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LABOR MARKET PROSPECTS AS A RESULT OF IMPLEMENTATION OF DIGITAL TECHNOLOGIES IN THE FINANCIAL SECTOR

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Abstract

The path of human development has always been aimed at identifying innovations and improving the quality of life. It is noteworthy that, especially recently, the development of the latest topologies is lightning fast, creating a perfect version at each subsequent stage, and very often people do not even have time to follow the dynamics of development. However, like almost all economic phenomena, this development also has both its positive and negative sides. In particular, with the introduction of the latest digital technologies, the business environment becomes easier to manage., strives to be more secure and improves productivity by providing greater fair value. But at the same time, the introduction of digital technologies is pushing the labor market into a crisis situation, since an automated mechanism is replacing a person, which in many cases is a more profitable option for the employer. This phenomenon in itself causes an increase in the unemployment rate, which is one of the most important strategic tasks for any country. This article aims to present the implications of the introduction of digital technologies in the financial sector., analysis and vision of the development of the financial sector of developing countries, both in the Republic of Armenia and in the international arena, in accordance with the Armenian economy. The causal article presents the impact of digital technologies on the labor market in the financial and banking sector, the pros and cons of this phenomenon. The article concludes with a conclusion drawn from the analysis and comparison of the above-mentioned phenomena.

Keywords: Digital technologies, financial sector, labor market trends, IT, artificial intelligence(AI), automation of robotic processes (RPA), fintech (fintech).

Introduction

The introduction of digital technologies in the financial sector over the past decade has radically changed the business environment, affecting both the operations of companies and the structure of the labor market. Traditional banking and financial systems are being transformed, becoming more secure, automated, fast and flexible, which creates new professions, as well as reduces the demand for some traditional jobs. The impact of the digital age on the financial labor market is inevitable, and it requires adaptation and continuous training on the part of employees.

In Armenia, this process is also evident in the digitization of financial institutions, the development of innovative payment systems and fintech startups. Digital technologies such as

artificial intelligence (AI), machine learning (Machine Learning), blockchain, and cybersecurity are strongly influencing how financial and banking services are provided, requiring professionals with new skills.

This article will describe how the labor market is changing due to the introduction of digital technologies in the financial sector, what new professions are emerging, what are the main factors of job cuts, and what are the prospects for professionals in this field.

Conflict Setting

Today, almost all countries of the world are making major investments in the development of digital technologies in their country. This development, in turn, brings forward a number of new needs that may have been unrealistic and unattainable until now.

The introduction of digital technologies, especially in the financial sector, has become an important turning point in the global economic context. The introduction of digital technologies in the financial sector is significantly changing the traditional ways of providing financial services. This, of course, helps to speed up the execution of transactions, reduce costs, increase security, and also contributes to more efficient management. Of course, the introduction of digital technologies in the financial sector also opens up new opportunities., but there are also new challenges in the labor market [1]. The introduction of digital technologies in financial services is also affecting the labor market, creating new professions and demands on the workforce. This requires new skills from employees in the financial sector, given the use of artificial intelligence, blockchain technologies, digital assets, data analysis, and mobile payments. Digital technologies such as blockchain, artificial intelligence (AI), big data (big data), mobile payment systems and other innovations, not only financial services are changing, but also the structure of the labor market. Innovations related to automation in the financial sector using robots and bots may reduce the demand for traditional financial work. For example, in banking services, customer service can be automated, leading to the provision of less traditional services without human intervention. The introduction of digital technologies requires new skills from employees of the financial sector. Artificial intelligence, The growing demand for blockchain technology and data analysis is forcing employees to acquire technology skills. The development of high technologies plays a crucial role in improving the competitiveness, security and standard of living of the state. States that create and develop high technologies register changes in the competitive environment and occupy leading positions in the international arena. The financial technology market is experiencing significant development in Armenia, This is accompanied by significant investments from private market participants and the development of their own high-tech products. The fastest growing market segments are digital banking services, digital wallets, digital credit platforms, etc. [2]. Armenia has made some progress in terms of digital technology development, but compared to the leading countries of the world, it is at different levels.

