



What Your Fintech Startup Can Learn from Revolut, Stripe & PayPal



A marketer's
guide to
launching a
fintech

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An Introduction to Fintech in 2025

Launching a fintech is both exhilarating and unforgiving. The global fintech market is projected to hit \$324 billion by 2026, yet more than 70% of fintech startups fail within five years. The opportunities are massive, but so are the pitfalls. With regulators tightening their grip and customers expecting way more than before, one misstep can cost you everything.

That's why it pays to study the giants. Revolut, Stripe and PayPal didn't just disrupt finance, they rewrote the playbook. PayPal now processes over \$1.68 trillion in annual payments and serves 436 million users. Stripe handles a staggering \$1.4 trillion in yearly transaction volume, with half the Fortune 100 among its clients. Revolut, launched just a decade ago, has grown to 52 million customers worldwide, generating more than \$4 billion in annual revenue. Revolut has aggressive plans to continue to grow its customer base towards the 100 million milestone, while also rolling out new and innovative services to become the primary bank of choice for its customers.

But they didn't get everything right. PayPal faced regulatory challenges and trust issues in its early years. Stripe has wrestled with margin pressures despite its huge scale. Revolut has faced scrutiny over employee welfare, compliance and customer service. But their missteps are as valuable as their wins.

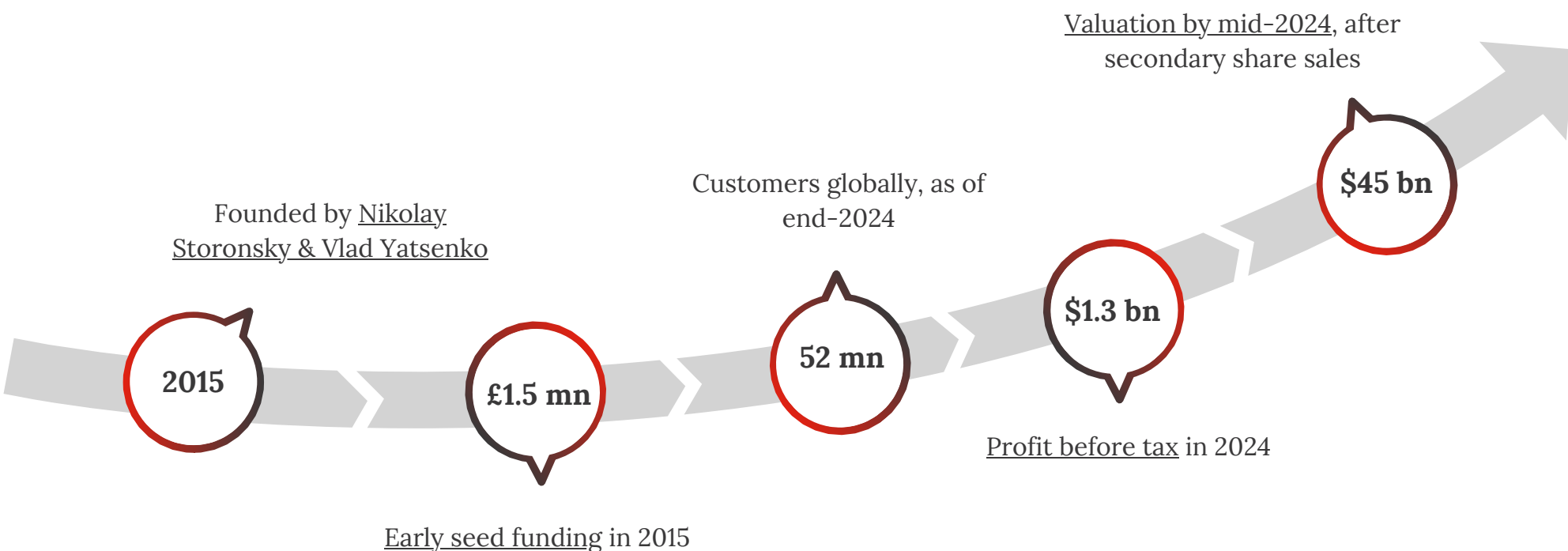
At Contentworks Agency, we've distilled these lessons into a practical whitepaper. So, read the strategies, golden rules, and cautionary tales from fintech's biggest names. And when you're ready to launch your own fintech, you know where we are.

The Contentworks Team

An Overview of Revolut, Stripe & PayPal

You know who these fintech giants are, so let's talk numbers. Here's how 3 of the world's most successful fintechs grew from zero to hero.

Revolut



Top Marketing Techniques

Referral and Viral Loops

- Revolut has leveraged word-of-mouth and referral programs heavily. Around 70% of its new retail customers in 2023 came via referrals or organic social sharing, turning users into brand advocates.

