

## FINANCIAL INNOVATION AND UNEMPLOYMENT IN THE FINANCIAL SECTOR: WHAT IS THE BASE?

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**Methods.** The study of the impact of financial innovations on unemployment in the financial sector is based on the use of various general scientific methods, such as abstraction – in determining the interrelation between unemployment, innovation, and digitalization. Data collection and analysis were carried out, including both quantitative analysis of statistical data on employment in the financial sector and the volume of investment in fintech and automation, labor productivity indicators, as well as qualitative analysis of the regulatory framework, a review of scientific literature, and case study analysis of specific financial institutions. For the quantitative analysis, data from the State Statistics Service of Ukraine, the National Bank of Ukraine, industry reports, and public reports of large banks were used.

**Results.** The study revealed that financial innovations create a dual effect on employment: on the one hand, they automate routine operations, reducing the demand for traditional professions; on the other hand, they generate new, highly skilled jobs, leading to a skills gap. Innovations also play a key role in financing risky technological projects and adapting the financial system to new challenges. The analysis confirms that financial crises lead to increased unemployment and social instability, often due to unregulated innovations, as was the case during the 2008 crisis. At the same time, despite the full-scale war and demographic changes, Ukraine's labor market (2021–2023) shows a certain decrease in registered unemployment, associated with declining inflation and an increase in employer job offers.

**Nowelty.** The study identified the dual impact of financial innovations on employment: they reduce traditional jobs through automation but create new ones that require different skills. A particular novelty is the analysis of the dynamics of the Ukrainian labor market under the conditions of full-scale war (2021–2023), which shows a decrease in registered unemployment and positive trends despite demographic losses. It is also important to emphasize that unregulated financial innovations can be a cause of financial crises and subsequent rises in unemployment.

**Practical value.** The current full-scale war in Ukraine has significantly accelerated digitalization processes and population migration, which is influencing fintech innovations and the structure of the labor market in new ways. Research that takes this unique context into account (such as changes in demand for financial services, business relocation, new cybersecurity needs, and the growth of remote employment) will have high relevance and novelty.

**Keywords:** financial innovations, unemployment, financial sector, digitalization, artificial intelligence, machine learning.

**Statement of problem.** The rapid development of financial innovations, particularly in the context of fintech, is fundamentally transforming the landscape of the financial sector.

On the one hand, these innovations promise significant improvements in efficiency, greater accessibility of financial services, and cost reductions.

On the other hand, they challenge traditional business models and, most importantly, cause structural changes in the labor market, which may lead to the rise of technological unemployment [1].

The problem lies in the dichotomy of the impact of financial innovations on employment. The automation of routine operations, introduction of artificial intelligence, and development of digital platforms reduce the demand for certain traditional professions in banks and other financial institutions (such as cashiers, operators, and call center workers handling simple requests). This poses a threat to a substantial portion of the workforce that lacks the necessary skills to operate in the new, digitalized environment. At the same time, financial innovations stimulate the creation of new, highly skilled jobs in the fields of information technology, data analysis, cybersecurity, risk management, and new product development. However, there is a gap between the existing skills of workers and the requirements of these new jobs [2].

This leads to a situation where, despite the potential increase in the total number of jobs in the fintech industry, employees are being displaced from traditional positions if they are unable to quickly adapt and retrain.

The financial sector, as a vital part of a country's economy, requires constant transformation. These changes are necessary for it to perform its functions effectively in the long term. Innovation and competitiveness must become the core characteristics of both the financial system as a whole and each individual institution within it.

**Analyses of recent papers.** Over the past decades, the study of financial innovation has been quite active. Various domestic scholars have explored the theoretical and practical aspects of the impact of innovative factors across different sectors of the economy and the broader issue of unemployment. Among them, Balahun S. [3] stands out for analyzing the influence of innovation on economic growth processes and for structuring innovations into product and process categories. He investigated the implications of such classification for the linear sector of the economy, demonstrated the impact of international agreements (Basel I, Basel II, Basel III) on the security of the banking system,

and examined payment system banking as well as the influence of ATMs and online operations on banking activities. Financial innovations reflect every modification of the existing financial products, changes in a range of financial intermediaries, their types and business models, transformations in financial markets, and the relationships between their participants.

