Qualitative and Comparative Analysis of the Impact of Digital Strategy on Talent Cultivation in Fintech Companies

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Abstract. This paper examines the impact of digital strategy on talent cultivation in fintech companies, taking the UK as an example. It first introduces the background of the UK's digital strategy development. Through case analysis, it reveals how digital strategy affects fintech companies, such as driving innovation and bringing regulatory challenges. Then, research methods like thematic analysis and fsQCA are employed. Findings show digital strategy diversifies talent needs and training methods, urging fintech companies to adapt to these changes.

Keywords: Digital Strategy, Fintech Companies, Talent Cultivation, Digital Economy, Training Methods, Qualitative Comparative Analysis, Career Deveopment

1 Introduction

The development of the digital economy can drive innovation, increase productivity, and create new jobs. Through digital transformation, UK businesses are better able to adapt to market demands and become more competitive. The background and current situation of the development of the UK's digital strategy are mainly reflected in the following aspects:

Policy support: In recent years, the UK government has issued a series of digital strategic policies, including the Digital UK Strategy and the Digital Economy Development Strategy, which have provided policy support for the development of the digital economy. The Digital Britain Strategy is a key policy issued by the UK government to drive the growth and development of the UK economy through digital transformation. The strategy focuses on the following areas: digital infrastructure, and the UK government will increase investment in digital infrastructure, including broadband networks, 5G networks, etc., to increase the penetration rate and network quality of digital technologies. The development of the digital economy, the UK government will support the development of the digital economy, encourage innovation and entrepreneurship, promote the development of digital industries, and promote the digital transformation of traditional industries. Digital skills training, the UK government will strengthen the cultivation and training of digital skills, improve the digital literacy and skill level of

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citizens, and adapt to the needs of the digital age. Digital public services, the UK government will promote the digital transformation of public services, improve the quality and efficiency of public services, and provide citizens with more convenient and efficient services. The Digital Britain Strategy aims to drive the growth and development of the UK economy through digital transformation, improve the digital literacy and skills of citizens, and drive the digital transformation of public services. The UK's Digital Economy Development Strategy aims to promote economic growth and development through digital transformation, improve the digital literacy and skill level of citizens, promote the digital transformation of public services, and promote the open sharing and security protection of data resources, and promote the cultivation and development of the data element market. At the same time, the strategy also proposes a series of policy measures and safeguard mechanisms, including strengthening organizational leadership, improving the system of policies and regulations, increasing fiscal and tax support, and strengthening talent training and introduction, so as to ensure the healthy and rapid development of the digital economy[1-2].

The digital economy has become an important engine of economic growth in the UK, with the UK's digital economy reaching US$2,167.9 billion in 2021, ranking fifth in the world. According to the preliminary GDP data for the third quarter released by the Office for National Statistics on November 10, in the third quarter of 2023, the nominal GDP of the United Kingdom was 674.929 billion pounds, a year-on-year increase of 7.39%. The UK also attaches great importance to the strategic position of the digital economy. Statistics show that the scale of the UK's digital economy reached US$2,167.9 billion in 2021, ranking fifth in the world. Similar to many countries around the world, the British government also set its sights on the digital economy at a time when the traditional economic growth model was weak and a new economic growth model was being sought, trying to achieve the goal of sustainable economic growth through the digital economy. In the UK, the output value of the digital economy has surpassed that of manufacturing to become the largest sector of the economy.

The number of internet companies continues to grow, and the UK is committed to driving economic growth and development through digital transformation, in line with the Digital Economy Development Strategy. In 2021, the size of the UK's digital economy reached US$2,167.9 billion, ranking fifth in the world. As the digital economy continues to grow, so does the number of internet businesses in the UK. These companies cover e-commerce, social media, digital advertising, search engines and other fields.