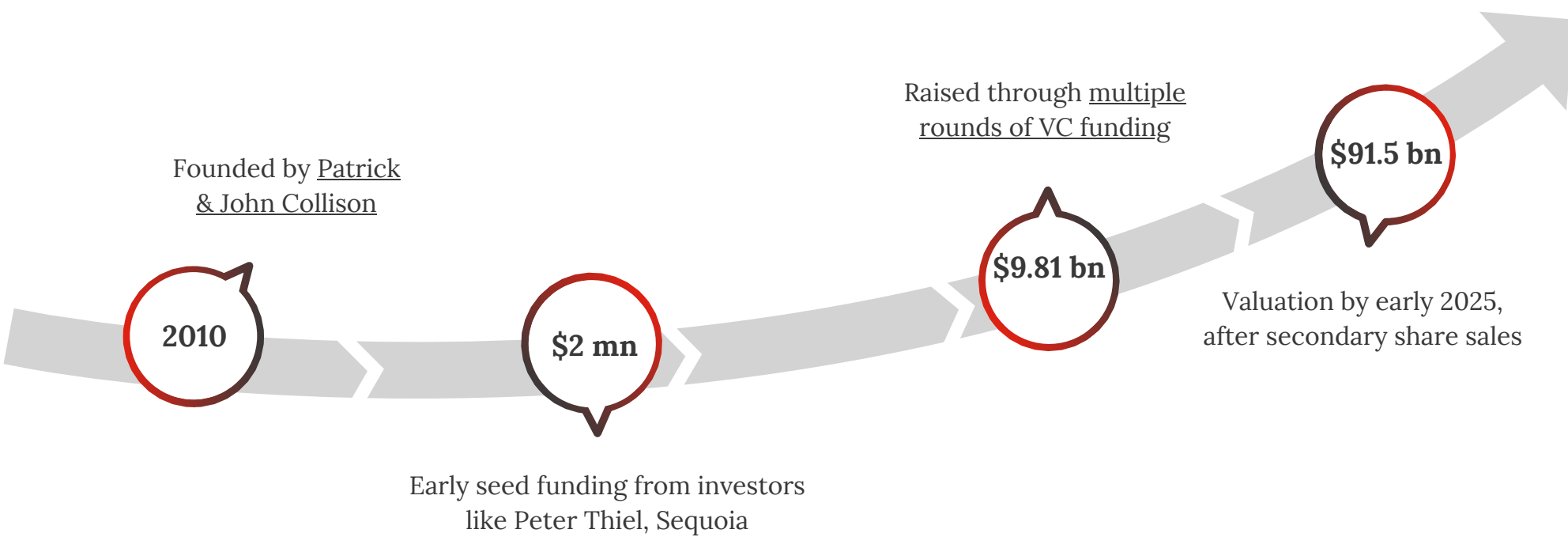
Feature-Driven Launch Hype

- Revolut uses product announcements as marketing. New features like multi-currency accounts, crypto trading, or disposable virtual cards generate media coverage and social buzz, creating hype without massive ad spend.

Localised and Social Media Marketing

- Revolut tailors campaigns for different markets and demographics, using Instagram, TikTok, and influencer partnerships to reach younger, tech-savvy audiences who value financial convenience and transparency.

Stripe



Top Marketing Techniques

Developer-Centric Marketing

- Stripe positions itself as a developer-first platform. Its clean, well-documented APIs, sample code, and SDKs make integration seamless, effectively turning developers into evangelists who “market” the platform by using it and recommending it.

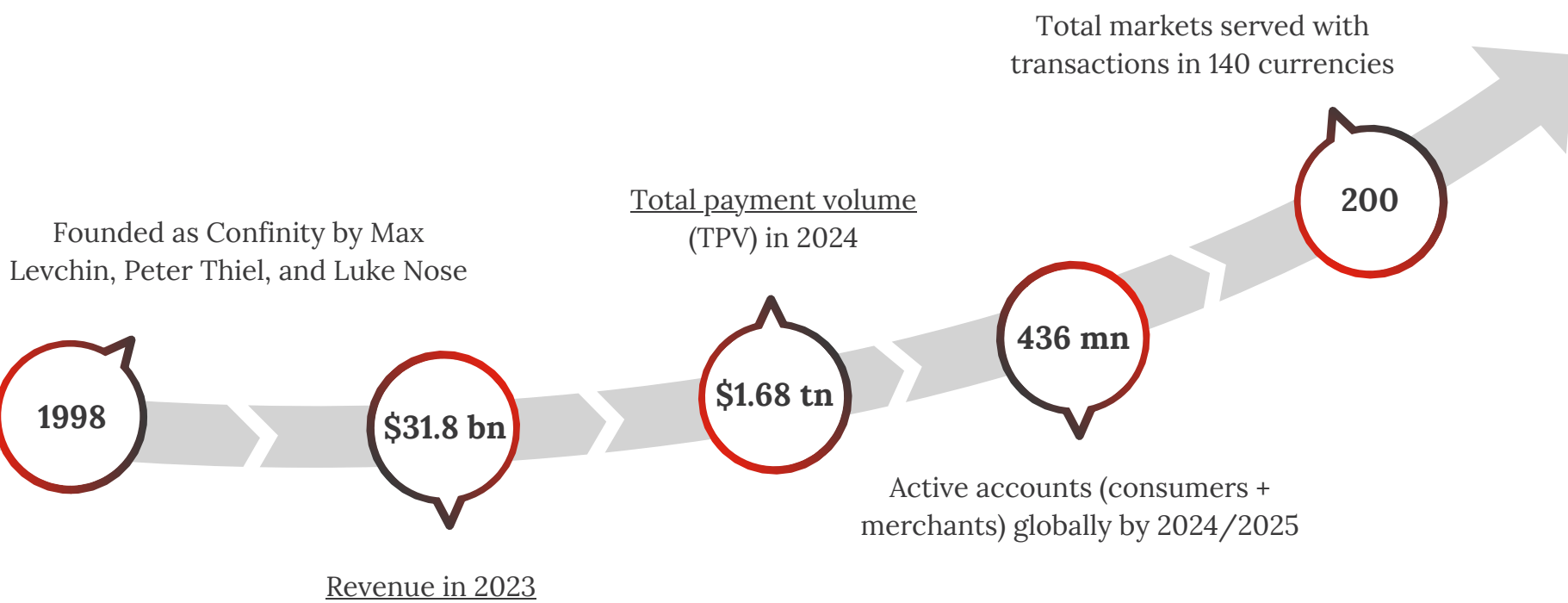
Content and Thought Leadership

- Stripe invests heavily in blogs, guides, reports, and open-source tools that educate its audience on payments, fintech, and commerce. This positions the company as an authority while indirectly promoting adoption.

