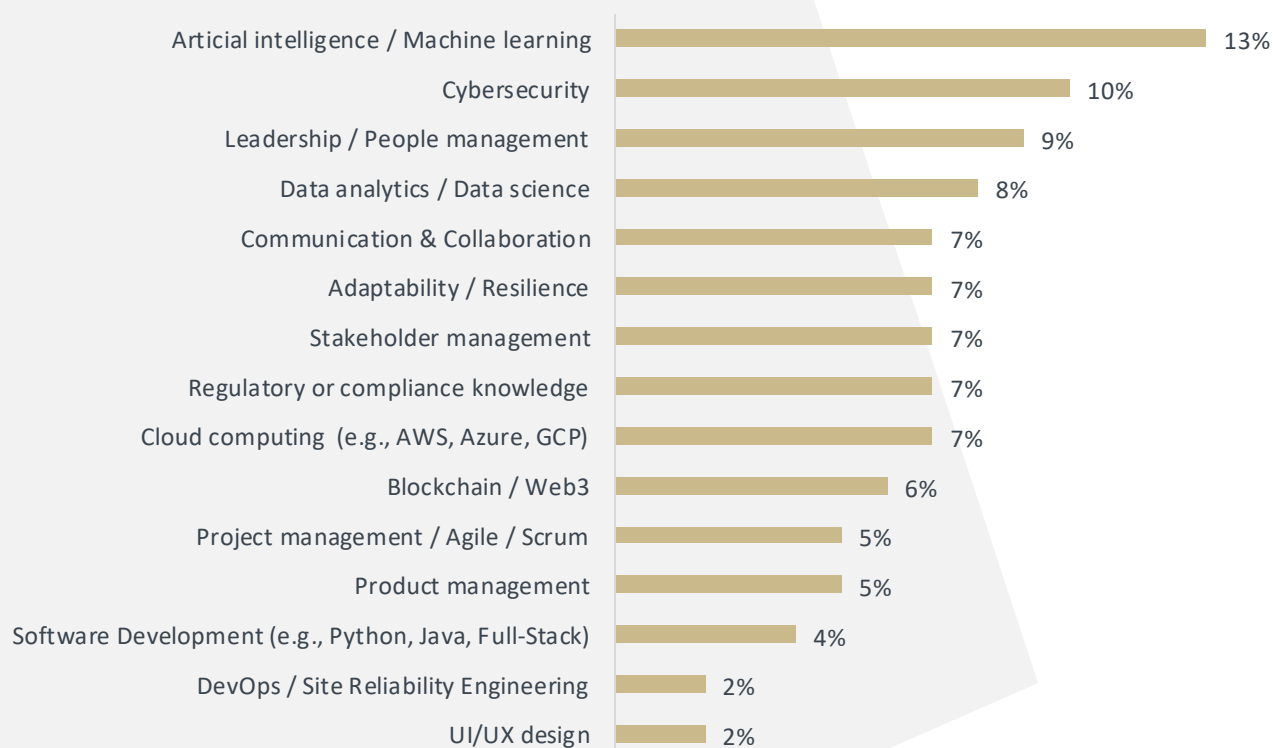


Figure 3.7 Push factors that influence employees'/talents' decision to look for a new job or consider changing roles

