

THE ROLE OF INNOVATIONS AND FINANCIAL TECHNOLOGIES IN ENHANCING CORPORATE COMPETITIVE STRATEGIES

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In an era marked by digital transformation and rapidly evolving global markets, the integration of cutting-edge innovations and financial technologies (fintech) has become a critical factor in strengthening corporate competitiveness. Modern enterprises increasingly rely on these tools not merely to optimize internal operations but to reshape entire strategic models, enabling greater responsiveness to market shifts and evolving customer expectations. Fintech solutions offer a dual advantage: they simultaneously reduce operational expenses and open up new avenues for delivering value-added services.

Leveraging Artificial Intelligence for Data-Driven Strategy. Artificial intelligence (AI) has emerged as a game-changer in the analysis of vast datasets, allowing companies to identify subtle trends, forecast behaviors, and make real-time decisions. By implementing AI-powered algorithms, businesses can enhance customer segmentation, predict purchasing patterns, and personalize interactions across digital platforms. For instance, AI chatbots and virtual financial advisors streamline service delivery while reducing human error. Moreover, AI facilitates risk modeling, enabling companies to anticipate financial fluctuations or detect early warning signs of systemic vulnerabilities.

Blockchain for Operational Trust and Process Integrity. The decentralized and tamper-proof nature of blockchain technology provides a robust infrastructure for secure, transparent, and verifiable transactions. Beyond cryptocurrency, blockchain applications in corporate finance now include smart contracts, supply chain verification, and digital identity management. These innovations eliminate intermediaries, shorten transaction times, and build trust among stakeholders—particularly in sectors with stringent compliance requirements. By embedding transparency directly into the system architecture, blockchain enhances both internal governance and external reputation.

Automation and Robotics in Financial Workflows. The automation of repetitive and time-intensive tasks—ranging from payroll processing to regulatory reporting—allows organizations to redeploy talent toward high-impact activities such as strategic planning and innovation. Robotic Process Automation (RPA) reduces the likelihood of manual errors and ensures compliance with financial regulations through standardized workflows.

Companies adopting automation often experience faster processing times, improved audit trails, and more agile budgeting cycles. In the long term, this contributes to sustainable cost savings and operational scalability.

Mobile-First and Digital Service Delivery. With the proliferation of smartphones and the growing demand for on-the-go financial solutions, mobile-first strategies have become imperative. Organizations that invest in seamless, intuitive digital interfaces are better positioned to engage modern consumers who prioritize convenience, speed, and real-time access. Fintech pioneers like Revolut and Nubank have demonstrated how user-centric design and mobile infrastructure can rapidly scale customer acquisition while maintaining lean operating models. In parallel, cloud-based platforms empower companies to deliver consistent services across channels, ensuring a unified customer experience.

Big Data and Hyper-Personalization. Advanced data analytics has transformed customer engagement from reactive service to proactive experience design. By mining customer data across touchpoints, companies can tailor offers, predict churn, and create loyalty programs aligned with individual preferences. Big data enables dynamic pricing, real-time feedback loops, and micro-targeted campaigns that significantly outperform traditional marketing efforts. This data-driven personalization fosters long-term relationships, enhances lifetime customer value, and strengthens competitive resilience.

Incorporating modern financial technologies into corporate strategy is no longer optional – it's essential. These innovations empower businesses to operate with greater agility, precision, and customer focus. Companies that swiftly adopt and effectively implement fintech tools position themselves at the forefront of industry transformation. Through intelligent automation, real-time data insights, and customer-centric design, organizations gain the strategic flexibility needed to thrive in today's hypercompetitive landscape. As such, fintech is not merely a technological upgrade – it is a strategic imperative for long-term success.

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