Strategic Partnerships and Ecosystem Growth

- Rather than traditional advertising, Stripe grows through partnerships with major platforms, SaaS providers, and marketplaces. By embedding itself in ecosystems like Shopify, Lyft, and Shopify, Stripe leverages existing networks to acquire customers at scale.

PayPal



Top Marketing Techniques

Network Effects & Social Proof

- PayPal leverages its massive user base to create trust and convenience. Customers are more likely to use PayPal because their friends, family, and merchants already do, turning its user network into a self-reinforcing marketing engine.

Branding Through Trust and Security

- PayPal markets heavily on security, fraud protection, and buyer/seller guarantees. Its campaigns emphasise safety, giving users confidence to transact online, which builds loyalty and adoption without aggressive acquisition spend.

Strategic Partnerships and Ecosystem Growth

- PayPal embeds itself into e-commerce platforms like eBay, Shopify, and Etsy, as well as in mobile wallets and apps. This allows it to acquire customers passively through seamless integrations.

5 Golden Rules for Marketing New Fintechs

In this section we will take inspiration from Revolut, Stripe and PayPal and look at 5 golden rules for new fintechs. Think of these golden rules as a survival kit built from years of wins and losses across the industry. Whether you're still sketching wireframes or have already onboarded your first customers, these rules will help keep your company focused, resilient, and ready to scale.

#1 - Scale Matters, But So Does Focus

Stripe processes over \$1.4 trillion in payments annually and serves half of the Fortune 100. PayPal boasts more than 436 million active accounts worldwide, while Revolut has grown to over 50 million customers in less than a decade.

Those numbers demonstrate the power of scale in fintech. Margins on transactions are often razor-thin; you need volume to make the economics work. But each company achieved scale by focusing obsessively on one thing first.

Stripe started with clean and developer-friendly APIs for easy online payments.

Revolut positioned itself as a sleek disruptive alternative to banks adding low-cost FX and multi-currency cards.



PayPal became synonymous with online checkout, solving fraud and conversion issues for ecommerce.

The Lesson

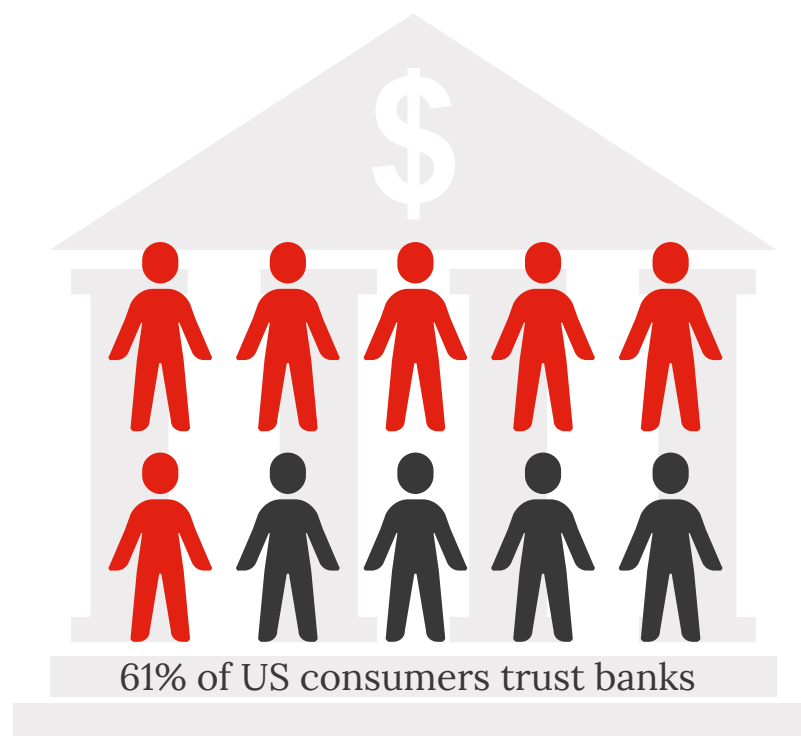
The key lesson here is to focus on solving one clear pain point exceptionally well before scaling or branching out. When businesses try to do everything at once, they often end up spreading themselves too thin and diluting the quality of their work. By honing in on a single problem and addressing it with precision and excellence, you create something valuable that stands out. Once that foundation is strong, growth and scale can follow more naturally. Think about one USP that your fintech has, that others don't.

Spend On



#2 - Trust is Your Currency

In financial services, trust is the foundation of the entire industry. Customers hand over not only their money but also their most sensitive personal data, and they need absolute confidence that both are secure. Regulators, meanwhile, demand airtight compliance, from anti-money laundering controls to capital requirements, because any weak spot can destabilise the system. Investors, for their part, expect transparency and credible reporting to gauge whether a business is sustainable and well-managed. When any of these pillars falter, the consequences are immediate and severe.



