

Press release

Fintech goes beyond finance: 75% of companies in Fintech District's Community offer solutions that extend outside the financial sector

Nine years after its founding, Fintech District represents an ecosystem that has moved beyond the traditional boundaries of finance.

- 75% of the Community's companies apply their solutions in non-financial sectors too, from Retail & GDO to Pharma/Healthcare
- The Community's expertise today spans several areas at once
- New categories capture the sector's transformation and the new directions it is taking

Milan, 06 October 2026 – The fintech ecosystem has grown, matured and, over the years, transformed along a path that has made it increasingly pervasive and cross-cutting within the economy.

This is the picture that emerges from the mapping carried out by [Fintech District](#) in September 2026, which analysed the companies that are currently part of its Community: roughly 75% (231 companies) have at least one area of application in a non-financial sector. Among these, the most common are **Retail & GDO** (138 companies), **e-commerce** (135), **Consulting & freelance professionals** (129), **Real estate & construction** (118), **Utilities** (115) and **Pharma/Healthcare** (112).

The data represents a Community that is a direct expression of **an increasingly branched-out sector**, in which the different skills developed by member companies find application in a growing number of real-economy sectors, moving beyond the boundaries of traditional financial services.

Alongside this diversification, a **second phenomenon** is emerging: a growing number of companies are developing expertise in several areas at the same time.

The evolution of the ecosystem

Since 2017, when it was founded by the Sella Group and launched with the aim of contributing to the development of the fintech community and ecosystem in Italy, the Fintech District ecosystem has progressively expanded and transformed. While the Community initially developed mainly around areas most closely tied to financial services, today it reflects a market in which technologies, skills and business models increasingly converge, giving rise to cross-cutting solutions that can be applied to different sectors.

To capture this evolution, Fintech District recently analysed the make-up of its Community, revealing increasingly blurred boundaries between different areas of activity: many companies now straddle several segments and can no longer be pinned to a single specialisation.

This analysis has produced a new mapping of the ecosystem, organised into 10 macro-categories, presented here as a preview and set to be progressively rolled out on the fintechdistrict.com website in the coming weeks.

The classification is a snapshot of the Community at the time of the analysis and is therefore set to evolve over time, as new companies join and member companies' activities develop: **Investments & Capital Markets, Payments & Orchestration, Data & Decision Intelligence, CX & Agentic Commerce, Compliance & Security, Operations & Financial Management, Lending & Credit, InsurTech, Alternative Funding, Neo-banking.**

Each of these, in turn, comprises 5 sub-categories, reflecting the extreme specialisation of each area, which can no longer be described using traditional classifications that have now become outdated. In the case of InsurTech, for example, the 5 sub-categories are Digital Insurance Distribution, Embedded Insurance, Underwriting, Pricing & Risk Assessment, Claims Management & Insurance Operations, Insurance Data, Analytics & Decision Intelligence.

From products to cross-cutting expertise

The Community mapping reveals two opposite trends: 25% of companies apply their solutions in at least 14 of the 15 non-financial sectors considered, with the category **Operations & Financial Management leading the group (over 24%), followed by Data & Decision Intelligence and Lending & Credit.** These are mostly enabling capabilities – e-invoicing, trade credit management, compliance, employee welfare – that any business needs, regardless of the sector in which it operates.

Another 25%, by contrast, has no applications outside the financial sphere: here the dominant category is **Investments & Capital Markets**, which alone accounts for over a third of this group.

It is a sign of the direction in which the market is moving: the most operational and enabling skill sets are moving away from the traditional financial perimeter more quickly, while those tied to capital management remain more closely anchored to their sector of origin.

The Community today

Today, in its ninth year, the Fintech District Community numbers 307 companies, with Italy confirming its lead in terms of the companies that make it up. Yet, through a path of growth and international “cross-pollination”, Fintech District has over the years seen a growing number of fintechs joining from other countries, including France (17), the UK (16), Germany (12), the USA (7), Switzerland (7) and Latvia (7).

Clelia Tosi, Head of Fintech District, commented: *“Fintech District was founded with a clear goal: to be a point of reference for the fintech world. This has allowed us to observe the ecosystem from the inside and capture the changes that have shaped it over these nine years. Today we are witnessing a new phase in which – thanks to the spread of increasingly cross-industry technologies – the perimeter has extended beyond the financial world to include companies operating in different sectors, with some covering several areas at once. This is*



the true value and richness of a Community that is not only growing in numbers and has strengthened its international dimension over the years with the arrival of companies from abroad, but is also able to bring together players with cross-cutting expertise, responding to new needs and new market dynamics”.

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 goal of creating the best conditions for all stakeholders (fintechs, financial institutions, corporates, professionals, institutions, investors) to work together and find local and international growth opportunities. Companies that choose to join share a drive to innovate and a desire to build collaborations based on openness and sharing; the Community today numbers more than 300 companies, including fintechs and leading corporates. Fintech District also has relationships with equivalent international innovation hubs to multiply investment and cooperation opportunities, affirming its role as a gateway to and point of reference for the Italian market. Founded in 2017, Fintech District is part of Fabrick and is based in Milan, at Palazzo COPERNICO ISOLA FOR S32, Via Sasseti 32. Fintech District www.fintechdistrict.com

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