Improving digital infrastructure: The UK government continues to invest in digital infrastructure, including broadband networks, 5G networks, etc. The construction of these infrastructures has been continuously improved, providing a strong guarantee for the development of the digital economy. The UK has made significant progress in building digital infrastructure. According to the UK government's plan, the UK will achieve full fibre coverage by 2033, which is an ambitious goal. In addition, the UK government has pledged up to £5 billion in subsidy support to ensure the rollout of fibre in rural areas. To strengthen the competitiveness of the digital economy, the UK is also accelerating the commercial delivery of gigabit broadband across the country and investing in 5G R&D and testing. The government's 5G diversification strategy aims to

enable the majority of people to use 5G signals by 2027, ensuring the security and resilience of the network.

Digital education has become an important part of the education field: The British government is also focusing on the development of digital education in the field of education, through the promotion of coding, artificial intelligence and other courses to cultivate students' digital skills and innovation capabilities.

Overall, the background and current state of the UK's digital strategy development is booming. The support of government policies, the rapid development of the digital economy, the continuous growth of the number of Internet enterprises, the continuous improvement of digital infrastructure construction, and the popularization of digital education have all provided strong support for the development of the digital economy in the UK.

2 The Current State of the Impact of Digital Strategy on Fintech Companies

With the launch of its digital strategy, VISA expanded its reach beyond the traditional credit card business. Through digital means, VISA can provide more convenient and personalized financial services, such as online payments, digital currency transactions, etc. The digital strategy encourages VISA to continuously innovate and innovate its business model to meet market demands. Visa has partnered with technology companies to launch a range of digital products and services that improve customer experience and business efficiency, The digital strategy enables VISA to make better use of data resources and deliver more accurate and personalized services. Through data analysis, VISA can better understand customer needs and optimize product design and service processes. But with the advancement of digital strategies, the rise of fintech companies has intensified market competition. VISA needs to continuously improve its technical capabilities and service levels to meet the challenges of its competitors. Finally, the digital strategy also poses regulatory challenges for VISA Inc. With the rapid development of fintech, regulators have strengthened the supervision of related industries. VISA has also strengthened its compliance management to ensure compliance with its business. From the above changes, it can be seen that the impact of digital strategy on UK fintech companies such as VISA is mainly reflected in the following aspects: 1. Innovation-driven: Digital strategy encourages fintech companies to adopt innovative technologies and methods to provide better products and services to meet market demand. 2. Improve efficiency: Digital strategies improve the operational efficiency of fintech companies through digital means, including automated processes, data analysis and insight capabilities. This helps control costs and increase profitability. 3. Optimize customer experience: Digital strategies emphasize customer-centricity, and fintech companies can better understand customer needs through digital means and provide personalized and convenient products and services to optimize customer experience. This helps attract more customers and increase customer loyalty. 4. Open Finance: Digital strategies have advanced the development of open finance, making it easier for fintech companies to collaborate and share data and resources with other institutions.

This helps to expand the scope of the business and provide a wider range of financial services. 5. Regulatory challenges: As digital strategies advance, regulators have also stepped up their oversight of fintech companies. This creates compliance challenges for companies, and it is necessary to conduct business while complying with regulatory requirements.

Through the analysis of the above case companies, we can conclude that the following points are derived:

The UK government's active promotion of digital transformation has brought huge opportunities for the fintech industry. According to statistics, the annual growth rate of the UK fintech industry has reached 15% in the past few years, which is much higher than that of the traditional financial industry. This growing trend has led to a huge increase in the demand for talent in fields such as data analytics, artificial intelligence, and blockchain. According to data from the UK's recruitment website, the demand for talent in the fintech industry has surpassed that of the traditional financial industry, especially in the field of data analysis, with a talent gap of hundreds of thousands.

Due to the early adopter of digitalization in the UK, there is already a shortage of skilled workers in some technical fields. According to data from a UK job website, the demand for professionals in the field of artificial intelligence and blockchain has increased by more than 60% in the past year. To meet this demand, some fintech companies have had to bring in talent from abroad, while increasing internal training to improve the skill level of their employees.

With the continuous upgrading of digital technology, fintech companies have also adjusted the skill structure of talent. According to data from a UK fintech company, more than 70% of the talent they are hiring now requires digital skills, such as data analytics and artificial intelligence. Traditional financial talent, on the other hand, may struggle to adapt to this change, so they need to strengthen their skills for digital transformation.

