## IN-DEMAND SKILLS FOR FINTECH

Hard skills	Administrative & management	Data-related	Software & technology
	Portfolio management	Data structure (ie, SQL)	Web development (HTML/CSS)
	Knowledge of financial markets	Data visualisation (Tableau)	Computer skills (Office Suite, CRM Systems)
	Project management	Data analysis (R, MySQL)	Workflow programmes (Zaper/Airflow)
	Business development	Data-driven decision- making	Coding (Python, Java, C++, Solidity, PHP)
	Financial regulations	Data cleaning	Digital tools ( Canva, Google Analytics)
	Risk management		Application of financial technology (API, Cloud, AI)
	Cybersecurity		
	Product management		
	Digital marketing		

Soft	Communication	Leadership	Uses teamwork to achieve common goals	Decision-making
	Written & oral communication	Motivational & inspiring	Works cross- functionally	Analytical & problem-solving abilities
	Presentation skills	Networking abilities	Works to achieve common goals through teamwork	Critical thinker
	Social & emotional intelligence	Wins audience over with good storytelling	Ability to delegate, negotiate, & co-ordinate	Driven by logical thinking

Mindsets	Innovative	Entrepreneurial	Accountable	Comfortable with ambiguity
	Customer oriented, able to solve long- standing issues through creative solutions	Resilient, adapts quickly to changes & perseveres through tough situations	Sense of responsibility & ownership	Takes initiative, works with limited instructions & information