Research Results

If we look at global experience and statistics, the leading countries are distinguished by the widespread use of digital banking services, fintech innovations and the relevant regulatory environment in terms of the level of implementation and development of digital technologies in the financial sector. However, the introduction of digital technologies in the financial sector

has had a significant impact on labor markets around the world. if we look at an analysis of several leading countries based on official data, we will have the following description:

- USA-The rapid development of artificial intelligence (AI) and digital technologies in the USA has led to the automation of certain professions. A study by the Brookings Institution found that the impact of AI is particularly noticeable in high-paying professions such as programmers, lawyers, and financial analysts. This may lead to the reduction of certain jobs, but at the same time opens up new opportunities in AI-related fields [3];
- United Kingdom-According to a PwC report, widespread adoption of artificial intelligence in the UK has led to increased productivity and higher wages. The number of jobs requiring artificial intelligence skills has increased significantly, and employers are offering an average of 14% higher wages in these areas [4] This indicates the positive impact of artificial intelligence on the labor market;
- Australia-By 2030, the development of artificial intelligence in Australia is projected to affect up to 1.3 million jobs, especially in the areas of catering, office support and customer service. But sectors that require physical labor, such as mining and construction, are relatively less threatened by automation [5];
- India-The fintech sector in India has grown significantly in recent years. According to the Ernst & Young report, India ranks second after China in terms of fintech adoption - 87%. This has contributed to the creation of new jobs and the expansion of the labor market in the financial technology sector [6];
- EU countries-data analysis shows that the demand for digital professions in EU countries has grown significantly. For example, in Italy, the demand for database and network technology specialists increased nine-fold between 2014 and 2021. This demonstrates the importance of digital skills in the labor market. [7].

If we look at the degree of implementation and development of digital technologies in countries that are comparable to Armenia in terms of development and economic size, it can be noted that Georgia is perhaps in the leading position, occupying a leading position in the field of digital technologies in the South Caucasus. Financial services, digital payment systems, and blockchain technologies are actively developing in this country, as well as FinTech and Log-In startups in Georgia. [8].

Perhaps we can also include Bulgaria and Romania in the list of countries comparable to Armenia in terms of development and economic size.

It is true that Bulgaria has a stable and growing digital technology sector, which is one of the largest income-generating sectors in the country, but at the same time it is worth noting that only 41% of the Bulgarian population has basic digital skills, which is a challenge for the development of digital technologies [7].

Romania is an emerging economy in which digital technologies are beginning to play an increasingly important role in the financial sector. Although the growth of the Romanian IT market is projected to slow down in 2025, it will remain one of the leaders in the region due to the transformation of digital technologies and outsourcing [9].

Now, if we compare and analyze the changes in the labor markets in these countries over the past 5 years with the introduction of digital technologies in the financial sector, the picture will be as follows:

- The number of new jobs in the digital technology sector in Georgia increased by about 30%, and the demand for digital technology specialists in particular increased by about 50%. In particular, blockchain technologies, jobs that required data analysis and other digital skills were the most advanced. Due to the development of digital technologies in the financial sector, the number of remote jobs has increased by about 25%. Implemented digital tools have enabled financial services workers to work remotely without needing a physical presence. All this has led to the growth of digital banking services by about 35% over the past 5 years. The number of mobile banking users has exceeded 1.5 million people., which makes up about 50% of the world's population [8];
- Due to the introduction of digital technologies in Bulgaria, the number of new jobs in the financial technology sector increased by 20%. In particular, the demand for digital technology specialists, blockchain technology developers, and data analysts has increased in percentage terms. The demand for digital security specialists in Bulgaria has grown by 40% over the past five years. This is due to the increasing number of digital financial instruments and the growing needs of banks for the security of digital infrastructure as digital technologies are introduced., According to statistics, the number of mobile banking users in Bulgaria increased by about 45%, and in general, the frequency of use of digital banking services also increased, accounting for about 60% of all banking transactions. From all this, we can conclude that the introduction of digital technologies in Bulgaria has changed the financial sector and the labor market, creating new opportunities and demand for professionals [10].
- Due to the introduction of digital technologies in Romania, the number of new jobs in the financial technology sector increased by 20%, and the number of remote jobs in the financial sector increased by 30%. And the 45% increase in the number of mobile banking users over the past five years has led to an increase in demand for digital security specialists alone by about 40% [11].