In their study [4], Bilenko O. and Horban S. outlined the main causes of unemployment (low solvent demand, wage rates set above equilibrium level, population surplus, labor market monopolies, new life stages, changes in professional interests, retraining, relocation). They also examined reasons for the persistence of hidden unemployment (employment stability, issues with unemployment benefits, continuous work history for pensions, employment in small settlements, retention of staff by companies for future prospects, lack of funds for salary payments). Structural factors influencing unemployment were studied, including crises (such as war), inflation, and exchange rate fluctuations. The researchers confirmed the negative impact of military actions on labor market development and noted a decrease in inflation in Ukraine during 2021–2023. Marshavin Yu. M., Kutsak T. H., and Vasylenko A. O. [5] substantiated the main directions for modernizing the national labor market, primarily through attracting investments into the economy of Ukraine to create new jobs based on the technical and technological components of Industry 4.0. They emphasized that the Ukrainian labor market is characterized by intensifying negative trends, including increasing external labor migration, rising unemployment, declining employment levels, and reduced economic activity among the working-age population. The development of human capital was considered, particularly through improvements in education, the advancement of industrial democracy, and the adherence to social justice and responsibility standards. The authors identified pathways for strengthening the competitive advantages of the Ukrainian labor market, which involve modernizing state employment policies in line with advanced international practices, intensifying capital investment attraction policies, and developing state labor market regulation to support the creation of innovative jobs. They also provided proposals for incorporating the

research findings into the content of national programs and Ukraine's recovery plans, based on enhancing socially responsible practices and overcoming the socio-economic consequences of Russian aggression.

**Aim of the paper.** The purpose of the article is to conduct a comprehensive analysis of the interrelationship between the rapid development of financial innovations, i.e., fintech, and employment dynamics in the financial sector, as well as to formulate practical recommendations for adapting to these transformational processes.

**Materials and methods.** Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor the granting authority can be held responsible for them.

Financial innovation is the introduction of something new in the world of finance: whether new ways of working, new technologies, tools, or even fresh approaches to investing [6]. It is important to understand that this is not a recent phenomenon. In fact, financial innovations have accompanied technological progress since its very beginning. This is not surprising, as finance and technology have always been closely linked, developing and evolving together, and fueling each other. Financial innovations play a dual role in development. On the one hand, they open up new paths for financing bold technological projects, especially when traditional funding sources are not willing to take on high risks. This allows ideas to be implemented that otherwise might have remained unrealized. On the other hand, as technical and economic progress complicates business processes, new, unforeseen risks arise. This forces the financial system and markets to constantly adapt, seeking innovative solutions to the challenges of modern business. It is important to understand that without these financial innovations, overall technical and economic development would have slowed significantly, and countries would be less prosperous. However, there is also a reverse relationship: financial innovations themselves cannot develop in a vacuum. Their implementation is constrained by a lack of demand, which is created by tech-

nological progress. In other words, technological development stimulates the need for financial innovations, which in turn supports and accelerates this development [7].

Based on the definition of financial innovation, we can consider the entire process of innovative activity in finance as a complex system of interconnected methods and mechanisms. This system is aimed at creating new financial institutions or ensuring their effective operation, entry of financial companies into new markets or their individual segments, use of new or significantly improved financial instruments, execution of new types of financial transactions, provision of new or updated financial services, and implementation of advanced financial technologies. All these elements act jointly, actively interacting with the financial infrastructure, supporting their functioning. However, financial crises impact significantly the development of innovations.

Economic crises are a serious challenge for society, affecting people's lives, the stability of a country, and the global economy as a whole. To prevent their escalation and restore stability, a comprehensive approach and effective management are needed. Financial crises, in particular, have far-reaching consequences for economic development, financial stability, and international relations. A detailed analysis of their impact shows how a crisis can cause significant fluctuations in global currency markets, lead to serious threats to the financial stability of countries due to the interconnectedness of global systems, and cause a decline in international trade. All this leads to reduced investment and a slowdown in development [8]. However, when we talk about consequences, we cannot overlook such a critical aspect as the risk of social anxiety. Financial crises inevitably lead to rising unemployment, declining incomes, and a general deterioration in socio-economic conditions. For example, the global financial crisis of 2008, caused by the housing crisis in the United States, not only led to a sharp devaluation of the dollar and volatility in the currency market but also caused a sharp increase in unemployment and cuts in social programs in many countries, which resulted in mass protests and political instability. This highlights the direct link between a financial crisis and the deterioration of the labor market