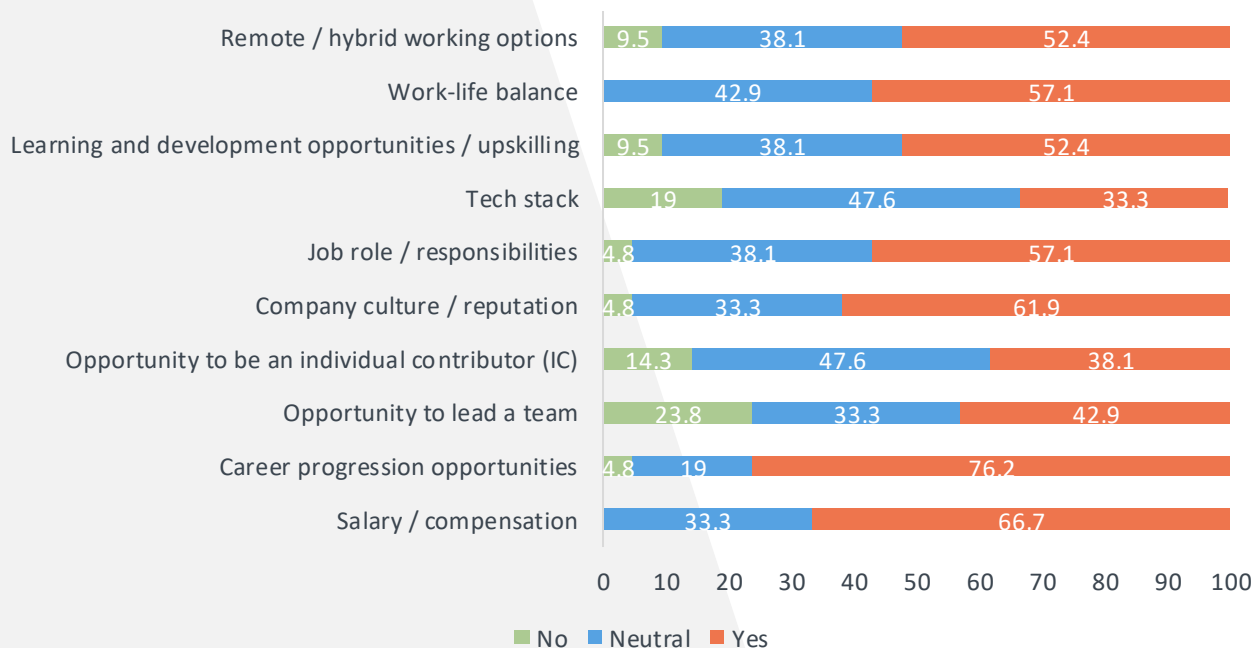


Figure 3.9 Top hiring strategies that are impacted by following factors

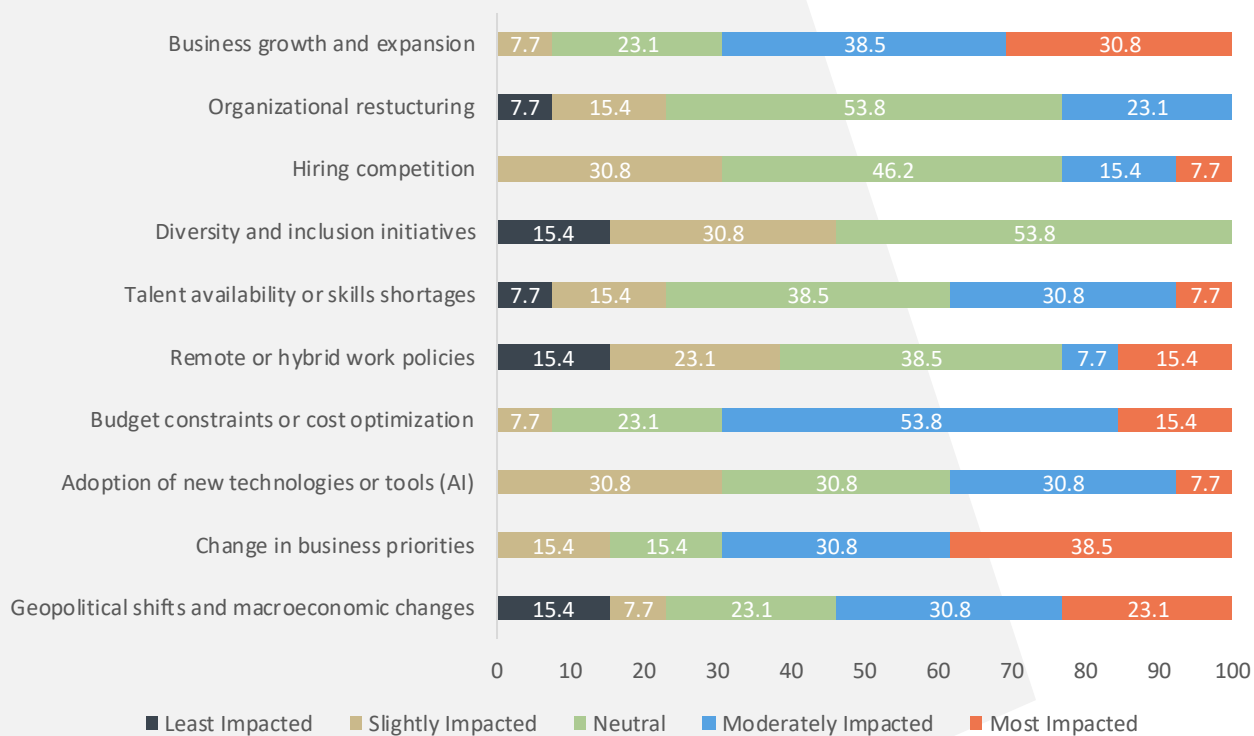


Figure 3.11 Top 10 hiring challenges identified by employers' comparison between 2024 and 2025



