

# State of Fintech 2025



## 2025 and Beyond

Resilience and scalability are paramount in the investment industry. Transformative innovation not only enhances client experiences but also drives growth. The surge in data, reporting, and regulatory demands, coupled with access to new markets, products, and strategies, presents significant opportunities for FinTech solution providers. Qualitative and quantitative research from FinTech market place, NayaOne builds on the IA Engine report from March 2024, which highlighted the need for collaboration to drive industry outcomes.

### Enterprise-Fintech Partnerships: Adoption Trends and Best Practices

#### The Shift from Experimentation to Scaled Deployments

**Wealth managers are moving from pilot projects to live fintech integrations**, with 65% of UK-based firms actively engaging in fintech partnerships.

**Rise of multi-vendor strategies:** Asset managers increasingly prefer using multiple fintech solutions rather than relying on single providers, improving risk diversification.

**Regulatory-focused innovation:** Compliance-driven fintech solutions, particularly in **client onboarding, KYC, and RegTech**, are seeing higher adoption than purely efficiency-driven tools.

### Fintech-Enterprise Partnerships: What's Working?

#### Key trends in enterprise-startup collaboration:

**Shift from PoCs to production:** 60% of PoCs now lead to scaled deployments, up from 45% last year.

**Strategic partnerships over acquisitions:** Enterprises increasingly prefer long-term co-development arrangements rather than outright acquisitions of fintechs.

**Faster vendor onboarding cycles:** Enterprises leveraging fintech marketplaces like NayaOne reduce procurement time by 40%, streamlining innovation adoption.

#### Why it matters:

These insights help fintechs refine their go-to-market strategy and guide enterprises on best practices for startup partnerships

## Key Challenges in Enterprise-Fintech Collaboration

### Compliance bottlenecks:

65% of fintechs cite regulatory approvals as the biggest hurdle in enterprise adoption.

### Integration complexity:

Enterprises require fintechs to be API-ready, with 75% prioritising plug-and-play solutions.

### Shift toward multi-vendor strategies:

Enterprises increasingly work with **multiple fintechs simultaneously**, avoiding dependency on a single solution provider.

### Why it matters:

Enterprises can streamline innovation adoption by focusing on regulatory clarity and seamless integration, while fintechs must prioritise compliance readiness and interoperability.

## Proof-of-Concept (PoC) Engagement Insights

### Average time from PoC launch to enterprise decision:

- **4.2 weeks** (Down from 5.8 weeks last quarter)
- **Top industries testing PoCs:** Wealth management and retail banking
- **Success rate:** 63% of PoCs result in deeper discussions or partnerships

### Why it matters:

Enterprises get insights into the speed of innovation cycles, and vendors understand what's working in securing deals.

## Faster Vendor Onboarding: Are You Keeping Up?

Enterprises leveraging fintech marketplaces like NayaOne **reduce procurement time by**

**40%**

### Shift from PoCs to full-scale adoption:

**60%**

of trials now lead to production deployments, up from 45% last year.

Banks are moving away from long procurement cycles and toward agile,

**multi-vendor innovation strategies**

### What it means for banks:

Traditional vendor onboarding cycles are shrinking, requiring institutions to adopt faster evaluation frameworks.

## Vendor Success Metrics

Fastest growing fintech categories on the NayaOne platform:



**Fraud detection solutions:**  
30% increase in enterprise trials



**Sustainability and ESG reporting tools:**  
Double the vendor sign-ups compared to last quarter



**Alternative data providers:**  
15% faster adoption than the previous quarter

### Why it matters:

Enterprises can see where their peers are investing, and fintechs can position themselves for emerging opportunities.

## The Path Forward: Next Steps for Asset and Wealth Managers

### Key Action Points:

**Prioritise AI-driven analytics and automation** to enhance decision-making and improve portfolio performance.

**Evaluate fintech partnerships with a focus on integration readiness and regulatory alignment** to ensure smooth implementation.

**Monitor the evolution of tokenisation and alternative investment platforms,** while maintaining a balanced approach to risk.

### Adopt sustainability analytics tools early

to remain competitive in ESG-driven investment strategies.

## Closing thoughts

The financial industry is at an inflection point where banks, financial institutions, enterprises, fintechs, and investors must navigate an evolving landscape of AI-driven automation, embedded finance, and compliance-first innovation.

## Call to action

Investment firms across the UK, US, EU, and GCC can no longer afford to delay technology adoption. By aligning their innovation roadmaps with maturing fintech solutions, they can move from observers to strategic adopters, gaining a critical edge in efficiency, risk management, and investment performance.