

2025

Women CMOs in Fintech Report: **Expanding Influence and Redefining Marketing Leadership**



Amplifying the Voices of Women CMOs in Fintech

Now in its fourth year, The Fletcher Group's Women CMOs in Fintech Report continues to spotlight the women shaping the future of marketing in fintech. Across corporate America, McKinsey reports that women now hold 29% of C-suite roles, up from 17% a decade ago. It's progress, but not parity.¹

The picture is similar in fintech, but marketing stands out as an area where women are leading with real influence. Not only are they building some of the industry's most recognizable brands, but also redefining what marketing leadership looks like, driving growth, shaping business strategy, and even charting a future course toward CEO positions.

This year's report dives deeper into how the fintech CMO role continues to expand. Today's leaders are taking on broader mandates that span the organization, proving their teams' impact on revenue, and playing an integral role in adopting generative AI within marketing and across organizations.



INSIGHT 1

The CMO Role Continues to Expand

Fintechs operate in a highly sophisticated space, and core differentiators are often deeply technical, nuanced, or difficult to explain. CMOs must translate their products into digestible stories while building credibility across a wide ecosystem of partners.

At the same time, many fintech solutions have become commoditized, making differentiation especially difficult. Standing out means leaning into trust, staying relentlessly customer-obsessed, and proving how the brand solves problems in ways competitors can't.

These are no easy tasks. And today, the scope of the CMO role is expanding even further as marketing leaders take on new responsibilities. 91% of the CMOs we spoke with say their role has expanded in recent years.

91%

of CMOs say the scope of their role has expanded



How is the CMO role evolving?

Cross-functional alignment has become a defining feature of the modern CMO, with leaders impacting many vital functions across the entire business.

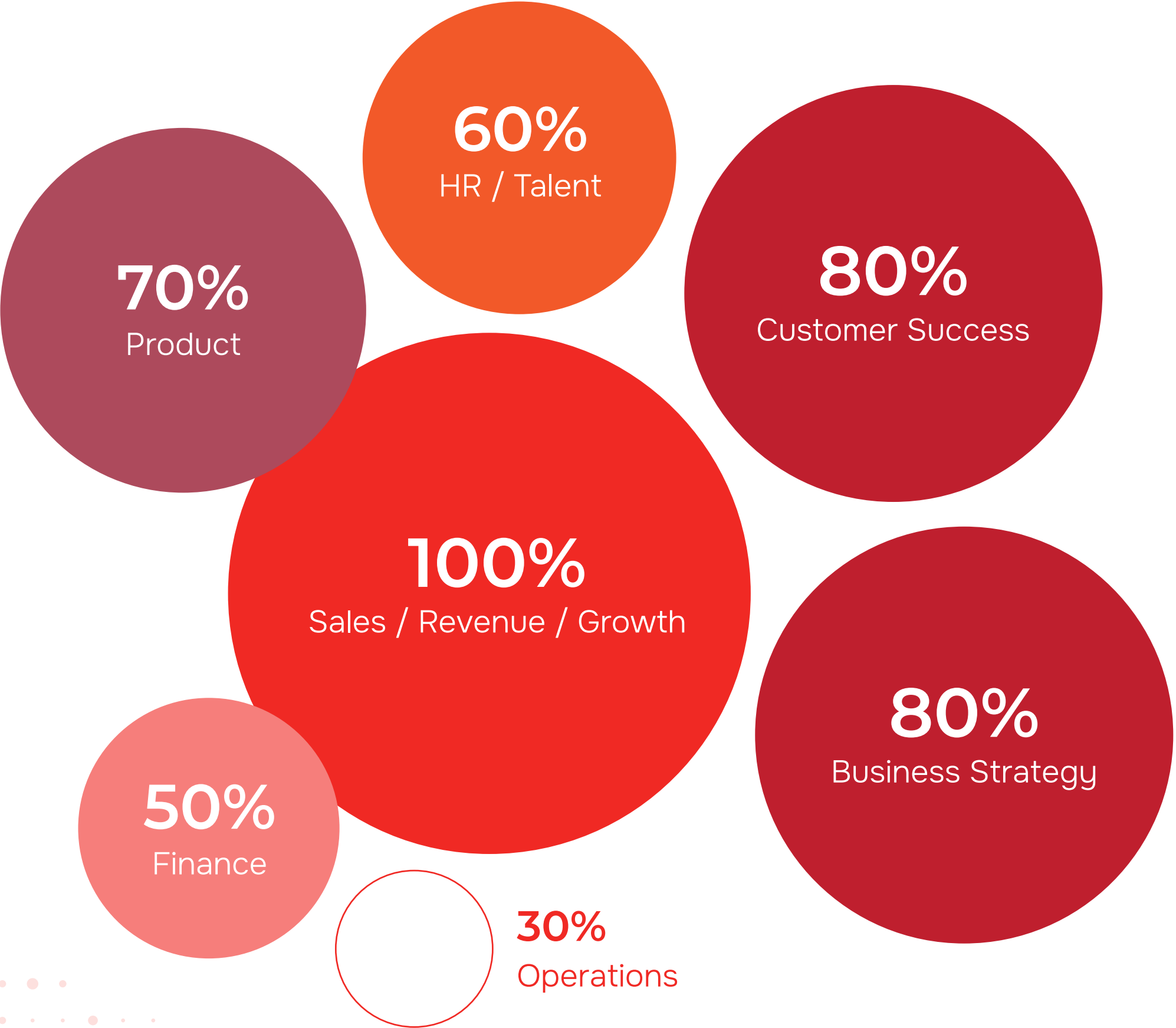
It's no surprise that all CMOs collaborate with sales. **What stands out is how that sales alignment is becoming even tighter for some leaders.** One CMO noted that their BDR team now sits under marketing to keep messaging and sales activity aligned with quarterly priorities. Others pointed to more frequent pipeline reporting. Another described taking greater ownership of conversion metrics, with marketing responsible for how leads progress into booked meetings.