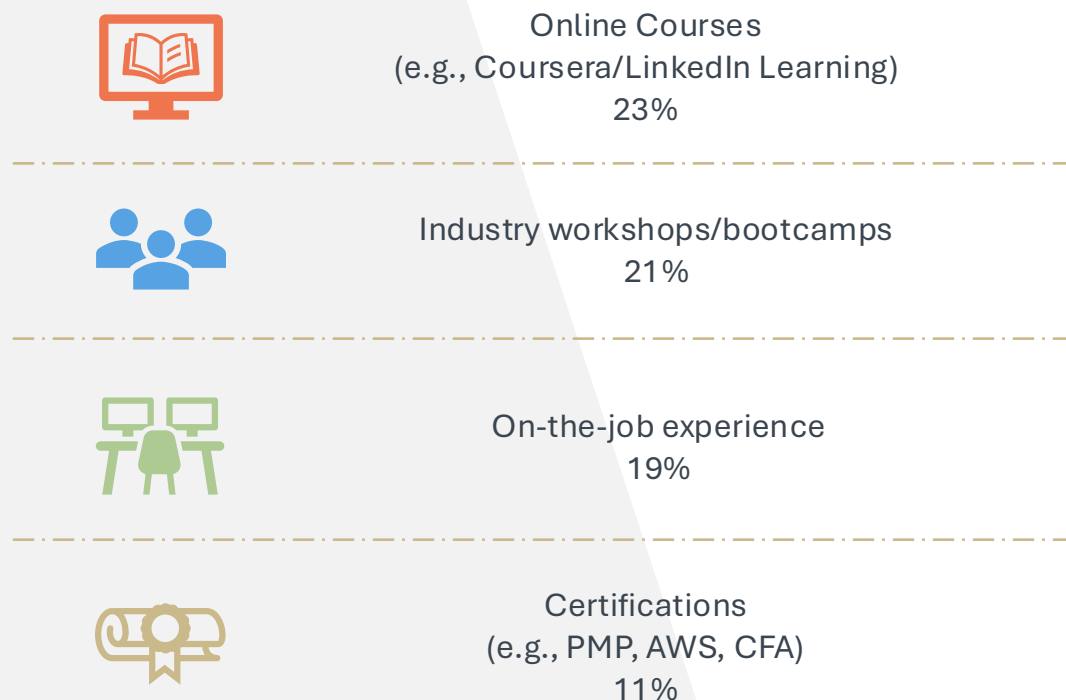
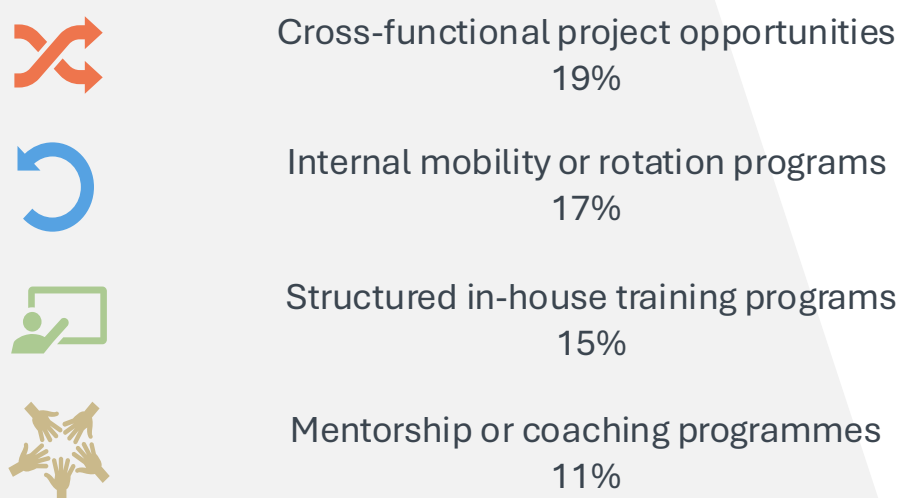
Figure 3.15 Talent's upskilling/reskilling efforts to meet industry demands**Figure 3.16 Top upskilling or internal development strategies fintech organizations have in place**