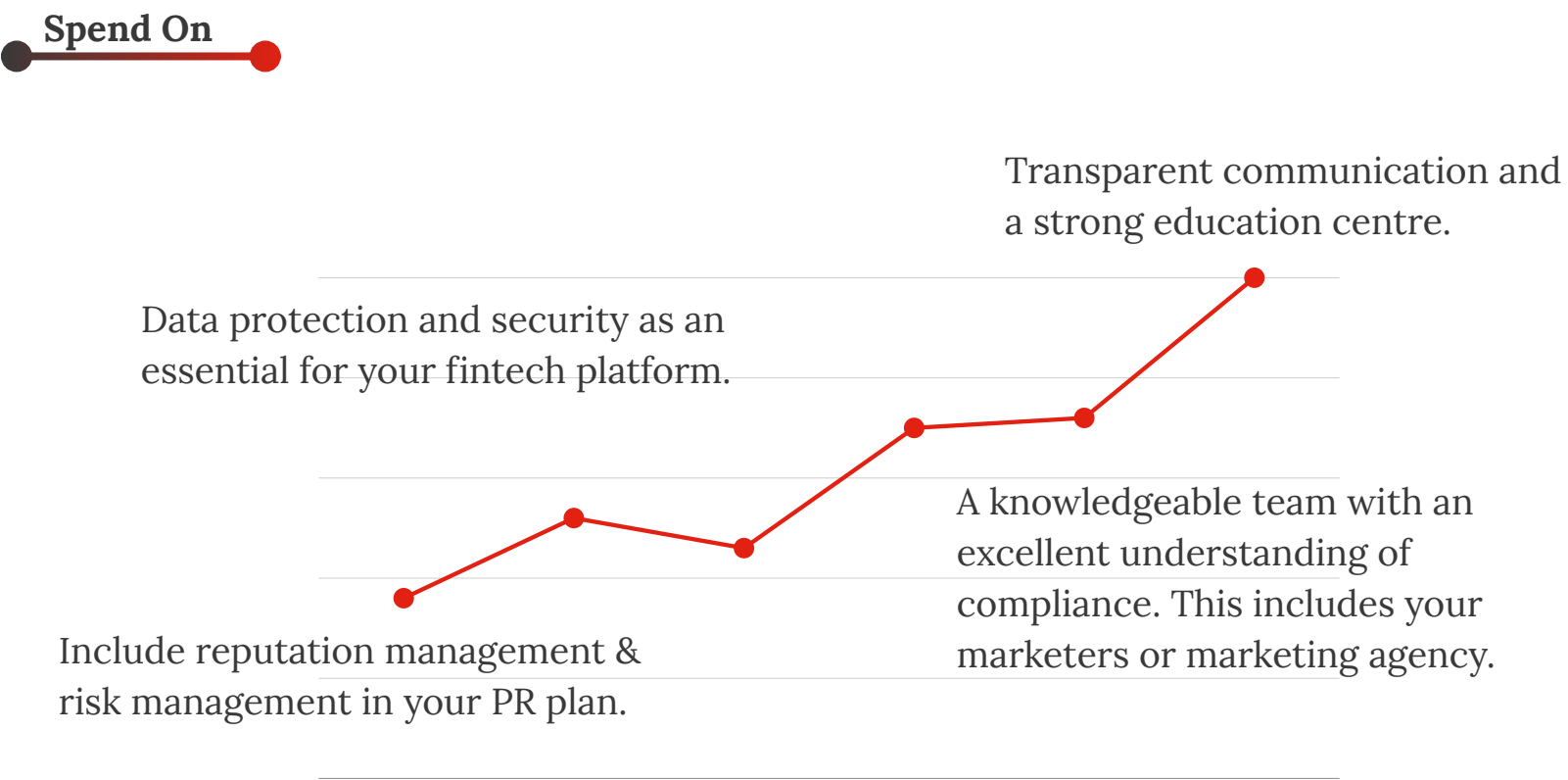
- According to the 2024 Edelman Trust Barometer, 61% of U.S. consumers reported trusting banks, marking a decrease of two percentage points from the previous year.
- A global survey by Qualtrics in 2025 revealed that consumer trust in financial institutions had marginally declined. This indicates a growing scepticism toward financial services worldwide.

Revolut’s journey illustrates this reality vividly. Despite achieving spectacular growth and becoming one of Europe’s most celebrated fintechs, it has faced significant challenges tied to credibility and oversight. Auditors once flagged parts of its revenue as “materially misstated,” raising doubts about the accuracy of its financial reporting. In 2025, Lithuanian regulators fined the company €3.5 million for weaknesses in anti-money laundering systems, highlighting how compliance lapses can invite regulatory backlash. These incidents underline a critical truth. In finance, nothing tanks momentum faster than a reputational hit.

Other industry examples reinforce the point. Wirecard’s dramatic collapse in 2020, after billions in supposed assets were revealed to be fictitious, showed how even a high-flying fintech can unravel overnight once trust evaporates. More recently, traditional banks like Wells Fargo have faced billions in penalties for fraudulent account practices, a reminder that legacy players are not immune either. In each case, customers pulled back, regulators tightened their grip, and investors fled, proving that in financial services, growth built on shaky trust is growth at risk.

The Lesson

Building trust requires more than innovation or rapid scaling. It demands discipline, transparency, and a culture of integrity. Without these, even the fastest-growing financial company can find itself undone by a single crack in credibility. As a young fintech, you can’t afford that mistake. Build compliance, risk management, and security into your DNA from day one. Don’t bolt it on later. Get experts in AML, KYC, and auditing early. Be transparent with customers and stakeholders when things aren’t perfect. A little honesty buys a lot of credibility.

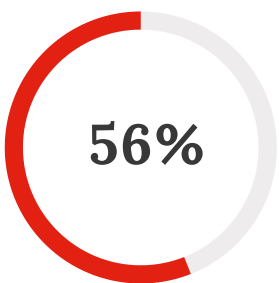


#3 - Understand Consumer Need And Market Trends

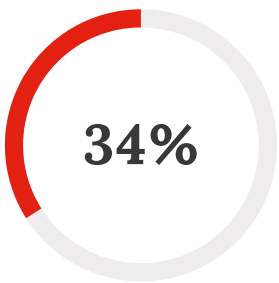
For fintech startups, understanding consumer needs and aligning with market trends is often the difference between breakout success and failure. Consumers don't just want digital versions of traditional banks. They want solutions that fit their lifestyle, solve daily pain points, and feel intuitive. That's why products like Cash App and Venmo took off because they tapped into the growing demand for instant peer-to-peer payments, especially among younger users. By identifying what consumers actually need, rather than forcing your solution, you can build loyal user bases quickly.