situation. As for the causes of crises, one of the main ones is inadequate regulation of financial markets and institutions. It is here that the issues of innovation and their risks intersect. Financial innovations, such as credit derivatives and money pools, which emerged without proper oversight, contributed to the development of the 2008 crisis. Banks and financial institutions used risky practices without adhering to the necessary risk assessment criteria. This is a vivid example of how uncontrolled innovations, although having the potential for development, can become a source of systemic risks that lead to mass unemployment and social upheaval. In addition, excessive debt, low liquidity of financial institutions, and economic imbalances also play a significant role in the emergence of crises. When banks face a liquidity shortage (as was the case in 2007–2008 due to poor-quality assets), this creates panic and deepens the crisis, which again directly affects the labor market through mass layoffs [9]. All these problems emphasize the need for collective action and international cooperation to overcome the consequences of financial crises. International organizations such as the IMF and the World Bank coordinate these efforts, and formats such as the G20 were created precisely to address financial problems and prevent similar crises in the future [10]. Thus, financial crises have a significant impact on the global economy, particularly through rising unemployment, and are often the result of insufficient control over financial innovations. Solving these problems requires coordinated cooperation between countries and international organizations to ensure global economic stability and sustainable development, which also includes creating conditions for stable employment.

A market economy is inherently prone to instability. This macroeconomic instability manifests itself in the cyclical development of the national economy, which inevitably leads to rising inflation and unemployment. These two indicators are key measures of economic health. Inflation is a complex process of rising prices in a country, caused by both monetary and non-monetary factors.

Unemployment, meanwhile, is an integral part of the labor market, characterized by the presence of able-bodied individuals who are out

of work but willing and actively seeking employment.

Table 1

## Labor market indicators

| Indicator (thousands of people) | 2021 | 2022 | 2022 |
|---------------------------------|------|------|------|
| Number of registered unemployed | 295  | 186  | 96   |
| Employers' demand (vacancies)   | 41   | 21   | 32   |
| Load per 1 vacancy              | 7    | 9    | 3    |

Source: Compiled by authors based on [8,9]

Both inflation and unemployment are forms of macroeconomic instability that can have a destructive impact. However, by their nature, they are natural elements of a market economy. If they remain at their so-called “potential” or natural level, they do not pose a threat. However, a high level of either inflation or unemployment negatively affects the social sphere, causes significant economic losses, and impacts the financial well-being of every individual. That is why macroeconomic science devotes significant attention to studying the causes of inflation and unemployment, as well as to developing effective methods of regulation.

Structural unemployment arises when significant changes occur in the economy that leads to a mismatch between the skills and qualifications sought by employers and those offered by the workforce. These changes can be caused by various factors. For example, technological innovations often require workers to have new, specific skills that may be lacking among current job seekers. Imagine how the emergence of computers placed people without computer skills in a difficult position. Demographic processes also have a significant impact. If the population is aging or there are large migration flows (when people leave or enter a country en masse), this can also create a mismatch between the available labor force and labor market needs.

The implementation of new technologies requires us to seriously reconsider the labor market and how jobs are distributed. This is why it is so important to study which specific workers will be required in the digital economy, in order to prevent so-called skills-based unemployment – when people lack the neces-

sary skills for new vacancies. Currently, there are two main perspectives on the problem of technological unemployment. The first approach is substitutive digitalization – it suggests that the implementation of new digital technologies will inevitably lead to mass unemployment; this is because entire professions and many jobs will simply disappear as they become fully automated. The second one is task-based digitalization – according to this approach, professions will not disappear entirely; rather, only specific tasks within these professions will be automated. This, on the one hand, may lead to a reduction in some jobs, but on the other hand, it will create new ones, increasing overall global employment. It is evident that the modern labor market is influenced both by general economic processes and by significant changes associated with the active implementation of information and communication technologies.

Table 2

## Population dynamics

| Indicator                       | 2022  | 2023  | 2024 |
|---------------------------------|-------|-------|------|
| Population (millions)           | 35    | 33    | 33   |
| Number of births (thousand)     | 206   | 187   | 176  |
| Number of departures (thousand) | 8 mln | 2 mln | ?    |
| Number of arrivals (thousand)   | -     | -     | -    |

Source: Compiled by the authors based on [9]

Fluctuations in demand, or so-called «demand shocks», affect the level of unemployment differently, depending on the state of the economy. If the economy is already in a downturn (recession), even a small negative demand shock can lead to a sharp increase in unemployment. People begin to purchase less, companies reduce production and lay off workers, worsening the problem. However, if the economy is operating at full capacity – that is, there is already «full employment» – the impact of the same demand shock on unemployment may be minimal. In such a situation, companies have more resources and flexibility to survive a temporary decline in demand without mass layoffs.