CMOs are also leaning into a more strategic use of data, using insights to deliver more personalized communication and engagement across the customer journey.

Building on what we heard in 2024, **CMOs are increasingly being seen as growth leaders**, expected to prove marketing's impact on revenue, which is even more integral to their success.

CMOs have broad impact:

Percentage of CMOs who report direct influence over each business area



“It's no surprise that all CMOs collaborate with sales. What stands out is how that sales alignment is becoming even tighter for some leaders.”

The Revenue Mandate Intensifies: CMOs Double Down on Proving Growth Impact

This continues the trend we heard last year, when CMOs described the shift from marketing being seen as a support function to a growth function. And it's apparent that the days of lacking clear attribution to revenue are truly over.



All CMOs agree that proving marketing's impact on revenue is essential, but that it remains one of the toughest challenges in the industry.

When asked how effectively marketing leaders are demonstrating that impact across the industry, most agree there is still room for improvement. The obstacles range from fintech's complex, multi-touch buyer journeys to sales and marketing misalignment, and the fact that many of marketing's contributions, such as brand influence and trust-building, can be difficult to quantify.



CMOs are rising to the revenue challenge

Despite these challenges, CMOs are laser-focused on succeeding in this area, leaning into a range of strategies.

A top priority is more rigorous reporting, with sharper attribution methods to show how marketing influences revenue across the funnel. Many are prioritizing programs that move the pipeline and influence buying decisions, tying activities more closely to sales-related KPIs and ROI. CMOs are also working even more closely with sales, finance, and RevOps through shared goals and coordinated plans.

One leader shared that their team uses a “ROMI model” (Return on Marketing Investment), which helps marketing, finance,

and SMEs align on goals and understand why certain investments are required to achieve desired outcomes.

Improved access to data and AI tools are also helping here. Beyond tracking lead volume, CMOs are measuring attribution across multiple channels, tracking conversion rates, deal velocity, customer activation, retention, cross-sell, and even long-term customer success.

Finally, **marketers are now making a stronger case for brand as a growth driver**—elevating it beyond awareness by connecting brand consistency and clarity to trust, stronger partnerships, and higher-quality pipeline.