Market trends also shape opportunities in fintech. The rise of "Buy Now, Pay Later" (BNPL) services, led by companies like Klarna and Afterpay, shows how startups can ride shifting consumer behaviours. As younger shoppers embraced e-commerce and grew wary of credit card debt, BNPL offered a flexible alternative that aligned with their financial habits. Similarly, neobanks like Chime gained traction by recognising frustrations with hidden fees and clunky interfaces at legacy banks. They positioned themselves as consumer-first, transparent, and mobile-native, directly reflecting market demand for fairness and usability.

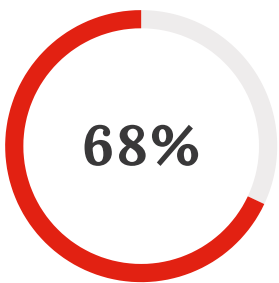
Even the rise of "FinTok" (finance content on TikTok) highlights how fintech must meet consumers where they are. Millions of young people now get financial education and product recommendations from short, relatable videos rather than traditional advisors. Of course, fintechs should be aware of the compliance implications associated with using influencers. In recent years, regulators like ASIC have cracked down hard on misleading, noncompliant influencer marketing.



Gen Z & Millennials seek personal finance advice on social media



Gen Z learn about personal finance from TikTok and YouTube



Using FinTok has improved financial situation

- In a Credit Karma / Qualtrics survey of Gen Z & Millennials, 56% said they intentionally look for advice about personal finance through social media. Of those, 52% said TikTok is one of their sources.
- GoBankingRates found that 34% of Gen Z said they learn about personal finance from TikTok and YouTube.
- In a Chime/Talker Research survey, 68% of participants said using FinTok has improved their financial situation.

Startups that understand this shift are creating campaigns tailored for TikTok audiences, using influencers to explain investing, saving, or budgeting in a way that feels accessible. For example, platforms like Acorns have leaned into this trend, blending financial products with community-driven, educational content.

The Lesson

Fintech innovation means committing to deeply understanding evolving consumer needs and cultural shifts, then delivering solutions that feel native to the moment. This isn't a one-time activity that happens before you launch your fintech. It's an ongoing monitoring of consumer needs, trends and competitor innovations.

Spend On



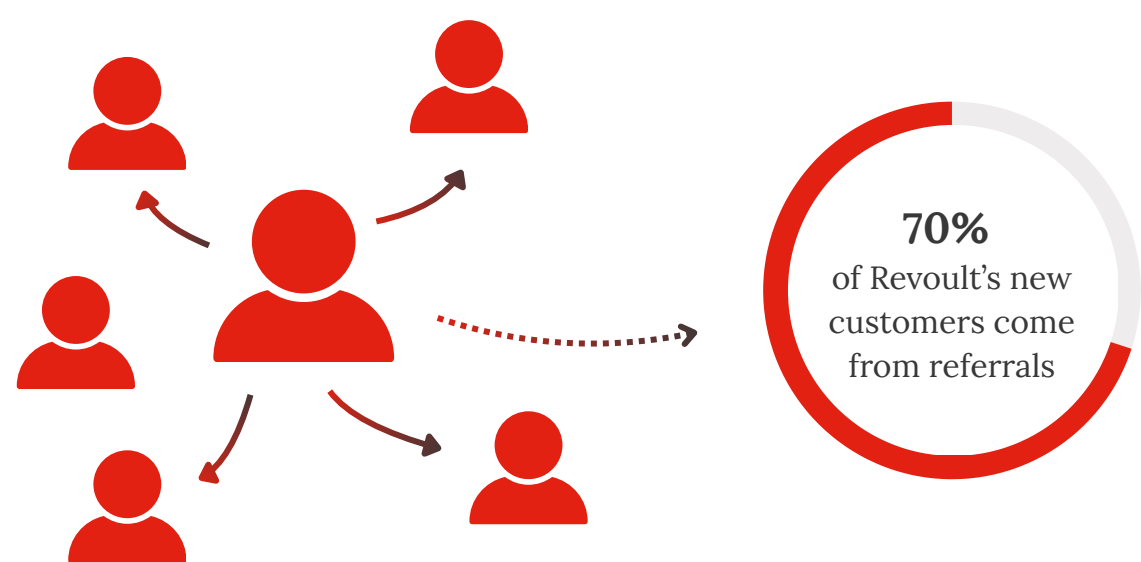
#4 - Growth Without Spending a Fortune

Customer acquisition is notoriously expensive in fintech. Between strict compliance requirements, crowded competition, and the cost of winning consumer trust, relying on paid advertising alone won't deliver sustainable growth. The smartest players have learned to amplify organic momentum by leaning into virality, referrals, and network effects. This not only reduces cost per acquisition but also creates a more engaged user base.

Revolut, for instance, has reported that around 70% of its new customers come from word-of-mouth or referrals. This is something the company has actively encouraged by incentivising referrals with payment. EG, refer a friend and get €50.