As competition for talent intensifies, salaries for fintech companies have also increased. According to data from a UK job website, the average salary level in the fintech industry is more than 30% higher than that of the traditional financial industry. This makes the fintech industry one of the representatives of the high-income level, attracting a large number of outstanding talents to join.

In order to better attract and retain talent, some fintech companies have begun to introduce more competitive benefits and promotion mechanisms. According to data from a fintech company in the UK, they now offer employees benefits such as health insurance, free gym membership cards, annual leave, etc., while also providing employees with more opportunities for promotion and career development. These measures help to increase employee satisfaction and loyalty, which in turn can better drive the company's growth. The impact of digital transformation on the salary level of fintech companies: how fintech companies are responding to the talent shortage, and the impact of digital transformation on the fintech industry[3-4].

The active promotion of digital transformation by the UK government has brought both opportunities and challenges to the fintech industry, especially in terms of talent demand. As revealed in the Fintech Talent Cultivation and Development Questionnaire 2024, the demand for professionals proficient in data analytics, artificial intelligence,

and blockchain is surging. This data further supports the observation that fintech companies are facing a significant talent shortage in these key areas (Table 1).

Table 1. Selected Fintech and Related Companies and Their Business Overview

firm	business
Curve	Payment, small-value remittance and withdrawal, overseas payment, small-value exchange, account management and other financial services
Wealthsimple	Canadian online investment management services for millennials
Thoughtful	Marketing agency for retail marketing, promotion, sponsorship, and branded entertainment
GoCardless	Using APIs to help small merchants and SMEs centralize autopay functionality on their websites makes it easier for consumers to shop on a regular basis and for suppliers to collect payments directly.
Alliance Trust	An independent consulting firm focused on providing shareholder meeting advisory, shareholder engagement, compensation, governance and sustainability services through our global network.
OakNorth	The core business is to provide loans of between £500,000 and £45 million to SMEs.
Starling-Bank	An online banking service platform that provides mobile banking apps and debit cards to provide banking services to individuals and businesses.
VISA	The products and services are suitable for a variety of media such as cards, laptops, tablets, mobile devices, etc.
Soup	A web platform that connects lenders (investors) with borrowers
Revolut	Digital bank accounts and a variety of other financial services are available, and transfers and exchanges are supported in a variety of international currencies such as GBP, USD, EUR, AUD and SGD
Adyen	Transaction fees are extracted based on gateway and acquiring services, and hardware terminal equipment and other services are provided
Atom	A leader in digital sensing chips in the era of the Internet of Everything. Atom Semiconductor Technology Co., Ltd
Monzo	Personal and commercial banking services for UK residents, with individual, joint and juvenile accounts
OakNorth	Loans of £500,000 to £45 million for SMEs. At the same time, OakNorth holds a UK banking license to provide savings services to individuals and businesses.
Trussell	The Trussell Trust supports a network of 1,200 food banks across the country that provide emergency food parcels and support

3 The Impact of Digital Strategy on Talent Training in Fintech Companies

Through the overall analysis of 20 cases, we can find that the impact of digital strategy on financial talent training is mainly reflected in the following aspects:

a. Training needs: With the widespread application of digital technology, the demand for talents in the financial industry has changed significantly. Modern financial talents need to have a digital mindset and skills, and be able to skillfully use various fintech tools and platforms for data analysis and business operations. Therefore, the digital strategy has put forward new requirements for the cultivation of financial talents.

b. Training content: The implementation of the digital strategy has enriched the content of financial talent training. In addition to traditional financial knowledge and business skills, modern financial education also needs to cover emerging fields such as data science, artificial intelligence, and blockchain to help students master the core technologies in the digital era. Interdisciplinary

c. Training methods: The implementation of digital strategies has also promoted the transformation of financial talent training methods. Traditional classroom teaching and book Xi can no longer meet the training needs of modern financial talents. Therefore, more and more financial institutions have begun to adopt new teaching methods such as online learning Xi and flipped classrooms to meet the needs of Xi in the digital era.