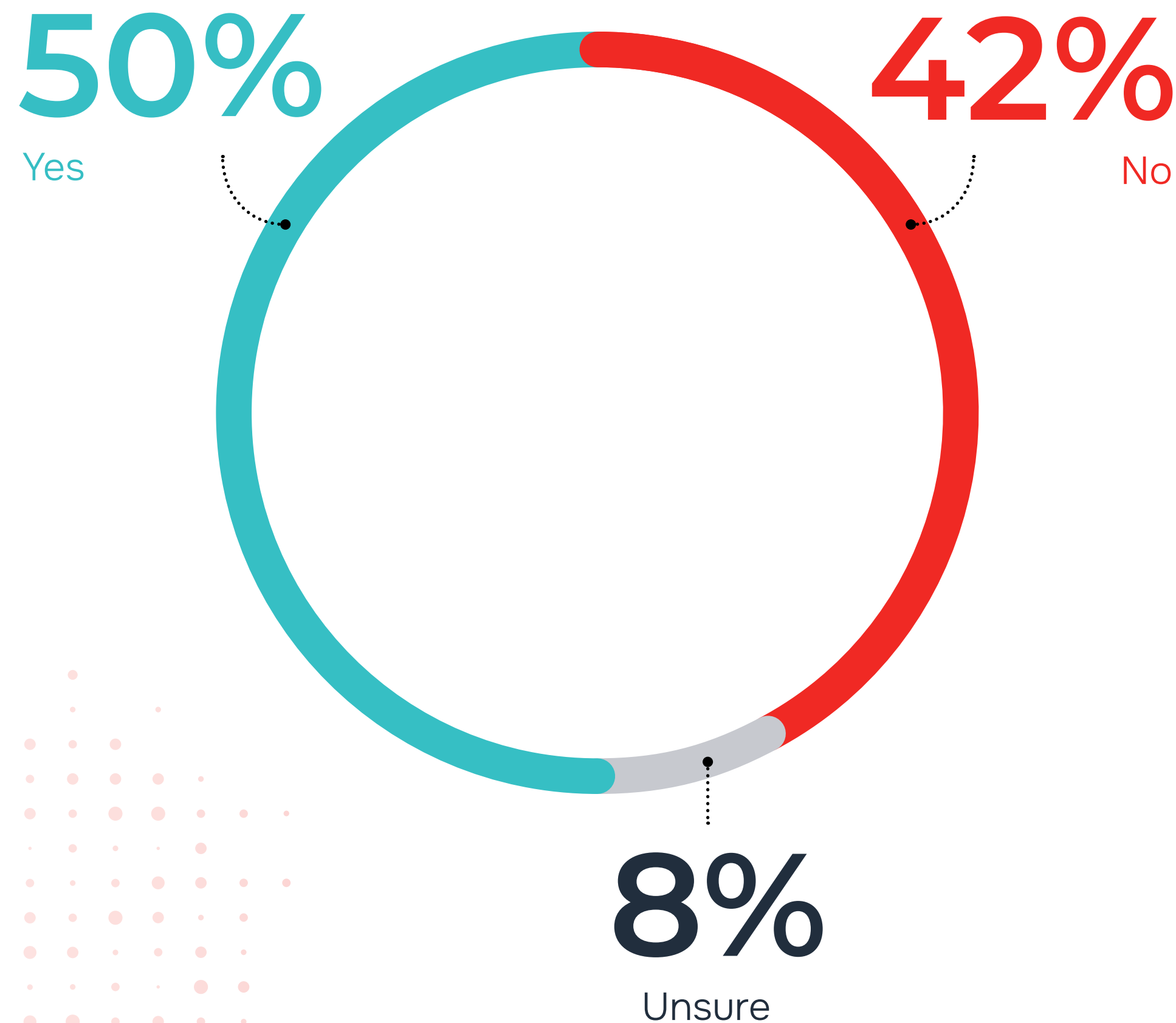


From CMO to CEO? These leaders are well-positioned for top leadership, but entrenched barriers remain

Few roles in the C-suite touch as many parts of the business as the CMO. From brand to customer to revenue, marketing leaders have a uniquely broad scope. In many ways, they seem tailor-made for the CEO role. Yet when we asked whether CMOs are on that path, the group was split.

This divide highlights both the advantages CMOs bring to the table—and the entrenched barriers that hold them back.

When asked whether CMOs are on a path to the CEO role, marketing leaders were split:



CMO strengths that translate to the top job

Leaders we spoke with pointed to several reasons fintech CMOs are -positioned for the job.

First, they excel at well-positioned collaboration and shift fluidly between long-term vision and day-to-day execution. **They stay very close to the customer, bringing a deep understanding of market dynamics and buyer behavior.** They track market trends and forecast new market needs and opportunities.

They also know how to align and inspire teams internally, build trust externally, and navigate complex stakeholder relationships. Together, these strengths give CMOs a holistic view of how the business operates.

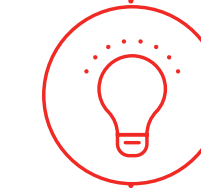


The barriers holding CMOs back

Entrenched perceptions make the CMO-to-CEO jump difficult. The industry tends to favor leaders with finance backgrounds and direct P&L ownership, and don't always see marketers as a driver of business strategy.

CMOs are also asked to solve a wide range of problems, often without the same investment given to other functions. Several noted the familiar refrain that “everyone thinks they are a marketer,” which can undermine their expertise. And while brand value is critical to long-term growth, it's been historically hard to quantify, as we've noted. Because of this, **CMOs know that they have to be their own best advocate**, merchandising their impact with key stakeholders, especially the CFO and CEO.