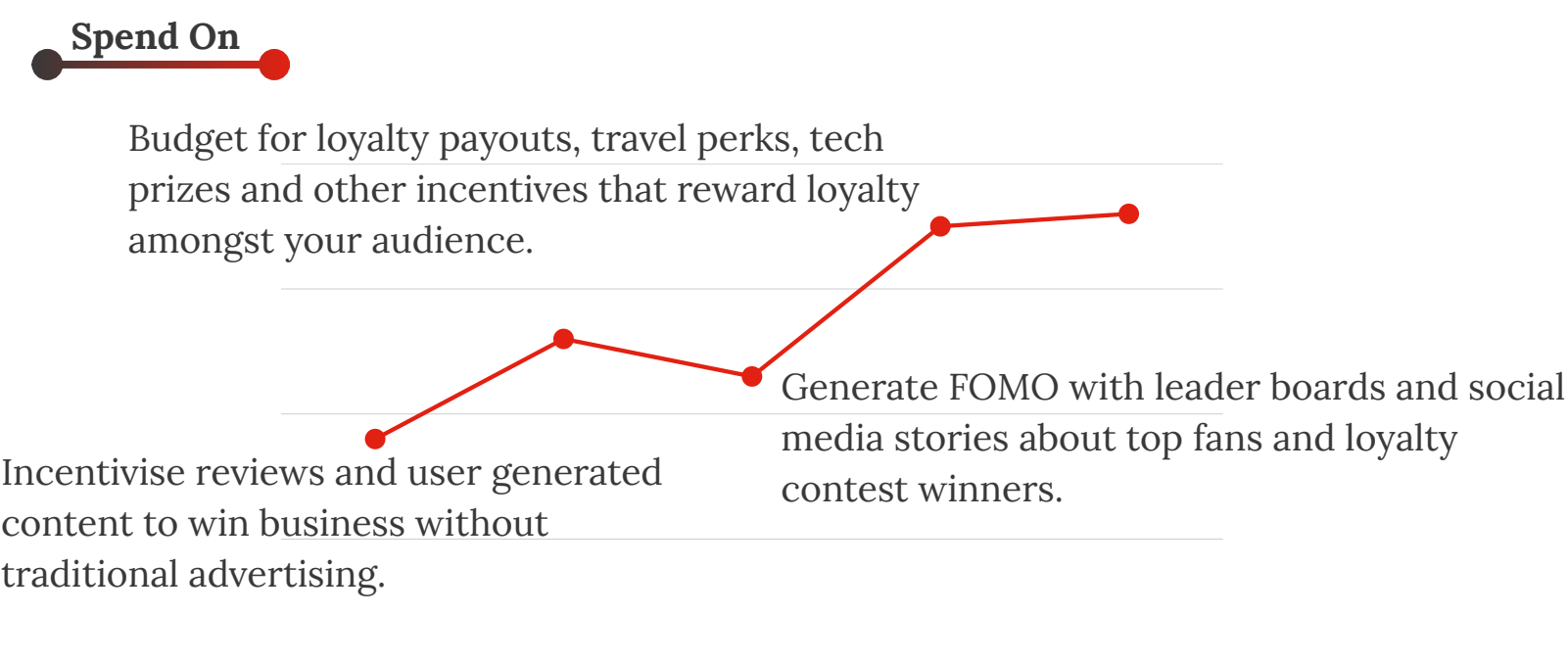
PayPal created strong network effects embedding themselves with merchants and checkouts. People adopted it simply because their friends and sellers were already using it, creating a cycle that cemented its dominance in peer-to-peer payments. Stripe took a different but equally effective route, embedding itself in the developer community with seamless APIs that fit into the tools engineers were already using, making it the “default” choice for startups.

Other fintechs followed similar playbooks. Robinhood used a viral waitlist system at launch, gamifying early access and encouraging users to invite friends in order to move up the queue. Cash App has consistently fuelled growth through cultural relevance, including music partnerships and meme-driven marketing that turn users into advocates. Even non-fintech examples highlight the same principle: Dropbox scaled rapidly by offering free storage to users who referred friends, a tactic fintech startups can easily adapt.



The Lesson

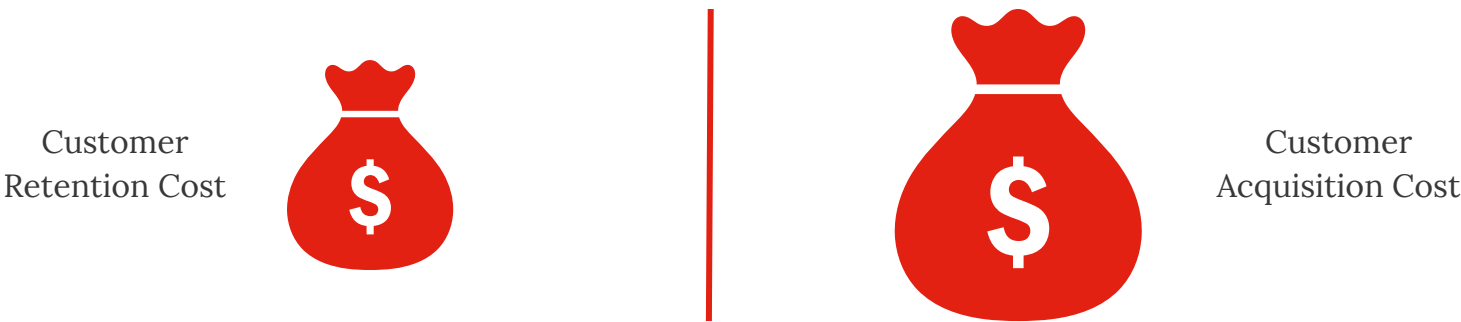
As a new fintech, you need to think far beyond ad spend. Build referral programs, loyalty schemes and give early adopters something remarkable to rave about. Your referral schemes should be scalable and based on your business needs and geographic expansion plans. Remember, a happy customer isn't just retention, it's your most powerful marketing channel.



#5 - Don't Neglect Your Retention

In the race to acquire new users, many fintechs overlook the importance of keeping the customers they already have. Yet retention is where long-term success is built. Research consistently shows that acquiring a new customer can cost 5-7 times more than retaining an existing one, and a modest 5% increase in retention can boost profits by 25-95%. For fintechs, where trust, compliance, and onboarding costs are high, the economics make retention even more critical. Losing users isn't just a marketing problem, it's a business model risk.