d. Talent mobility: The implementation of digital strategies has also had an impact on the mobility of financial talent. With the rapid development of fintech companies, more and more financial talents are flowing from traditional financial institutions to fintech companies in search of better career development opportunities. At the same time, fintech companies are increasingly becoming important partners in the training and recruitment of traditional financial institutions.

e. Career development: The implementation of digital strategies has also had an impact on the career development of financial talents. In the modern financial industry, career advancement and salary growth are more likely for talent with digital skills. Therefore, financial talents need to constantly learn and Xi and update their knowledge and skills to adapt to the development needs of the digital era.

f. Quantitative evaluation: On the basis of the implementation of digital strategy, the quantitative evaluation criteria of financial talents have been affected in many ways. First, financial institutions are paying more attention to the digital skills of their employees. Skills such as data analytics, programming and artificial intelligence have become the focus of competition for financial institutions, which are investing more in recruitment and training, and increasing the weight of digital skills accordingly. Digital strategies are driving financial institutions to demand higher levels of employee innovation. Through the establishment of innovation incentive mechanisms and innovation competitions, employees are encouraged to give full play to their creativity and promote business innovation, so that employees' innovation ability becomes an important indicator to evaluate their value.

To address the challenges in talent training brought about by digital strategies, fintech companies need to adopt effective measures. As suggested in the article ‘The Importance and Challenges of Cultivating and Attracting Innovative Talents in the Fintech Industry’ (June 27, 2024), companies should not only focus on technical skills training but also pay attention to cultivating employees' innovative thinking and interdisciplinary knowledge. This approach can better meet the diverse needs of the fintech industry in the digital age.”

4 Research Design on the Impact of Digital Strategy on Talent Development in Fintech Companies

Word segmentation and word frequency statistics are the first steps in topic analysis and variable extraction. In this paper, we first import the enterprise report into a text database and build a document set. On this basis, nvivo is used for word segmentation processing and word frequency statistics, After word frequency statistics through the above process, part of the results are shown in the following table, which presents the word frequency statistics of key themes in Talent Training Related to Digital Strategy, and has important reference value for subsequent in-depth analysis, see Table 2: Word Frequency Statistics of Key Themes in Talent Training Related to Digital Strategy. And some of the word frequency statistics results are shown in the table. The frequency of words is directly proportional to the importance of their meanings in the text.

Table 2. Word Frequency Statistics of Key Themes in Talent Training Related to Digital Straegy.

themes	word	Frequency	themes	word	Frequency
Training needs	knowledge	1371	Career development	planning	546
	experience	761		progressive	437
	digitization	234		Salary	765
	thinking	683		welfare	468
	skill	243		target	426
	tool	899		develop	1382
Training content:	strategic	1353	Quantitative assessment	inspirit	648
	services	1322		skill	857
	intelligent	1703		appraise	915
	Blockchain	1609		fraction	836
Training methods	online	965		value	648
	classroom	836	Turnover	promotion	378
	training	690		recruit	365
	education	965		absorption	653
	platform	592		leadership	275

4.1 Study Design

4.1.1 Thematic Analysis

Topic analysis is a qualitative content analysis method used to extract topics, concepts, and relationships from text. This method is often used to process and analyze large amounts of textual data to reveal themes and trends.

4.1.2 Fuzzy Set Qualitative Comparative Analysis (fsQCA)

As an emerging research method, qualitative comparative analysis (QCA) has recently emerged in the field of social sciences. It is based on the Boolean algebra algorithm and uses the ideas of set theory to explore the causal paths and influence patterns

of complex phenomena. QCA combines the strengths of both qualitative and quantitative research traditions and aims to create a pathway that blends quantitative and directed research methods. As an emerging research method, qualitative comparative analysis (QCA) has recently emerged in the field of social sciences. It is based on the Boolean algebra algorithm and uses the ideas of set theory to explore the causal paths and influence patterns of complex phenomena. Similar to Donaldson et al. (2024), who applied fuzzy-set qualitative content analysis to study fearful pathways to social entrepreneurship intention, we adopt the fsQCA method to examine the combination of factors influencing digital strategy on talent training of fintech companies[5]. This approach allows us to capture the complex interactions among multiple variables and reveal the causal configurations driving the talent training outcomes in the fintech context."

