

Yashil

IQTISODIYOT va TARAQQIYOT

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THE IMPACT OF FINANCIAL TECHNOLOGIES (FINTECH) ON ECONOMIC GROWTH

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Abstract: The growth of financial technologies significantly impacts economic growth. This is directly related to the development of digital technologies, particularly their integration into the financial and banking sectors. This study examines the impact of FinTech services on GDP per capita and economic growth between 2012 and 2020.

Key words: FinTech, economic growth, GDP per capita.

Annotatsiya: Moliyaviy texnologiyalar hajmining o'sishi iqtisodiy o'sishga sezilarli ta'sir ko'rsatmoqda. Bu raqamli texnologiyalarning rivojlanishi, xususan moliya va bank sohasiga ularning kirib kelishi bilan bevosita bog'liqdir. Ushbu tadqiqotda 2012–2020-yillarda Fintech xizmatlarining aholi jon boshiga to'g'ri keladigan YaIMga va iqtisodiy o'sishga ta'siri o'rganilgan.

Kalit so'zlar: Fintech, iqtisodiy o'sish, aholi jon boshiga YaIM.

Аннотация: Рост объема финансовых технологий оказывает значительное влияние на экономический рост. Это напрямую связано с развитием цифровых технологий, в частности, с их внедрением в финансовый и банковский сектора. В данном исследовании рассматривается влияние услуг FinTech на ВВП на душу населения и экономический рост в период с 2012 по 2020 годы.

Ключевые слова: FinTech, экономический рост, ВВП на душу населения.

INTRODUCTION

The increase in Fintech companies' services worldwide is directly driving demand for these services. Specifically, sectors like investment, non-bank, and insurance organizations within Fintech play a significant role in this growth. According to data, the total size of the Fintech market was between 1 to 4 billion dollars per year in 2010-2012, while it reached 210 billion dollars by 2020-2022.¹ This significant growth suggests that it may have a positive impact on economic growth as well. Therefore, this study analyzes the relationship between Fintech, economic growth, and other economic variables across 180 countries during the period from 2012 to 2020.

LITERATURE REVIEW

Research on the relationship between Fintech and economic growth is limited, mainly due to constraints in cross-country data. Studies indicate that the development of Fintech contributes to economic growth by increasing GDP, boosting e-commerce turnover, and enhancing the financing of the real sector, particularly by creating more favorable lending conditions for small and medium-sized businesses (Shahin Sadigov et al., 2020).

Although Fintech is still relatively small compared to traditional financial institutions, it is having a significant impact on economic growth. From this perspective, it requires effective monitoring and analysis of both traditional and modern financial stability (Serhan Cevik, 2024).

On a country and regional basis, a positive relationship between economic growth and FinTech technologies has been identified in regions such as China (Na Song, 2022) and several European Union and Southeast Asian countries (Shahin Sadigov et al., 2020).

RESEARCH METHODOLOGY

To study the impact of FinTech on economic growth and other economic indicators, data from the Cambridge Centre for Alternative Finance at the University of Cambridge and the World Bank were used. From these sources, the following variables were selected:

- FinTech (including total digital lending and total digital capital raising);
- GDP growth (annual %);
- Gross fixed capital formation (in USD);
- Real GDP per capita;

1 Expert Market Research (<https://www.expertmarketresearch.com/>) tijoriy tadqiqot markazi ma'lumotlari

- Inflation;
 - Trade (as a percentage of GDP);
 - Domestic credit to the private sector (as a percentage of GDP);
 - Expenditure;
 - Population growth;
 - Educational attainment;
 - Stability.
- Some variables were logarithmically transformed.

Table 1. Statistical data of variables.

	count	mean	std	min	25%	50%	75%	max
fintech_ln	629.0	16.807846	2.828200	9.242323	14.915618	16.707117	18.650975	26.600404
gdp_growth_annual_persent	629.0	2.119961	3.781043	-14.546538	0.856557	2.539062	4.236235	23.412017
gfcf_ln	629.0	24.168330	2.114337	18.487756	22.660679	24.467997	25.593249	29.462041
real_gdp_per_capita_ln	629.0	9.104186	1.448924	5.497764	8.003721	9.153522	10.590394	12.202982
inflation_ln	629.0	0.679096	1.267860	-4.386972	-0.024257	0.818998	1.461938	3.979682
trade_of_gdp_ln	629.0	4.296619	0.573678	3.101906	3.896900	4.231812	4.639666	6.054383
domestic_credit_to_private_sector_ln	629.0	3.934999	1.006383	-5.269882	3.472504	4.008579	4.618795	5.556453
expenctance_ln	628.0	3.123854	0.721135	-8.983235	2.811148	3.208010	3.544676	4.603448
population_growth	629.0	1.035090	1.122286	-4.048391	0.290202	0.992506	1.725165	9.219918
educational_attainment_ln	629.0	4.169993	0.484418	2.227424	3.964714	4.375751	4.532661	4.603768
stability	629.0	0.049174	0.872280	-2.996031	-0.531866	0.110050	0.783371	1.599123