The best fintechs understand this and design their products with stickiness in mind. Revolut keeps users engaged by constantly rolling out new features like crypto trading, gamification and travel perks so customers see more value in staying within its ecosystem. Chime focuses on removing pain points with features like no-fee overdrafts and early paycheck access, which build loyalty through everyday utility. Even Cash App drives retention by embedding itself in culture, from partnerships with artists to Bitcoin investing, ensuring users find reasons to come back regularly. Each of these companies proves that retention is not just about customer service, it's about creating ongoing value.



Acquiring a new customer can cost **5-7x** more than retaining an existing one

The Lesson

For new fintechs, the lesson is clear. If customers sign up but don't stick around, you're pouring water into a leaky bucket. Focus early on retention strategies, whether it's through rewards for consistent usage, personalised financial insights, or community-driven experiences that build trust and belonging. By keeping customers hooked, you're not only reducing acquisition costs but also laying the groundwork for sustainable, compounding growth.

Spend On

Use data to deliver tailored messages, insights, and product recommendations (e.g., savings reminders or a free e-sim when your customer is overseas.) These make customers feel understood and supported.

Community and trust-building content like educational resources, webinars, or even FinTok-style short videos empower users and foster community.

Build loyalty through progress tracking, badges, or cashback/points for consistent use (like how Revolut offers perks or how Coinbase rewards users with free crypto for completing learning modules).

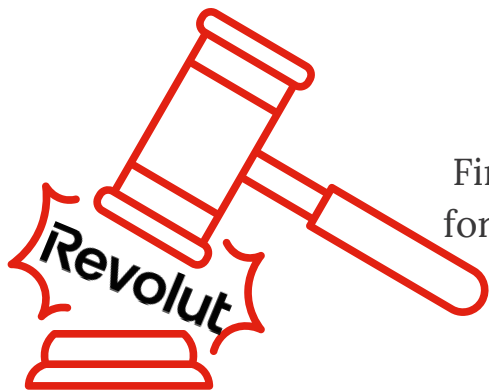
What Not to Do, Lessons Written in Red Ink

The fintech landscape is littered with cautionary tales. For every Revolut or Stripe, there are dozens that stumbled by repeating avoidable mistakes. While growth stories capture headlines, failures offer sharper lessons. In fintech, it's not just about what you do right, it's about avoiding the mistakes that others have already paid for in billions of dollars, lost licenses, and ruined reputations.

Compliance lapses, reckless expansion, unsustainable user acquisition, fraud vulnerabilities, and poor communication have brought down fintechs once hailed as the “next big thing.” Here are the hard “don'ts” that every new fintech should keep front of mind.

#1 Don't Neglect Compliance

Compliance may feel like the brakes on innovation, but in fintech it's the seatbelt and you don't notice it until it saves you. Too many startups treat regulatory requirements as an afterthought, rushing to market in the name of speed. The result is often catastrophic.



Fined €3.5 million in Lithuania for AML & KYC control failings.

Take Wirecard, once hailed as Europe's fintech champion. At its peak, it was worth over €24 billion. But years of lax oversight and falsified accounts led to its spectacular collapse in 2020, destroying trust in Germany's fintech sector and landing executives in court. More recently, Revolut itself has faced regulatory fines, including a €3.5 million penalty in Lithuania for anti-money laundering and know your customer failings. Regulators always catch up. Building compliance into your culture from day one is non-negotiable.

The Lesson

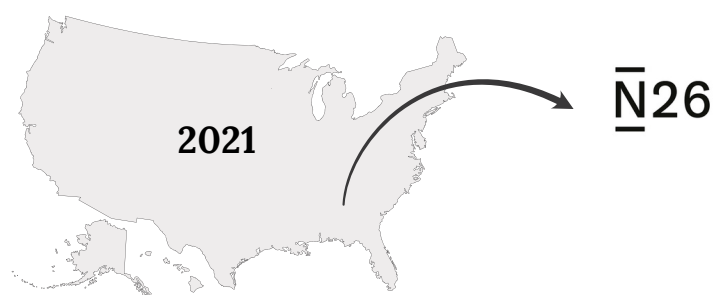
Working with specialist agencies and contractors who understand both speed and compliance gives fintechs the best of both worlds. The agility to launch fast, and the expertise to avoid regulatory landmines. Marketing agencies with deep financial experience know how to craft campaigns that grab attention without overstepping advertising rules. In an industry where one poorly worded PR or overlooked social media post can attract fines and reputational damage, partnering with experts who understand compliance is essential.

#2

Don't Expand Too Fast

Global ambition is tempting, but international markets come with hidden landmines: different regulators, banking relationships, languages, and cultural expectations. Expanding without laying the groundwork often stretches resources too thin.

Whilst still successful, these fintechs learnt a few lessons about expanding too fast. Monzo, the UK challenger bank, had its much-publicised U.S. expansion stalled because it underestimated the time and complexity of securing a U.S. banking license. Meanwhile, N26 pulled out of the U.S. entirely in 2021 after burning through resources without achieving meaningful market share.



These examples underline a hard truth: every new country is essentially a new startup. Move one step at a time, prove profitability in one market, and only then consider the next.

The Lesson

Each new market comes with its own regulatory landscape, from licensing requirements to anti-money laundering rules and compliance rules. Beyond compliance, cultural nuances matter just as much. A payments feature that resonates in Europe may fall flat in Asia, and consumer trust in financial apps differs dramatically across regions. Alipay and WeChat Pay dominate in China not just because of technology, but because they integrated seamlessly into local habits and social platforms. Western fintechs that overlook these dynamics risk launching products that feel tone-deaf or irrelevant and vice versa.