The good news is that these challenges also point to opportunity. By reframing how they demonstrate value, particularly around brand, revenue, and growth, CMOs can shift the narrative.



Five ways CMOs can build up to the top job:

01 Align with the CFO and CEO:

Build stronger partnerships at the top and speak these leaders' language.

02 Prove marketing's impact on growth:

Ensure marketing goals tie back to business performance and clearly quantify marketing's impact and ROMI.

03 Position the brand as a growth driver:

Show how the brand builds awareness and trust, deepens partner relationships, and improves pipeline quality.

04 Tell the marketing story:

Better articulate the marketing team's vision, mission, and value across the organization.

05 Flex their stretch muscles:

Take on projects outside of marketing to show strategic range and build readiness for broader responsibilities.

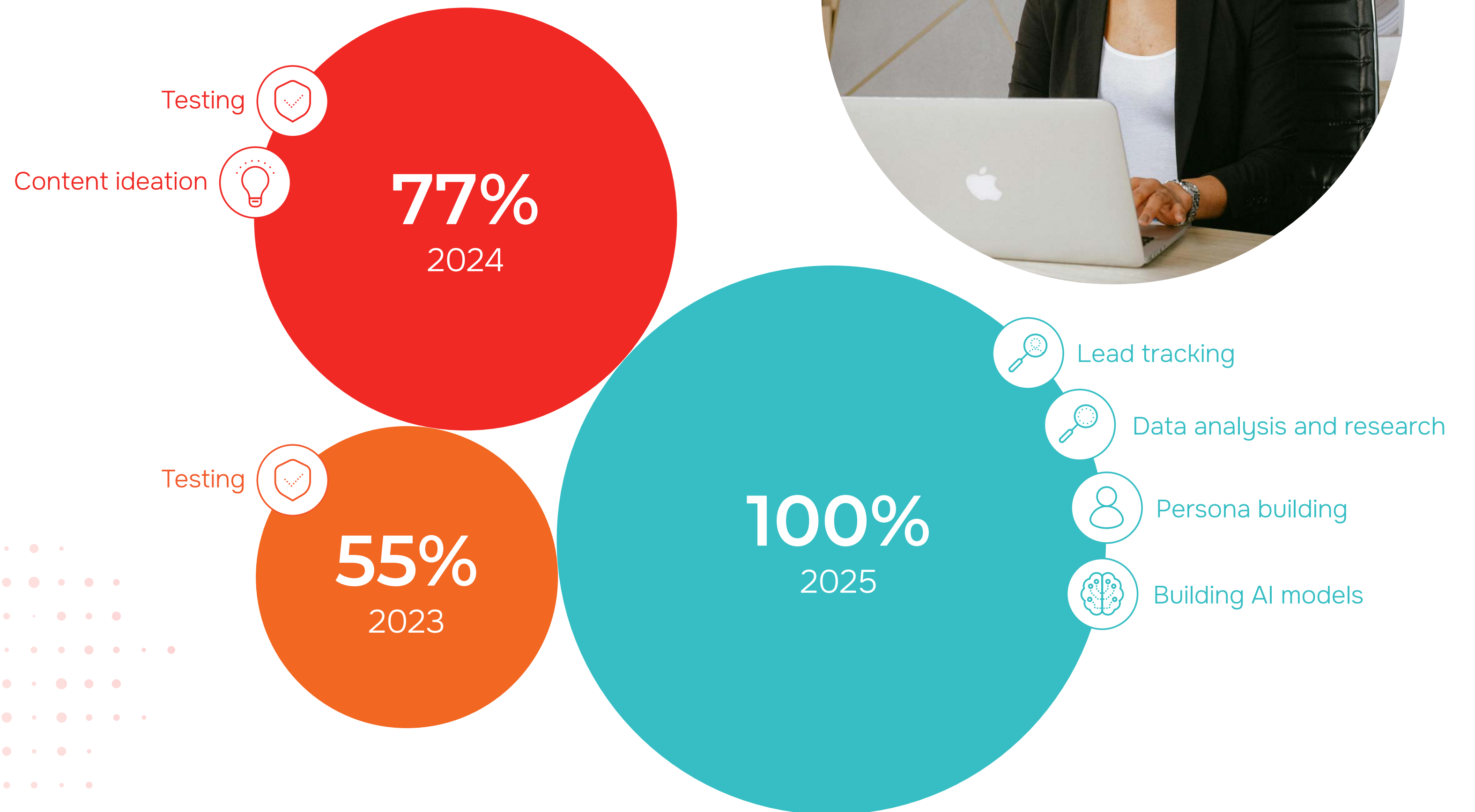
INSIGHT 4

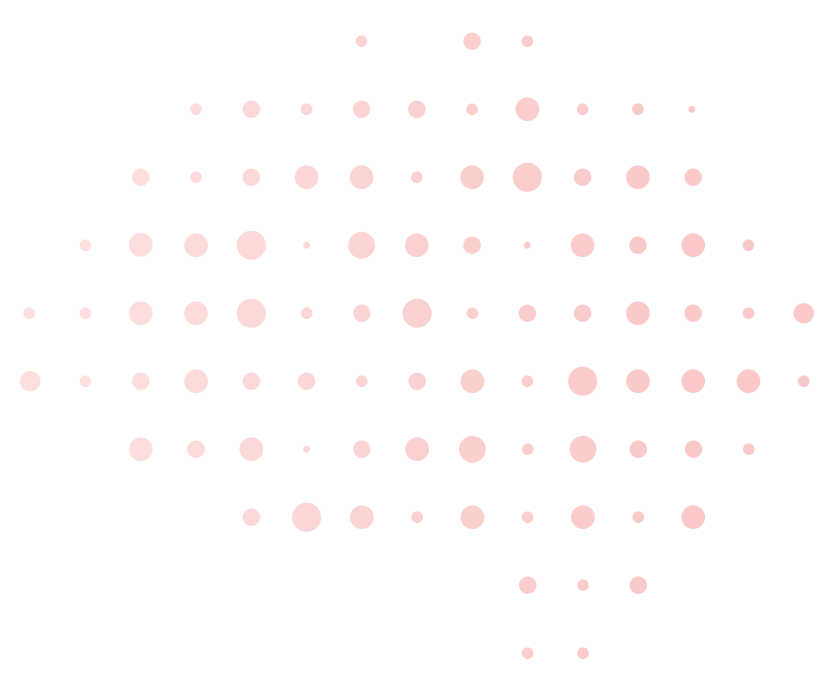
Embracing AI is a Defining Leadership Moment for CMOs

In only 365 days, the conversation around generative AI has shifted dramatically. In 2024, CMOs were primarily using AI to brainstorm content ideas or test capabilities without any formal processes in place. Today, **CMOs are leading the AI charge**, experimenting with how the technology can transform marketing, championing adoption across their teams, and shaping new strategies for the future.

Surging Growth in AI Use

What percentage of CMOs are engaging with AI?





Expanding AI use cases

While all of CMOs still use AI for content ideation, that's no longer the full story. Many CMOs are also applying AI in more strategic ways. Here's what we heard:

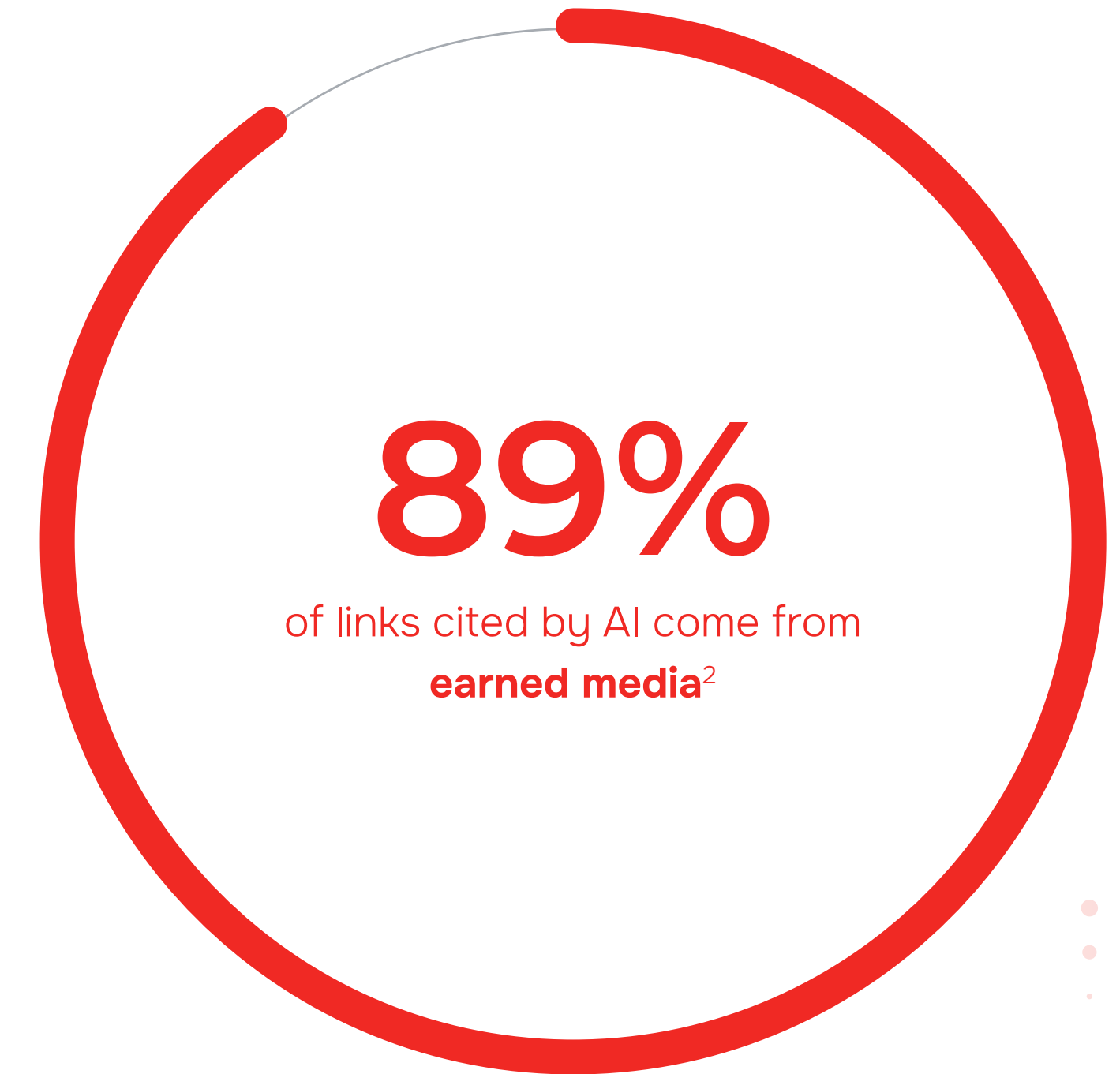
- 1 **Lead tracking:** CMOs are starting to attribute leads and pipeline from LLM-driven search.
- 2 **Data analysis and research:** AI is helping teams sift through data faster, uncover patterns, and accelerate market research.
- 3 **Persona building:** Leveraging existing buyer profiles within AI tools to refine messaging and go-to-market strategies.
- 4 **Building AI models:** AI as a content partner isn't new but CMOs and their teams are getting more sophisticated in their use, developing their own custom "GPTs" to reflect brand voice and using these tools as a creative partner for brainstorming, creating first drafts, etc.

LLM visibility: The next frontier for CMOs

Brand visibility in generative AI search is rising quickly on the priority list. And it's no surprise—website traffic is declining across the board and click-through rates drop nearly 50% when AI summaries appear. The buyer journey is shifting too. As prospects rely more on AI for research, they are entering sales conversations later, but better informed, and often with preconceived opinions or a short list of vendors.

Brands know they need to show up where buyers are searching—and show up the right way, with the right messages. To do that, some CMOs are **shifting priorities from traditional SEO to generative engine optimization (GEO)**, optimizing owned content and web copy for LLM models.

Earned media is also critical, with PR and thought leadership playing a big role. External sources give the brand validation, and since AI models pull heavily from non-paid coverage, those mentions shape how a brand shows up in summaries and rankings.



One CMO shared that by focusing on LLM search optimization—improving their website and visibility across trusted media and analyst channels—their search volume from LLMs grew by over 300% in six months.

Forward-thinking CMOs know that brands without a GEO strategy risk being invisible in AI search. Overall, embracing AI is shaping up to be a defining leadership moment for CMOs—those who lean in now will be better positioned to compete and lead future initiatives across their business.

Innovating with Rigor: CMOs Confront Shared AI Challenges and Lean into Knowledge Sharing

Embedding AI more deeply into marketing strategies is a difficult undertaking, especially with how quickly the technology is evolving. CMOs know challenges are inevitable and are navigating them thoughtfully.

The key is striking a balance: moving fast enough to innovate and compete, while maintaining rigor around privacy, security, and compliance. At the same time, they are carving out time for AI training and development.



The biggest hurdles with AI implementation

With AI, everyone is learning as they go. The leaders we spoke with pointed to a common set of challenges:

-  Data privacy and security concerns
-  Lack of internal expertise or training
-  Resource constraints
-  Difficulty measuring impact and success

At the top of the list for many CMOs is security. In response, CMOs are implementing appropriate guardrails and policies for various use cases, including AI for research or content-related tasks. CMOs emphasized the importance of rigorous fact-checking, validating sources, and human review of all outputs.