The impact of innovation on unemployment is a complex topic that is constantly dis-

cussed among experts, as it has both negative and positive aspects. On the one hand, the introduction of artificial intelligence and robotics automates routine tasks, leading to a reduced demand for certain types of labor and even to the disappearance of entire professions. This creates a risk of technological unemployment, especially for low-skilled workers, exacerbating inequality. On the other hand, innovation is a powerful driver of the creation of new sectors of the economy, such as fintech or cybersecurity, and, accordingly, new jobs that previously did not exist. Automation increases productivity, reduces costs, and contributes to overall economic growth, which can stimulate employment in other sectors. Furthermore, professions often do not disappear entirely, but rather undergo «task digitalization», where routine operations are delegated to machines, and people focus on more complex, creative, and analytical aspects of the job. This increases the demand for unique «human» skills such as critical thinking, creativity, and emotional intelligence. The main challenge lies in the gap between existing and required skills, which requires joint efforts from the state, educational institutions, and businesses to develop retraining and lifelong learning programs to adapt the workforce.

**Conclusions.** The level of unemployment in society is shaped by two main groups of factors: cyclical (related to economic cycles) and structural (deep, long-term changes). It is important to understand and monitor these factors in order to develop effective measures to combat unemployment and ensure stable economic development. In this study, several important structural factors influencing the unemployment rate were examined. In particular, the impact of crisis (war), inflation, and exchange rate fluctuations was analyzed. The negative impact of the full-scale war on the Ukrainian labor market was identified. Among the cyclical factors affecting unemployment and labor market dynamics, technological innovations, demographic processes, and demand shocks were studied. The rapid spread of modern technologies has a dual impact: it creates both positive and negative consequences for the labor market. The war has also led to a significant decrease in population due to natural processes and mechanical migration (more people left

Ukraine than arrived). The overall results of the study show positive trends in the labor market. In particular, the decrease in the unemployment rate is associated with reduced inflation, the strengthening of the national currency, and an increase in job offers from employers, which has led to a reduction in the number of unemployed.

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## ФІНАНСОВІ ІННОВАЦІЇ ТА БЕЗРОБІТТЯ У ФІНАНСОВОМУ СЕКТОРІ: ЩО Є ОСНОВОЮ?

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**Методологія дослідження.** Дослідження впливу фінансових інновацій на безробіття у фінансовому секторі базується на використанні різних загальнонаукових методів, наприклад такого як абстракція – при визначенні взаємозв'язку безробіття – інновація – цифровізація. Проведено збір та аналіз даних, що включає як кількісний аналіз статистичних даних про зайнятість у фінансовому секторі так і обсягів інвестицій у фінтех та автоматизацію, показників продуктивності праці, так і якісний аналіз регуляторної бази, огляд наукової літератури та аналіз кейс-стаді окремих фінансових установ. Для кількісного аналізу було використано дані Держстату України, Національного банку України, галузеві звіти та публічні звіти великих банків.

**Результати.** Дослідження виявило, що фінансові інновації створюють подвійний ефект на зайнятість: з одного боку, вони автоматизують рутинні операції, знижуючи попит на традиційні професії, а з іншого – генерують нові, висококваліфіковані робочі місця, що спричиняє розрив у навичках. Інновації також відіграють ключову роль у фінансуванні ризикованих технологічних проєктів та адаптації фінансової системи до нових викликів. Аналіз підтверджує, що фінансові кризи призводять до зростання безробіття та соціальної нестабільності, часто через нерегульовані інновації, як це було під час кризи 2008 року. При цьому, попри повномасштабну війну та демографічні зміни, ринок праці України (2021-2023) демонструє певне зниження зареєстрованого безробіття, пов'язане зі зменшенням інфляції та зростанням пропозицій роботодавців.

**Новизна.** Дослідження виявило подвійний вплив фінансових інновацій на зайнятість: вони скорочують традиційні робочі місця через автоматизацію, але створюють нові, що вимагають інших навичок. Особливою новизною є аналіз динаміки ринку праці України в умовах повномасштабної війни (2021–2023), що показує зниження зареєстрованого безробіття та позитивні тенденції, попри демографічні втрати. Важливо також підкреслено, що нерегульовані фінансові інновації можуть бути причиною фінансових криз та подальшого зростання безробіття.

**Практична значущість.** Поточна повномасштабна війна в Україні значно прискорила процеси діджиталізації та міграції населення, що по-новому впливає на фінтех-інновації та структуру ринку праці. Дослідження, що враховує цей унікальний контекст (наприклад, зміну попиту на фінансові послуги, релокацію бізнесу, нові потреби у кібербезпеці, зростання дистанційної зайнятості), буде мати високу новизну.

**Ключові слова:** фінансові інновації, безробіття, фінансовий сектор, цифровізація, штучний інтелект, машинне навчання.

*Надійшла до редакції 02.06.25 р.*