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Fintech 100 Leadership Survey: Britain's next chapter

Investment, innovation and the race for global leadership

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Fintech 100 Leadership Survey:

UK fintech's message to government ahead of the Autumn Budget

Fintech leaders are ready to invest in Britain - but want faster action on AI, regulation and growth capital.

UK fintech enters the Autumn Budget from a position of confidence, but not complacency. Nine in ten leaders expect to increase investment and hiring in the UK over the next three years, while 78% believe the new Prime Minister will create a supportive environment for the sector.

Almost half of those surveyed believe Britain risks falling behind competing fintech hubs on AI and digital infrastructure, while 43% identify regulatory clarity and speed as a competitive weakness.

Capital is becoming more selective, AI is changing where investment flows, and international financial centres are competing aggressively for businesses, founders and specialist talent. The UK retains formidable advantages, but leadership cannot be taken for granted.

The Fintech 100 Leadership Survey, commissioned by fintech advisory Chatsworth and conducted by Censuswide, draws on interviews with 100 fintech leaders.

Key findings

Confidence remains strong, but infrastructure and policy execution will determine whether future investment lands in the UK.

90%

90% are likely to increase investment and hiring in the UK over the next three years

78%

78% are confident the new Prime Minister will create a supportive environment for fintech

46%

46% say AI and digital infrastructure is an area where the UK risks falling behind

Fintech's top 5 priorities for government

Fintech leaders want the foundations for growth: modern infrastructure, predictable regulation and deeper capital markets.

1. Invest in AI and digital infrastructure — 26%
2. Increase regulatory clarity and speed — 16%
3. Strengthen UK public markets — 14%
4. Improve access to growth capital — 10%
5. Reduce regulatory burden — 10%

Fintech C-Suite priorities

CTOs focus on the infrastructure needed to build; CEOs on the rules needed to scale; and CFOs on the tax and capital environment needed to invest.

CTO
40% choose AI and digital infrastructure as the top action, versus 14% of CEOs.

CTO
56% identify AI infrastructure as a vulnerability, versus 18% of CEOs.

CEO
Regulatory clarity and speed is the number one ask at 23%; 45% see it as a risk.

CFO
AI investment and regulatory clarity tie at 25%; 53% worry about AI and 50% about tax.

Where Britain risks falling behind

The findings reveal a two-stage growth problem: larger firms focus on operating conditions, while mid-sized businesses focus on capital.

46%	AI and digital infrastructure
43%	Regulatory clarity and speed
38%	Access to specialist talent
35%	Tax competitiveness
31%	Public markets
30%	Access to growth capital

59%

LARGER BUSINESSES
are particularly concerned about the operating environment: 59% flag regulatory clarity and speed, while 48% cite tax competitiveness.

45%

MID-SIZED BUSINESSES
see capital as the bigger concern: 45% identify public markets as a risk and 41% worry about access to growth capital.

Analysis: The appetite to invest is there but challenges remain

Nick Murray-Leslie, Principal at Chatsworth

"There is a remarkably clear message from the fintech leaders we've surveyed. They want to invest in Britain, but they don't believe Britain's position at the top table is guaranteed.

"So the good news is that fintech is ready to back Britain. The challenge for government, particularly as we head towards the Autumn Budget, is to give these businesses every reason to keep investing here and create the conditions in which the next generation of global fintech champions can start and scale in the UK.

"This is an industry that creates high-value jobs, attracts international investment and drives growth across the wider economy. This is not a crisis of confidence in UK fintech. It is a test of whether policy and infrastructure can keep pace with the sector's ambition.

"As the global fintech industry descends on London this week, CTOs are sounding the alarm on AI infrastructure, CEOs want faster and clearer regulation, and CFOs are worried about tax and competitiveness. These are the factors that will determine where fintech businesses invest, hire and scale.

"Britain starts from a position of real strength with deep financial markets, world-class technology expertise, access to talent and one of the world's most developed fintech ecosystems. But past success won't guarantee future success when other financial centres are competing for exactly the same founders, engineers and investment."

Methodology

Censuswide surveyed 100 fintech leaders aged 25+ working in fintech businesses with 10 or more employees, between 6 and 20 August 2026.

For more information and to discuss the full report:
contact@chatsworthcommunications.com

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