Keeping up with the times, it should be noted that the development and promotion of digital technologies today is perhaps a prerequisite for the economic growth of both the state and organizations. It should be noted that, especially in the financial and banking system, the more innovative and modern digital technologies are introduced, the higher the level of accessibility and trust. The Republic of Armenia, as well as the aforementioned countries, as developing countries, we can note that in the economy, In particular, in the financial and banking sector, the main focus is on the development and modernization of digital technologies. However, it should be noted that despite the fact that the Armenian government has recognized the IT sector as a priority sector of the economy, nevertheless, no substantive steps are being taken to stimulate the development of the sphere. In particular, small amounts of government consumption contradict the logic of international experience in the development of the sphere [12]. More than 60% of Armenian companies have not implemented modern technologies, which indicates that, that compared to European partners, local companies are still lagging behind in the level of "digital maturity". Advanced digital technologies are little used in such important business functions as manufacturing and service provision (only 7% are used). companies face uncertainty, shortage of skilled workers, as well as a lack of information and awareness about digital technologies that meet the needs of their business, while at the same time experiencing uncertainty about the results of investments in these technologies. The

quality of management and integration with global markets are two more stimulating factors that explain the trend of technology use.[13] In accordance with these incentives, the following important signs of the introduction and development of digital technologies in the financial and banking sector appear:

- "Instant" data analysis at any time, for any period of time, and decision-making based on them—artificial intelligence (AI) and machine learning (ML) – are used to assess risks, analyze credit histories and detect fraud, while big data (big data) helps predict customer behavior and develop personalized solutions. financial offers;
- Process Automation and Optimization-Robotic process automation (RPA) reduces the amount of manual work, speeds up transactions and increases operational efficiency, and as for reducing transaction costs and transparency, it is based on the Smart Contracts tool based on the blockchain;
- Cybersecurity and data protection - Multi-factor authentication (MFA) reduces the risk of unauthorized access. Protects financial and personal information with data encryption.And implemented cyberattack prevention systems are important in the banking sector, where cyber attacks often occur;
- Customer feedback – This tool is perhaps one of the tools for developing an effective and correct strategy in the financial sector, since, for example, chatbots and virtual assistants simplify customer service. Modern and convenient mobile and online banking provides fast and convenient provision of financial services, which is the key to attracting new customers and retaining existing customers.And personalized offers Digital technologies make it possible to offer customized loans, insurance, and investment opportunities by offering them to customers. What do they need at the moment?

The list of these symptoms can probably be continued indefinitely, and all this, merging together, forms a powerful competitive resonance among the structures of the financial sector. However, it is worth noting that an attractive vision for improving management efficiency and competitiveness in the market may be presented from the employer's point of view, but what about the labor market? By introducing new systems and innovative programs, we can note that in the Armenian reality, as the demand for digital technology specialists grows in the labor market, At the same time, the demand for specialists in the financial sector has declined sharply, as digital technologies have begun to replace human thinking, meeting needs and at the same time predicting the future and making optimal decisions.

Observing the labor market of the Republic of Armenia, according to the indicators of the Statistical committee, we can see that the most sought-after profession in the labor market of the Republic of Armenia is the specialty "Banking and credit business", and the innovation of digital technologies in the financial and banking sector leads to an increase in demand for the services provided.So, in 2024, financial sector services showed an increase of 15%, from which we can assume that the employment rate in the financial and banking sector has improved, but unfortunately,, Official sources have not released specific figures . [14] Despite the fact that the unemployment rate rose to 13.9% in 2024, the demand for specialists in this field in 2024 even exceeded the most in-demand IT sector over the past decade. In the Armenian labor market, this area accounted for about 30% of advertised vacancies, which exceeds its own figure compared to 2023. Summary data for 2024 show that the average employment in the financial and banking sector is 838,000 AMD (including taxes), which is the second highest-