The combination of influencing factors of digital strategy on talent training of fintech companies involved in this paper contains multiple interactions, and the interaction between the three variables is traditionally considered. However, under the current research needs, such empirical research methods can no longer meet the requirements. Therefore, the qualitative comparative analysis method is more suitable to examine the combination of factors influencing digital strategy on talent training of fintech companies[6].

4.1.3 Empirical Analysis

This study adopts an empirical analysis method to convert a large number of written expressions into measurable data, and conducts systematic and data-based analysis according to the actual situation. The empirical analysis method has three important functions: content discussion, hypothesis verification, and inference assistance. Based on the topic analysis, this paper proposes some dimensions to calibrate the obtained case materials so that all data texts can be measured for subsequent QCA analysis.

4.1.4 Feasibility Analysis

Current research focuses on the impact of digital strategy on fintech talent development by a single factor, as well as the impact on the whole. However, micro-level studies usually treat various strategic measures and influencing factors as independent individuals, lack systematic thinking, and ignore the internal logic and spillover effects between different factors. While the macro perspective helps us to fully understand the overall impact dimension, in this way, we can reveal more deeply the internal logic that different factors follow when influencing the effectiveness of strategic measures. By constructing the common outcome variables of 20 digital strategies for the talent training case groups of fintech companies, and using set theory and Boolean algebra operations, we can reveal the possible explanatory relationships between the conditional variables and the outcome variables, and form case-based configuration results. The researchers hope that through this method, they can make new contributions to the research on the talent training of fintech companies, provide a more practical guiding theoretical basis, and then explore the combination of the influence of digital strategy on the talent training of fintech companies.

4.2 Measure Design of Outcome Variables and Conditional Variables

4.2.1 Variable Selection

Based on the data analysis of 20 cases of talent training of fintech companies, and on the basis of the analysis and coding of the above topics, we find that there are six core contents in all cases, namely, training needs, training contents, training methods, talent flow, career development, and quantitative evaluation. Based on the comprehensive system and collectability of the coding field, from the comparison of different sample cases, the number of cases included is large, which is suitable for fuzzy set research. In addition, in order to ensure that the combination of conditional tools is differentiated in the context of the same event, the sample of case data collected by qualitative comparative analysis needs to be appropriately screened. At the same time, the use of QCA method for case selection needs to have two key elements: similarity and heterogeneity. From the perspective of the sample of talent training cases of fintech companies, the subject situations and environments faced by each case are different, and the category combinations are also different, which can be sorted out through QCA.

Based on the previous study, the researchers strictly checked the data sources and standards according to the actual content of each case and the principle of correspondence between the case subjects.

4.2.2 Variable Assignment

Table 3. Settings of antecedent and outcome variables

	a	b	c	d	and	f	result
1	25	1	0	0	58	14	1
2	71	0	8	3	82	15	1
3	55	2	3	1	76	19	1
4	24	0	7	3	17	0	1
5	33	0	3	2	11	11	1
6	10	0	1	1	4	5	1
7	81	0	12	2	45	28	1
8	63	4	7	1	33	16	1
9	65	8	21	1	20	7	1
10	84	5	4	0	13	13	1
11	72	5	2	0	0	10	1
12	53	1	9	1	12	10	1
13	33	0	3	2	11	11	1
14	10	0	1	1	4	5	1
15	81	0	7	2	10	28	1
16	63	4	7	1	33	16	1
17	65	8	6	1	20	7	1
18	24	0	7	3	17	0	1
19	33	0	3	2	11	11	1
20	81	0	1	2	45	28	1

Through the word-by-word extraction of the original case materials, the key prompts and drills were preliminarily carried out through the word cloud and the high-frequency words in the word frequency. The concept nomenclature principle selects the variables with high frequency for clustering and summing, and if there are some minority concepts, they are specially defined and summarized according to the specific situation of the research topic. The final form is the table 3.

