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산업연관분석을 이용한 디지털 금융산업이 국내 시장에 미치는 영향

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The Effects of Digital Finance Industry on the Domestic Market Using Industry—Related Analysis

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Abstract

Due to digital innovation, the financial industry is differentiated by function, decentralization is progressing, and the direction of financial innovation is gradually evolving due to high ripple effects due to network effect base and improved convenience and accessibility due to changes in financial structure. Therefore, this study aims to analyze the ripple effect of the digital financial industry in Korea.

First, in the case of the production inducement coefficient, the direct production inducement coefficient is higher than the indirect production inducement coefficient, indicating that the digital financial industry has a greater effect on the digital financial industry itself than the ripple effect on other industries. Second, in the case of value—added inducement, the direct value—added inducement coefficient is larger than the indirect value—added inducement coefficient, indicating that the digital financial industry itself has a high value—added inducement effect. Third, in the case of the employment inducement effect, the employment inducement effect on the own industry was greater than the employment inducement effect on all industries, indicating that the digitalization of the financial industry itself was greater.

Keywords: Ripple effects, Digital financial industry, Input-output model

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