Global expansion isn't just about the product. It's also about localised marketing and incentives. Take the time to adapt, comply, and connect and don't assume that what worked at home will automatically scale abroad.

#3 Don't Chase Users "At Any Cost"

User growth looks great in a pitch deck, but if each new sign-up costs more than they're worth, you're digging your own grave. Some fintechs throw unsustainable sums at marketing, subsidies, and promotions, hoping to "buy" scale before fixing their unit economics.

Clinkle, once one of Silicon Valley's most hyped fintechs, raising \$25 million in seed funding, spending heavily on marketing a payments app before it even had a viable product. The result? A rapid collapse and a cautionary tale still taught in startup circles. Even big players like PayPal have admitted to spending aggressively in early years, but unlike most startups, they had the backing and infrastructure to outlast the burn. For everyone else, the rule is simple: grow when it's profitable to do so, not just to inflate metrics.



Raised in seed funding and spent heavily on marketing, even before the launch of a viable product!

Another example is GoBear, a Singapore-based fintech that aimed to become the "Expedia of financial products" across Asia. It expanded into multiple markets quickly, from Vietnam to Thailand, but struggled to adapt to vastly different regulatory frameworks and consumer behaviours in each country. Despite raising over \$100 million, it shut down in 2021 after failing to achieve sustainable unit economics.

The Lesson

Fintechs must invest in understanding each jurisdiction's compliance rules, cultural expectations, and consumer habits before scaling regionally. Otherwise, rapid expansion risks becoming rapid overextension. Sustainable expansion isn't about speed. It's about sequencing your moves so the business can actually support the growth it's chasing.

#4

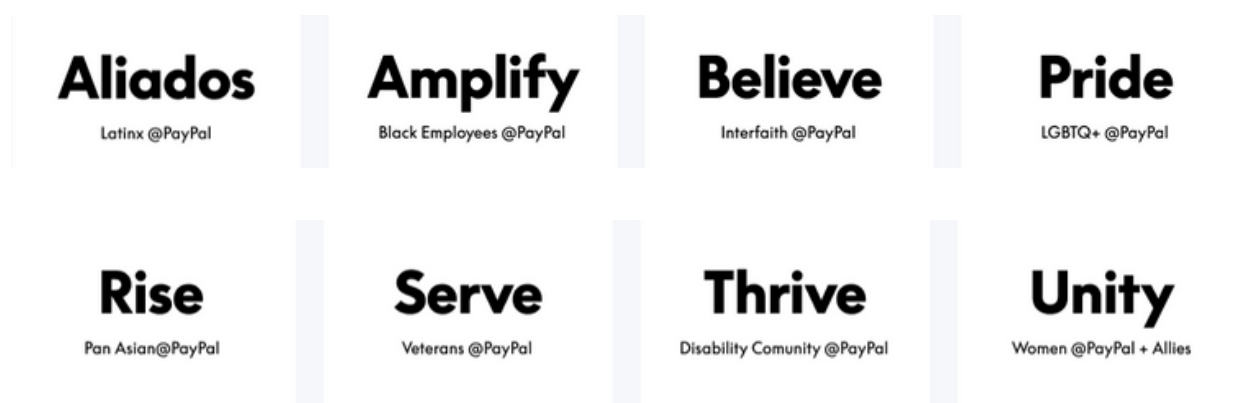
Don't Underestimate the Importance of Company Culture

Fintech startups operate in high-pressure environments, juggling rapid growth, regulatory scrutiny, and complex product development. But this often transcends into a vicious and unrelenting workplace culture which can be hard to reverse later. A positive company culture aligned around trust, accountability, and customer-centricity ensures teams make smart decisions under pressure and remain cohesive when challenges arise.

For example, Stripe encourages open communication through regular company-wide updates and “Ask Me Anything” sessions with leadership. Chime invests in employee development with mentorship programs and learning stipends, showing that growth matters at every level. Conversely, companies that neglect culture risk internal friction, burnout, and misaligned priorities, which can erode trust with customers and investors alike.

PayPal's Culture of Belonging

The company set up 8 Employee Resource Groups (ERGs) to nurture belonging.



Revolut has long been criticised for cultivating what many former employees describe as a high-pressure, unforgiving workplace. Reports from staff across different countries highlighted a culture driven by aggressive KPIs, with phrases like “falling short of perfection will be assessed accurately, not kindly” appearing in internal communications. The reputational damage from these accusations has been significant, compounding the regulatory challenges Revolut already faces. Revolut has attempted to reset its culture by launching initiatives such as “CultureLab” and revising its corporate values to emphasise inclusivity and respect.

The Lesson

Start as you mean to go on by understanding what a positive company culture looks like. Spoiler alert, it isn't just a pool table and Friday pizza. A fintech can foster a strong company culture by prioritising transparency, recognition, and professional growth. A healthy, supportive culture reduces burnout and turnover, attracts top talent, and ensures teams are enthused and supportive of your long-term success. This will also help you with recruitment as you expand globally.

The Opportunities Ahead

Fintech startups today stand at the threshold of unprecedented growth. The global fintech market is projected to reach over \$1 trillion in the next decade, driven by the increasing demand for digital payments, innovative financial products, and the global shift toward cashless economies.

The opportunities are glittering for fintech startups that combine a winning idea, genuine market need, smart product design, and expert marketing execution. When these elements come together, the next breakout fintech success story could be yours.

This has been our short guide to marketing your new fintech, but we have a wealth of resources and experience ready and waiting for you.

From strategy through to content, social media marketing and PR, Contentworks has helped launch some of today's most promising fintechs.



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Ready to take your fintech forward?



Book a Zoom with our team.



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