

Press release

Greater collaboration, sustainability and AI: how the fintech ecosystem is evolving

The Fintech District snapshot shows the trends expected in 2026

- *The community has now 310 companies; in 2025, over 150 connections within the network have been activated*
- *€622 million raised in 2025 from companies in the community*
- *Fintech4Good (51, +37%) and AI adoption (42%) are growing*
- *In 2026, focus on orchestration: Embedded finance and 'Super apps' (global estimate \$127.1 billion in 2025; \$861.9 billion by 2035; CAGR 21.1%)*

Milan, 03 February 2026 – 2025 has been a year of consolidation for the Italian fintech ecosystem, characterised by a growing focus on collaboration between different players.

[Fintech District](#) - the leading international community for the Fintech and Techfin ecosystem in Italy, which now includes 310 companies – thanks to its vantage point enabling it to identify trends in the sector, it has gathered some interesting data: over the course of the year, **more than 150 connections were established between fintech and corporate matchmaking and introductions between companies in the Community, while the capital raised by Fintech District members reached €622 million.**

Looking more closely at the companies that make up the Community, it emerges that **30% are international companies** operating in the Italian market.

On the other hand, there has been growth in **“Fintech4Good”** companies – companies with a strong focus on sustainability and ESG solutions, creating a direct link between finance and concrete social and environmental benefits – which now number 51 in the Community, representing an increase of +37% compared to the previous year.

This reflects a very specific evolution: **sustainability can no longer be considered solely as compliance or reporting, but has become a product component** (impact measurement, financial inclusion, ESG-native solutions).

An analysis of this segment shows that **5.1%** see their core business as focused on ESG solutions, while **11.4%** have at least one such solution in their offering.

Looking instead at the sectors in which they operate, they are divided as follows: **TechFin (32%), Payments (13%), Lending (13%), Crowdfunding (11%), Insurtech (9%).**

There is not only a focus on sustainability, but **AI is also proving to be an increasingly strategic element for business.**

Its adoption is moving from the experimental phase to industrialisation: **18% of companies are AI-native, while 42% implement AI components in products and processes**. The strongest signals come from segments where automation intersects with regulatory constraints and risk management (e.g. Regtech) or product customisation (WealthTech and Insurtech).

Positive signals are also coming from abroad, with foreign companies keen to enter our market, confirming Italy as a country capable of attracting new businesses.

In fact, 30 companies joined the **Soft-Landing Program** in the year just ended – developed by Fintech District together with Milano&Partners to provide all the necessary support during the first steps of entry – bringing the total number of companies from different countries (**mainly from the US, UK, France and Canada**) to 280 since its launch. This figure reflects a concrete interest in the Italian market and in structured entry pathways.

It is in this context of constant evolution that, even in 2025, the **Fintech District**, in collaboration with the Fintech & Insurtech Observatory of the Politecnico di Milano, has created the **Italian Fintech Map**, a “guide” that offers a structured overview of the fintech and techfin companies surveyed in Italy and the main European companies with Italian roots, also including global players present on the domestic market through the community.

What to expect in 2026

In 2026, **Embedded finance** will be even more relevant: financial services will become “modular” capabilities that non-finance sectors integrate into their journeys (payments, insurance, credit) to increase conversion and retention levels.

Global estimates indicate significant market growth — from approximately £113 billion in 2024 to approximately £237 billion in 2029, with a CAGR of around 16% (MarketsandMarkets) — but the real value does not lie in volume: it lies in the ability to orchestrate by sector, use case and context, bringing together three decisive factors: technical integration, risk and compliance management, and quality of user experience.

With over **150 connections** made within the Fintech District Community in 2025, collaboration continues to be one of the main drivers of growth and innovation for the entire ecosystem in the year that has just begun.

An increasingly cross-cutting contamination involving fintech and techfin companies, startups in different industries and corporations that seem to respond to market demands increasingly oriented towards solutions offering integrated services.

Digital players are evolving towards platforms that integrate multiple services (payments, money management, investments, insurance and value-added services) to offer users a comprehensive experience that is increasingly seamless and contextual within a single “**super app**”.

In this sense, the ability to orchestrate an ecosystem of services and offer simple, immediate and secure experiences represents the arena in which competition will be played out for a market, that of super apps, which in 2025 was estimated at \$127.1 billion globally and is

expected to reach \$861.9 billion by 2035, with a compound annual growth rate (CAGR) of 21.1% over the forecast period¹.

Clelia Tosi, Head of Fintech District comments: *“The figures for 2025 point to a maturing ecosystem: connections between fintech and techfin companies and “traditional” corporations are increasing, as are solutions that integrate AI and sustainability. In 2026, the ability to make these trends scalable across different sectors will be crucial, including through an approach based on integration, risk management and quality of customer experience”.*

Fintech District

Fintech District is the leading international community for the Fintech and Techfin ecosystem in Italy. It acts as an ecosystem aggregator with the aim of creating the best conditions for all stakeholders (innovative companies, financial institutions, corporate companies, professionals, institutions, investors) to work in synergy and find opportunities for local and international growth. The organisations that choose to join share a propensity for innovation and a desire to develop collaborations based on openness and sharing. The community now has more than 300 leading fintech, techfin and corporate companies. Fintech District also has relationships with equivalent foreign innovation hubs to multiply investment and cooperation opportunities, affirming its role as a gateway and reference point for the Italian market. Founded in 2017, Fintech District is part of Fabrick and is based in Milan in the COPERNICO ISOLA FOR S32 building, at Via Sassetti 32. www.fintechdistrict.com

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¹ Source: <https://www.futuremarketinsights.com/reports/super-apps-market>