CMOs are leaning into AI knowledge sharing

When asked how their teams are approaching AI-related training and education, CMOs pointed most often to knowledge-sharing and team-led learning, which has become either a core or primary training method for many.

The approaches to knowledge sharing vary. For some, it's as simple as teammates experimenting with AI tools and sharing learnings. Others have formalized training programs, while a growing number are going further with dedicated AI task forces. One organization even hosts a company-wide AI hackathon, bringing together marketing, product, customer success, and revenue teams to explore how AI can be applied across the business.

Beyond internal training, some CMOs are supplementing with external resources like on-demand courses and certifications, including platforms like LinkedIn Learning.



90%

of CMOs rely on **internal team-led sessions and knowledge sharing** for AI training

80%

of CMOs say their teams spend an average of **1 – 5 hours per month** on AI training



We expect CMOs to **continue to deepen their AI engagement in 2026**, with many increasing their training, bringing in specialists, or partnering with agencies and consultants to accelerate AI success.

Building Trust in Fintech is Still a Moving Target, and AI Is Raising the Stakes

Trust has always been a cornerstone of fintech, born out of the industry’s mission to expand financial services to underserved markets. When asked how the industry is doing in earning that trust, most CMOs gave the sector a passing grade.

However, CMOs reminded us that in fintech, trust can be lost in an instant. Now, **fintech is entering a new era with AI, which is reshaping how people engage with financial services.** Against this backdrop, CMOs know the stakes are high.

How well is the industry earning consumer trust?

25% Very well

67% Moderate

8% Poor



Putting the customer first

For CMOs, the foundation of trust is being customer-obsessed—solving real problems and human needs rather than prioritizing dollars over people. And that is an ongoing priority, as building trust is never finished work; it requires constant reinforcement.

That foundation also depends on the human element. **Empathy, judgment, and care should be integral to how fintechs design products and customer experiences.** Simply put, in the era of AI, human connection has never been more important.

Transparency is equally critical. Customers need clarity on how products work, how their data is protected, and how AI is used. Leaders cautioned that simply “slapping AI on” risks eroding trust, while the real opportunity lies in using AI strategically and responsibly—in ways that strengthen confidence and deliver genuine value to the customer.

INSIGHT 7

Marketing Budgets are Increasing for the Majority of CMOs Heading into 2026: Where They're Spending May Surprise You

CMOs are heading into 2026 with more resources to work with. **75% reported that budgets are increasing**, and none are reducing their budgets.

The drivers vary across organizations, ranging from business growth and market expansion to the need to boost brand awareness, keep up with rising media costs, and test new marketing strategies, including AI initiatives.



Where budgets are going up

CMO spend varies depending on business goals. Some are increasing investment in analytics to better understand audience segments. Others are prioritizing brand building and storytelling—especially through PR, owned content, and video. A growing number are also experimenting with new strategies such as LLM search optimization.

An interesting trend we heard: despite all the focus on technology and AI, in-person events and human connection are more important than ever for connecting with prospects and customers. **Several CMOs highlighted a growing focus on smaller, more intentional events.**

While there is still a place for large events with high-cost booths, some leaders are prioritizing depth over breadth. Examples include hosting summits, partner-led events, executive forums, events within events, or other unique experiences designed to meet prospects and customers where they are. And while events can be time-intensive, CMOs agree the ROI justifies the investment.

Similarly, CMOs plan to continue investing in podcasts. This is an interesting shift from our 2023 survey, where CMOs were unsure whether creating podcasts was worthwhile.



What CMOs are doing less of:

This varied across CMOs, but some flagged **moving away from broad-stroke or generic marketing campaigns** in favor of more tailored approaches. These leaders are being more prescriptive in targeting their ICPs, doubling down on specific verticals to deliver greater relevance to buyers.

Other CMOs are **taking a hard look at paid search**, especially with the growing importance of GEO. They are also evaluating whether the use of other paid tactics, like display and banner ads, is worth the investment in 2026.