paid sector., giving way only to the IT sector, where the average salary is 1,125,000 AMD (including taxes) . [15] If we make a historical review, we can note that the introduction of innovative digital technologies in the financial and banking sector in Armenia began in the late 1990s. In 1999, the Central Bank introduced the CBA electronic payment system.NET, which automated cash flows between banks. In 2001, the national payment system ARCA was established, which allowed servicing local and international payment cards.: In the mid-2000s, the introduction of remote banking services began, but they became widespread only in the 2010s. In 2017, the government launched the Fintech Hub Armenia program to stimulate the development of fintech startups. In 2022, the Information Systems Agency of Armenia was established to support the country's digital agenda. [16] Thus, over the past two decades, the introduction of digital technologies in the financial and banking sector of Armenia has continued, contributing to the modernization and development of the sector., at the same time, contributing to the growing demand for the workforce of digital technology management specialists. The financial and banking sector of Armenia uses digital technologies such as digital banking platforms such as online banking, payment systems with NFC and QR codes, artificial intelligence and chatbots, big data, blockchain and other digital assets, analytical tools, API integrations and Open Banking. It should be noted the introduction and improvement of cybersecurity, which provides features such as 2FA (two-step authentication), biometric authentication., cyber training for employees. It is noteworthy that with this tool, all investments are monitored in order to protect against hacking and ensure data confidentiality. It is also important to note that AM Local FinTech has been introduced in the Armenian financial and banking sector, providing innovative solutions such as SoftConstruct, Hexact, Mambu integration into some banks, Digitain (Digitain financial branch), innovative digital Credit Systems, and, of course, the availability of a digital credit history of a credit bureau. The introduction of these digital technologies, Despite the widespread increase in unemployment, this contributes to the expansion of the labor market in the financial and banking sector and the growing demand for digital technology management specialists, providing new jobs and new horizons.

However, it should be noted that the introduction of digital technologies, like any phenomenon, has not only positive but also negative sides. Unfortunately, there is currently no official digital data showing how much the number of jobs has decreased as a result of the introduction of digital technologies in the financial and banking sector. Nevertheless, it is important to note that the government and the private sector of Armenia are actively working in accordance with changes in the labor market, introducing training programs and educational initiatives to support employees in acquiring new skills. Example, It is planned to conduct online courses on financial and digital literacy for the participants of the voucher employment program [17].

The introduction of digital technologies in the labor market of the Armenian financial sector is causing profound structural changes. This applies both to the nature of jobs, as well as to the required skills of employees, the professions involved, wages, and ways of organizing work [18].

Considering international experience and vision, we come to an analysis of global and regional trends, according to which automation, AI and fintech in the financial sector lead to staff restructuring rather than widespread reduction, at the same time, one of the most changing

industries is banking and financial services, where the number of data processing and analysis specialists is growing. According to McKinsey & PwC forecasts, approximately 30-40% of the financial sector will be automated by 2030. However, at the same time, 10-15% of new jobs will be created in the digital sphere [1].

If we analyze the changing types of jobs as a result of the introduction of digital technologies in the financial and banking sector, we will get the following scale of changes in requirements, which decrease and increase:

Professions with declining demand	Sought-after professions with growing demand
Classical accountants	Fintech analysts
Service Operators	Data Analysts
Cashiers	Cybersecurity Specialists
Standard Credit Specialists	Developers of online and mobile applications

Conclusion

The introduction of digital technologies into the financial sector has played an important pivotal role in the context of economic development and economic growth. However, at the same time, new demands were put forward in the labor market and new requirements for specialization in the latest digital technologies appeared. We can note that digital technologies have advanced the following trends in the labor market:

- Job growth: the introduction of digital technologies creates new jobs, especially in the field of banking IT and analytics;
- Automation: As a result of automation, some traditional functions are reduced, which may lead to the reduction of some jobs;
- Demand for skills: There is a growing demand for professionals with digital skills;
- Educational initiatives: The Government and the private sector are implementing training programs to improve the skills of employees.

As for the analysis of risks and opportunities of the labor market.

We will have the following problems with medium-term risks:

1. Lack of qualified specialists
2. Job cuts at an average skill level

In the context of long-term opportunities, we will have the following vision:

1. A competitive workforce can be formed through special training programs
2. New high-paying positions are emerging - fintech, cybersecurity
3. Digitalization of the economy can contribute to the activation of regions through remote work

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ԱՇԽԱՏԱՇՈՒԿԱՅԻ ՀԵՌԱՆԿԱՐՆԵՐԸ ՖԻՆԱՆՍԱԿԱՆ ՈԼՈՐՏՈՒՄ ԹՎԱՅԻՆ ՏԵԽՆՈԼՈԳԻԱՆԵՐԻ ՆԵՐԴՐՄԱՆ ԱՐԴՅՈՒՆՔՈՒՄ