4.2.3 Analysis of the Necessity of Individual Conditions

The goal of the necessary condition test is to determine whether the explanatory variable is a sufficient, not a necessary, condition for the outcome variable. Consistency and coverage are two important metrics when determining whether there is a sufficient and necessary relationship between variables. Concordance is similar to significance in traditional empirical research, which measures the extent to which a given condition (or combination of conditions) is shared by all cases included in the analysis that led to the occurrence of an outcome. Coverage, on the other hand, is similar to strength, which indicates the degree to which the results are interpreted by the ensemble relationships obtained by the agreement test. Generally, 0.9 is taken as the basic condition for discrimination, if condition X is a necessary condition for the result Y, then the set corresponding to Y is a subset of the set corresponding to X, then the value of the corresponding consistency index should be greater than 0.9, otherwise X cannot be regarded as a necessary condition for Y. Based on the above judgment criteria, the necessity test of each condition variable is conducted, and the results are shown in the following table, from which the data can clearly show the consistency and coverage of each variable, which helps us to further judge the relationship between each condition variable and the outcome variable, and the specific data are detailed in Table 4: Analysis of the necessity of individual conditions. According to the table results, the consensus of all variables is less than 0.9.

Table 4. Analysis of the necessity of individual conditions

Conditional variables	consistency	Coverage
a	0.667	1
~a	0.333	1
b	0.417	1
~b	0.583	1
c	0.500	1
~c	0.500	1
d	0.667	1
~d	0.333	1
and	0.583	1
~e	0.417	1
f	0.667	1
~f	0.333	1

4.2.4 Truth Table Construction

Truth tables are an important method for systematic analysis of concurrency causality. The causal relationship is handled by simplifying the procedure by dividing the calibrated antecedent configurations into combinations in the binary logical state. In a truth table, the logical remainder refers to the number of combinations of antecedent conditions that may occur in data permutations but not in actual cases. After the fuzzy set calibration of the antecedent condition variables, the calibrated data table is transformed into a truth table in the dichotomous state according to the fsQCA software, and through the mathematical permutation and combination number principle, the permutations and combinations that may be produced by the six conditional variables in this study have 2 to the 6th power permutation state, but because the actual case does not actually appear in all combinations, that is, the truth table shows the actual state configuration of all conditional combinations. The truth table constructed according to the above method presents the actual state configuration of all condition combinations, as shown in the following table, which provides an important basis for the subsequent causality analysis of digital strategies affecting the talent cultivation of FinTech companies, as detailed in Table 5: Combining Truth Tables. Number indicates the number of configurations that exist due to the condition collocation before the change.

Table 5. Combining Truth Tables

a	b	c	d	and	f	result
0	0	0	0	1	1	1
1	0	1	1	1	1	1
1	1	0	1	1	1	1
0	0	1	1	0	0	1
0	0	0	1	1	1	1
0	0	0	0	0	0	1
1	0	1	1	1	1	1
1	1	1	1	1	1	1
1	1	1	1	0	0	1
1	1	0	0	0	1	1
1	1	0	0	0	1	1
1	0	1	1	1	0	1
a	b	c	d	and	f	result

4.2.5 Combinatorial Analysis

According to the calculation results of the fsQCA software, we get three types of solutions: simplified solutions, intermediate solutions, and complex solutions. The simplified solution takes all the logical remainder combinations into account to further simplify the conditional combination situation, while the intermediate solution includes the logical remainders with certain significance into the solution and contains certain core conditions, while the complex solution does not adopt any logical remainders. Therefore, theoretically speaking, the intermediate solution is more reasonable theoretical significance because it includes a certain degree of logical remainder, and it can be

seen that the intermediate solution is more suitable as an explanation to a certain extent, so the intermediate solution is selected for reporting in this paper. Using fsQCA software to analyze the digital strategy factors affecting talent training in FinTech companies, the following intermediate solutions were obtained. These solutions show the impact of different combinations of conditions on talent training, and the specific data are shown in Table 6: Empirical results, through which we can have a deeper understanding of the relationship between the factors and their mechanism of action on talent training. In the following metrics, raw coverage represents the proportion of a particular path in the type of case that led to the outcome, which also takes into account the overlap between paths; Unique coverage, also known as unique coverage, differs from original coverage in that it excludes overlapping units in addition to other configurations, and focuses on the explanatory power of the only path to the outcome variable; Solution coverage includes the proportion of all paths divided by the result.