Fintech was taken as a dependent variable, and the remaining variables as an independent variable.

Table 2. Correlation of Fintech and other variables.

	ρ
fintech_ln	1.000000
gdp_growth_annual_persent	-0.148532
gfcf_ln	0.644096
real_gdp_per_capita_ln	0.545532
inflation_ln	-0.210588
trade_of_gdp_ln	-0.089226
domestic_credit_to_private_sector_ln	0.427015
expenctance_ln	0.199191
population_growth	-0.298248
educational_attainment_ln	0.505306
stability	0.265736

As seen in Table 2, Fintech has a strong correlation with variables such as gross fixed capital formation, real GDP per capita, and educational attainment.

To determine the impact of Fintech on economic growth and other economic aggregates, the OLS (Ordinary Least Squares) model was used.

$$y_{it} = \beta_1 + \beta_2 fintech_{it} + \beta_3 X_{it} + \eta_i + \mu_t + \varepsilon_{it}$$

Here, y_{it} represents the real GDP per capita, where i denotes the country and t denotes the time period; $fintech_{it}$ represents all Fintech instruments as a share of GDP; X_{it} represents the remaining variables, including indicators such as gross fixed capital formation (in USD), real GDP per capita, inflation, trade (as a percentage of GDP), domestic credit to the private sector (as a percentage of GDP), expenditure, population growth, educational attainment, and stability.

ANALYSIS AND RESULTS

The collected data was trained in the OLS model.

Table 3. Data trained in the OLS model

	Coefficient	Std. Err.	t-stat	P> t	Conf. Int. Lower	Conf. Int. Upper
Intercept	-76.540711	14.973073	-5.111891	0.0000***	-105.959764	-47.121657
gdp_growth_annual_persent	-0.098788	0.022933	-4.307618	0.0000***	-0.143847	-0.053729
gfcf_ln	2.513995	0.574623	4.375034	0.0000***	1.384977	3.643013
real_gdp_per_capita_ln	1.735320	0.660335	2.627938	0.0089***	0.437895	3.032744
inflation_ln	-0.116965	0.088856	-1.316354	0.1887	-0.291549	0.057618
trade_of_gdp_ln	1.415034	1.087832	1.300783	0.1939	-0.722336	3.552403
domestic_credit_to_private_sector_ln	0.511217	0.764165	0.668987	0.5038	-0.990214	2.012647
expece_ln	-0.135565	0.809460	-0.167476	0.8671	-1.725990	1.454860
population_growth	-0.368116	0.160343	-2.295802	0.0221**	-0.683157	-0.053074
educational_attainment_ln	2.357351	0.728833	3.234417	0.0013***	0.925341	3.789361
stability	-0.688825	0.450458	-1.529164	0.1269	-1.573884	0.196235

The GDP growth (annual %) variable has a negative impact on the dependent variable, Fintech. A one-unit increase in the annual GDP growth rate, holding all other factors constant, decreases the dependent variable by 0.1 units.

The gross fixed capital formation (in USD) variable positively impacts the dependent variable, indicating that an increase in capital formation can raise the values of the dependent variable.

Real GDP per capita positively affects FinTech, contributing to improvements in economic prosperity.

Educational attainment also positively influences FinTech, highlighting the significance of human capital.

CONCLUSION

From the above data and analyses, it can be concluded that, according to the regression analysis results, the main factors influencing the dependent variable, FinTech, can be identified. The primary factors affecting the development of FinTech include capital formation, real GDP per capita, population growth, and educational attainment. While increases in education and capital formation are beneficial for FinTech, population growth and economic growth rates have a negative impact on its development. The lack of significant effects from stability and other economic indicators suggests that FinTech is driven by other factors.

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