Լ.Հ. Ազատյան

Պերական Կառավարման Ակադեմիա

Մարդկային զարգացման ուղին միշտ եղել է նորարարությունների բացահայտման և կյանքի որակի բարձրացմանն ուղղված: Հատկանշական է, որ հատկապես վերջին դարաշրջանում նորագույն տեխնոլոգիաների զարգացումը տեղի է ունենում կայծակնային արագությամբ, յուրաքանչյուր հաջորդ փուլում ստեղծելով կատարելագործված տարբերակը, և շատ հաճախ մարդիկ չեն էլ հասցնում հետևել զարգացման դինամիկային: Սակայն ինչպես տնտեսական գրեթե բոլոր երևույթները, այս զարգացումը ևս ունի ինչպես իր դրական, այնպես էլ բացասական կողմերը: Մասնավորապես՝ նորագույն թվային տեխնոլոգիաների ներդրմամբ, բիզնես միջավայրը դառնում է ավելի հեշտ կառավարելի, ձգտում լինել ավելի անվտանգ և բարձրացնում է արտադրողականությունը, ապահովելով ավելի մեծ արդարական արժեք: Սակայն թվային տեխնոլոգիաների ներդրումը միևնույն ժամանակ առաջ է քաշում աշխատանքային շուկային ճգնաժամային իրավիճակ, քանի որ մարդուն գալիս է «փոխարինելու» ավտոմատացված մի մեխանիզմ, որը շատ դեպքերում գործատուի համար հանդիսանում է ավելի շահեկան տարբերակ: Այս երևույթն էլ ինքնին առաջ է քաշում գործազրկության մակարդակի աճ, որը ցանկացած երկրի

համար հանդիսանում է ռազմավարական գերագույն խնդիրներից մեկը: Այս հոդվածն ուղղված է ներկայացնել է ֆինանսական ոլորտում թվային տեխնոլոգիաների ներդրման հետևանքները, ինչպես Հայաստանի Հանրապետությունում, այնպես էլ միջազգային ասպարեզում, Հայաստանի տնտեսությանը համընթաց զարգացող երկրների ֆինանսական ոլորտի զարգացվածության վերլուծությունը և տեսլականը: Պատճառահետևանքային կապով ներկայացված է հոդվածում ֆինանսաբանկային ոլորտում թվային տեխնոլոգիաների ազդեցությունը աշխատաշուկայի վրա, երևույթի դրական և բացասական կողմերը:

Բանալի բառեր. Թվային տեխնոլոգիա, ֆինանսական ոլորտ, աշխատաշուկայի միտում, SS, Արհեստական բանականություն (AI), ռոբոտացված գործընթացների ավտոմատացումը (RPA), ֆինտեխ (FinTech):

ПЕРСПЕКТИВЫ РЫНКА ТРУДА В РЕЗУЛЬТАТЕ ВНЕДРЕНИЯ ЦИФРОВЫХ ТЕХНОЛОГИЙ В ФИНАНСОВУЮ СФЕРУ

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Путь человеческого развития всегда был направлен на выявление инноваций и повышение качества жизни. Примечательно, что, особенно в последнее время, развитие новейших топологий происходит молниеносно, создавая совершенную версию на каждом последующем этапе, и очень часто люди даже не успевают следить за динамикой развития. Однако, как и почти все экономические явления, это развитие также имеет как свои положительные, так и отрицательные стороны. В частности, с внедрением новейших цифровых технологий бизнес-средой становится легче управлять, стремится быть более безопасным и повышает производительность, обеспечивая большую справедливую стоимость. Но внедрение цифровых технологий в то же время подталкивает рынок труда к кризисной ситуации, поскольку на смену человеку приходит автоматизированный механизм, который во многих случаях является более выгодным вариантом для работодателя. Это явление само по себе вызывает рост уровня безработицы, что является одной из важнейших стратегических задач для любой страны. Эта статья направлена на представить последствия внедрения цифровых технологий в финансовом секторе, анализ и видение развития финансового сектора развивающихся стран, как в Республике Армения, так и на международной арене, в соответствии с экономикой Армении. В статье с причинно-следственной связью представлено влияние цифровых технологий на рынок труда в финансово-банковской сфере, плюсы и минусы этого явления.

Ключевые слова: цифровые технологии, финансовый сектор, тенденции рынка труда, ИТ, искусственный интеллект (ИИ), автоматизация роботизированных процессов (RPA), финтех (FinTech).

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