Figure 3.17 Work environment factors are most important employees to stay with a company long-term

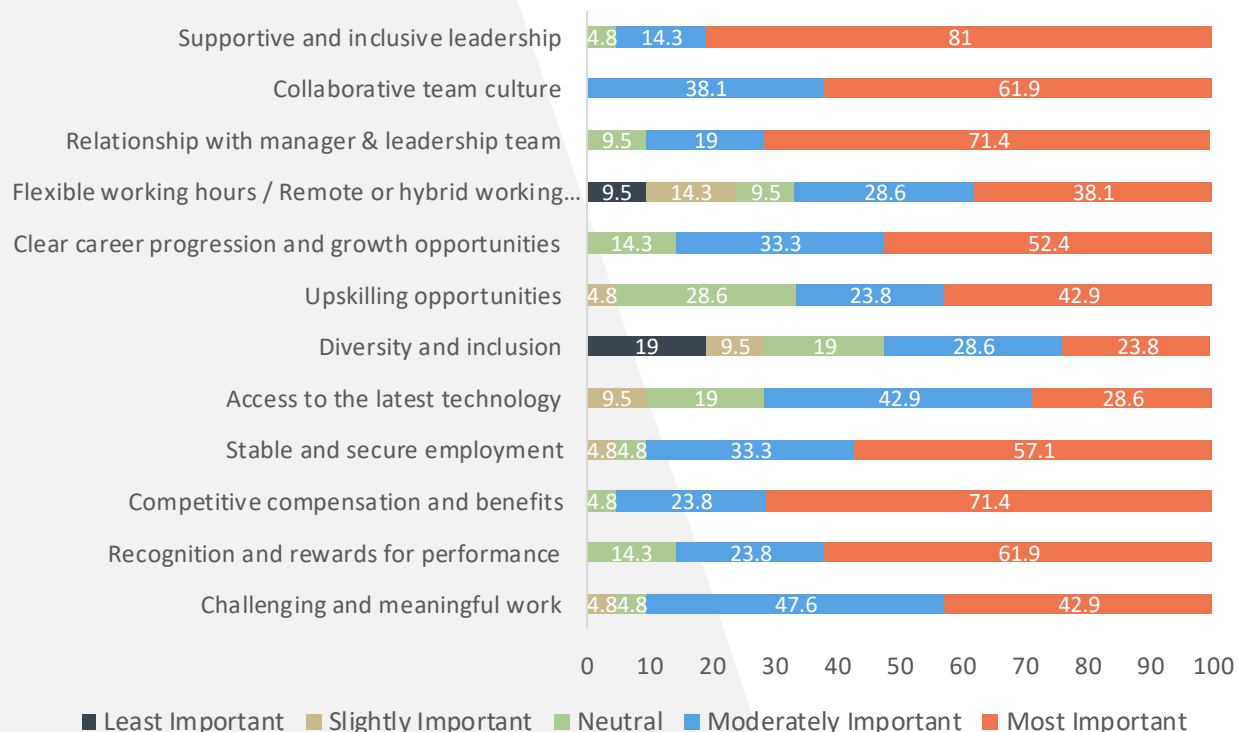
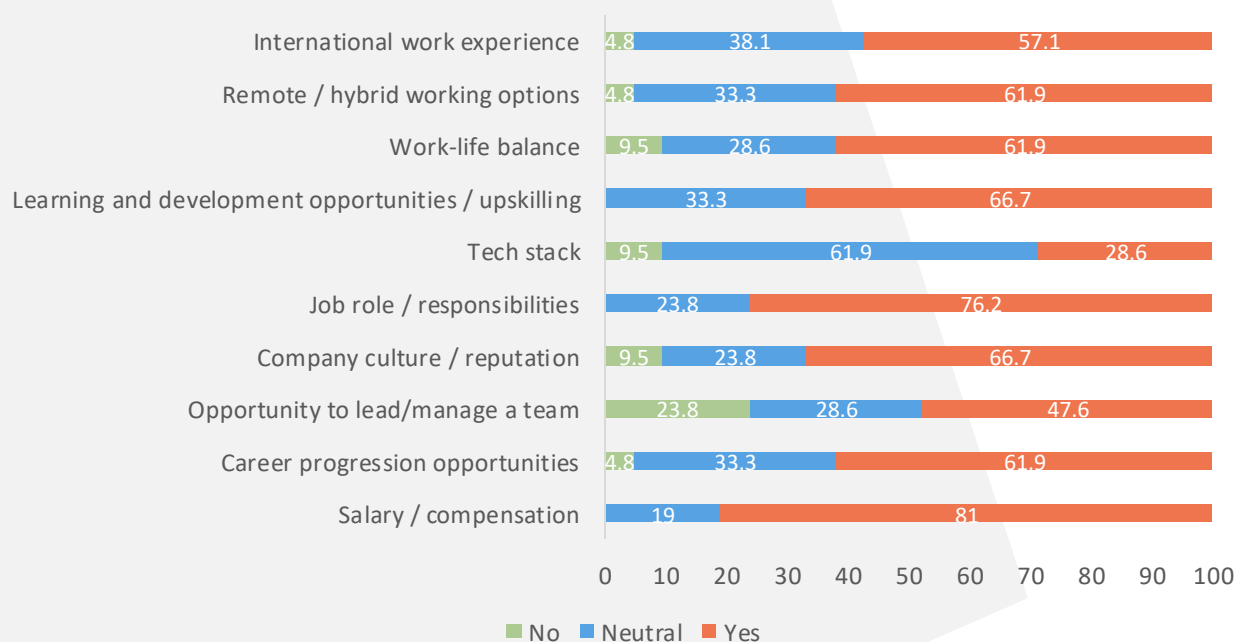


Figure 3.20 Pull factors that influence talents decision to apply for another role



Interviewees

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Global Head of People & Culture, Prex Technologies

Clarissa Wang

Head of People, Endowus

Eric Barbier

CEO, Triple-A

Hassan Ahmed

Singapore Country Director, Coinbase

Isabel Naidoo

Chief People Officer, Wise

Ivaylo (Ivo) Kolev

Group Chief Data & Product Officer at CTOS Digital and Executive Director at CTOS International

Joel Yang

Director, School of Infocomm Technology, Ngee Ann Polytechnic

Lucas Immanuel Tok

Director, School of Business, Singapore Polytechnic

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