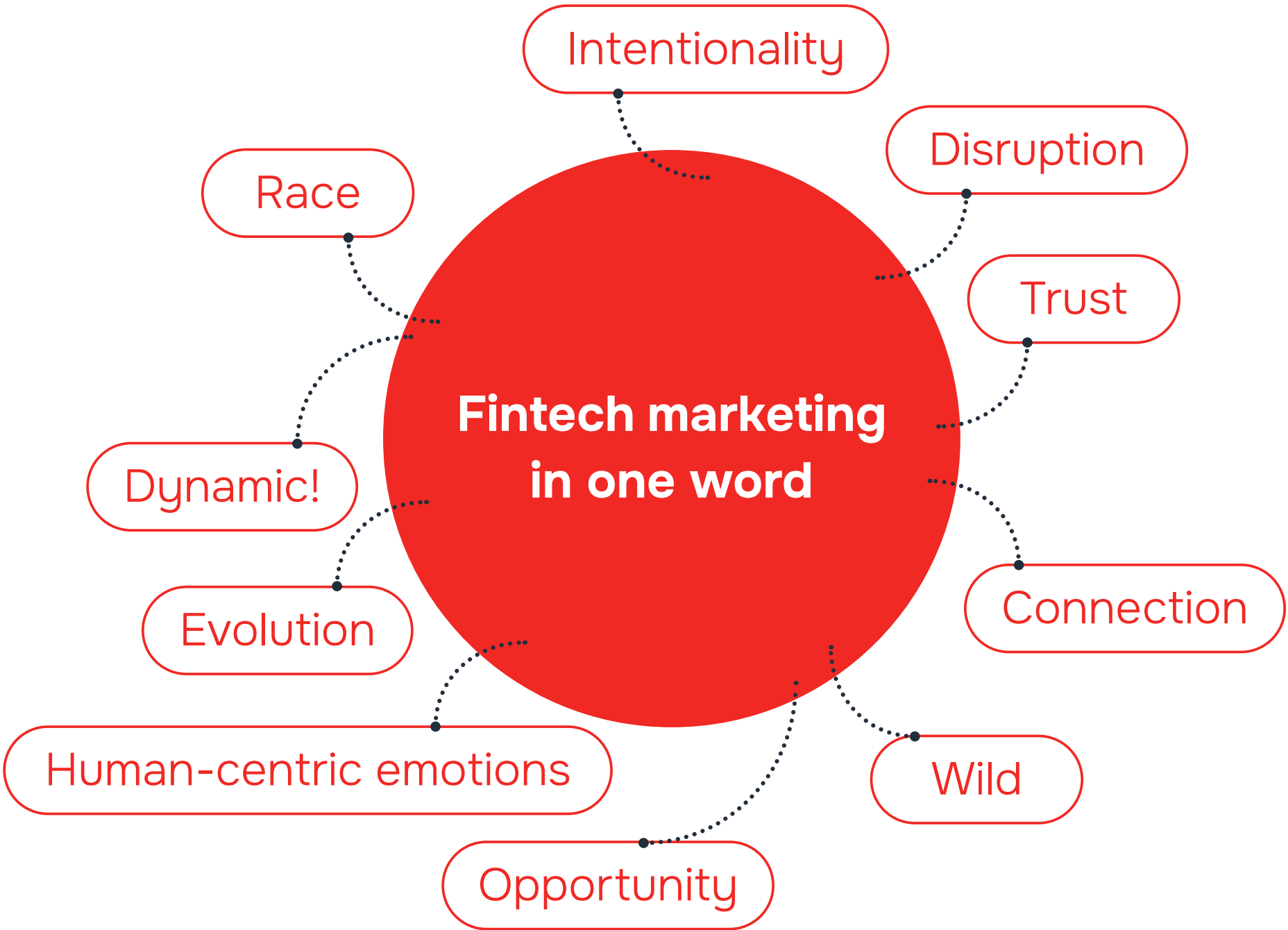


Conclusion:

As fintech evolves, so does the role of the CMO—but these women are leading, not reacting. They’re redefining leadership by driving growth, shaping business strategy, accelerating AI adoption, and building brand trust in an era of constant change.

The influence of the CMO now extends far beyond marketing. These leaders are helping shape the future of the fintech, setting new standards for marketing’s impact and charting a path for the next generation of women in fintech.

Learn more about [The Fletcher Group](#) and how we empower and amplify women’s leadership in fintech.



This is marketing’s moment to shine

➤ **Thanks to the dynamic group of marketing leaders who contributed their insights to this report:**

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- **Beth Starkey**, Chief Marketing Officer, CPI Card Group
- **Wendy Wills**, Chief Experience Officer, First International Bank & Trust
- **Alison Moore**, VP of Marketing, Galileo Financial Technologies



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To learn more about how we help marketing leaders bring their vision to life, visit fletchergroupllc.com.

1. Krivkovich, A., Field, E., Yee, L., & McConnell, M. (2024, September 17). Women in the Workplace 2024: The 10th-anniversary report. McKinsey & Company.
2. Dunleavy, K. (2025, August 13). What is AI reading? Takeaways from a report on AI brand visibility. Muck Rack.