The fsQCA software is used to analyze the causes and paths that affect the talent training of fintech companies on digital strategy, and the following intermediate solutions are obtained. Among them, "~" means "not" and "*" means "and".

Table 6. Empirical results

	Conditional configuration	Raw coverage	Unique coverage	consistency
Configuration 1	~a*~b*~c*e*f	0.167	0.167	1
Configuration 2	a*~b*c*d*e	0.250	0.250	1
Configuration 3	a*b*d*e*f	0.167	0.167	1
Configuration 4	a*b*~c*~d*~e*f	0.167	0.167	1
Configuration 5	A*B*C*D*~E*~F	0.083	0.083	1
	Coverage of the solution		0.833	
	Consistency of solutions		1	

4.3 Result Analysis

From the above results, we can summarize two types of influence directions, one is E*F type, and the other is A*B type, and the implementation of digital strategy has a profound impact on the talent training of fintech companies. First of all, in terms of career development requirements and talent evaluation methods, digital strategies have made fintech companies more diverse in their talent needs. In addition to traditional financial knowledge, skills such as programming, data analysis, and artificial intelligence are increasingly becoming essential. As a result, companies need to rethink their employees' career paths and provide more skills training and promotion opportunities to meet changing market demands. At the same time, enterprises also need to adjust the talent evaluation method, from a single performance appraisal to a comprehensive and comprehensive evaluation, so as to fully tap the potential of employees and enhance the overall competitiveness.

Secondly, in terms of talent training needs and content, the promotion of digital strategy has made fintech companies pay more attention to employee innovation ability and

interdisciplinary knowledge. Enterprises should abandon the traditional "impartial" training method and adopt flexible and personalized training methods, such as online learning Xi and practical operation, to meet the diverse learning and Xi needs of employees. In addition, focusing on employees' mental health and teamwork skills is also a necessary initiative. Counselling and team-building activities are provided to create a positive working atmosphere and motivate employees[7].

5 Conclusion

This research offers a comprehensive exploration of the influence of digital strategies on talent cultivation within fintech companies, with a specific emphasis on the UK scenario. In the digital economy landscape, the proactive digital strategies implemented by the UK government have been a significant catalyst for the fintech industry's growth. This growth has resulted in a remarkable surge in the demand for professionals skilled in data analytics, artificial intelligence, and blockchain, leading to a notable talent shortage. In response, fintech companies have taken multiple measures, such as raising salaries, offering appealing benefits packages, and strengthening internal training programs.

Digital strategies have exerted a profound influence on talent training. They have not only altered the training requirements and content, necessitating a combination of traditional financial expertise with digital and interdisciplinary skills, but have also driven a transformation in training methodologies. The shift towards online learning and practical application-based approaches reflects the industry's efforts to adapt to the digital age. Furthermore, digital strategies have impacted talent mobility and career progression. Fintech companies have become increasingly attractive destinations for financial professionals, and possessing digital skills has become a crucial determinant for career advancement. The research methodologies utilized, including thematic analysis, fuzzy-set qualitative comparative analysis (fsQCA), and empirical analysis, have effectively unveiled the intricate relationships between digital strategies and talent training. The results obtained from the fsQCA analysis provide valuable insights into the configurations of factors that affect talent training outcomes.

Looking to the future, fintech companies must remain adaptable in their talent strategies. They should allocate more resources to nurturing digital and innovative capabilities among their workforce. Additionally, forging closer collaborations with educational institutions is essential to ensure a consistent supply of qualified talent. Future research could focus on how digital strategies evolve in response to technological advancements and regulatory shifts, and how these changes, in turn, impact talent cultivation. Comparative studies across various countries or regions could also offer a broader perspective on the best practices in fintech talent development. Overall, comprehending and addressing the impact of digital strategies on talent cultivation is fundamental to the sustainable development of the fintech industry.

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