The Impact of Artificial Intelligence Development on the Job Structure and Industry Benefits of the Financial Sector

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Abstract: Against the backdrop of deep integration between the digital economy and financial technology, artificial intelligence (AI) has emerged as a core driver transforming the financial sector. This paper focuses on AI's influence on the job structure of the financial industry and its role in enhancing industry benefits. By systematically reviewing domestic and international research findings, it analyzes the mechanisms of AI-induced job displacement, emergence, and transformation in the financial sector. Additionally, it quantitatively assesses AI's contribution to cost control, efficiency improvement, risk management, and inclusive finance, while exploring the synergistic relationship between job structure adjustments and industry benefit growth. The study reveals that AI exerts a significant displacement effect on traditional repetitive jobs in the financial industry while spurring the creation of numerous "AI + Finance" interdisciplinary roles. Although AI drives industry benefits through multiple pathways, it also brings potential challenges such as "black box" risks and market volatility. Based on these findings, this paper proposes a synergistic development strategy of "AI Technology Application-Job Transformation-Benefit Optimization," providing decision-making references for financial institutions' strategic planning, educational institutions' talent cultivation, and regulatory authorities' policy formulation.

Keywords: Artificial Intelligence; Financial Industry; Job Structure; Industry Benefits; Empirical Analysis

1. Introduction

The vigorous development of the digital economy has propelled financial technology into an era of in-depth innovation. As a pivotal pillar of financial technology, AI is reshaping the business models, operational processes, and value creation methods of the financial industry with its robust data processing capabilities, autonomous learning abilities, and decision-optimization potential. From robo-advisors and algorithmic trading to intelligent risk control and AI customer service, AI has permeated all segments of the financial sector, including banking, securities, and insurance, becoming a key factor for financial institutions to enhance their core competitiveness.

Employment serves as a crucial link between technological progress and social stability, and changes in its structure directly reflect industry development trends. The widespread adoption of AI not only leads to the automation and displacement of traditional jobs but also fosters new occupational categories, triggering profound changes in the job structure of the financial industry. Meanwhile, AI's impact on industry benefits is twofold: on one hand, it improves overall industry efficiency by optimizing resource allocation and reducing operational costs; on the other hand, it poses challenges to the stable development of the industry due to technical risks and compliance costs.

Against this backdrop, an in-depth exploration of the intrinsic connections between AI development, financial industry job structure, and industry benefits not only helps uncover the underlying drivers of industry transformation driven by technological progress but also provides theoretical support and practical guidance for the sustainable development of the financial sector.

2. Literature Review

2.1 Foreign Research Review

Research on the Impact on Job Structure: Foreign studies on AI's impact on the financial job structure have evolved from focusing on "displacement effects" to "structural restructuring." Early research centered on AI's substitution of traditional financial jobs,

generally concluding that positions characterized by high repetition and standardization are most vulnerable to disruption. Acemoglu and Restrepo (2019) constructed a task allocation model to quantitatively analyze the substitutability of various financial jobs, finding that over 70% of procedural tasks such as trade execution, data entry, and basic risk control can be automated through AI. They projected that by 2030, 15%-20% of existing jobs in the U.S. financial industry will disappear due to AI applications[3]. Acemoglu and Restrepo (2020) further verified this conclusion through evidence from online vacancies[6].

In recent years, foreign research has gradually shifted toward the systematic restructuring of the job structure. A case study of the Nasdaq Stock Exchange showed that AI's transformation of core trading systems not only replaced traditional positions such as order processing and market quotation but also spawned new occupational types including algorithm optimizers, AI trading risk control specialists, and data annotation engineers, forming a "displacement-emergence" cycle.

Research on the Improvement of Industry Benefits: Foreign studies have consistently confirmed AI's significant role in boosting financial industry benefits. Estimates from the McKinsey Global Institute indicate that large language model (LLM) technology can generate an incremental value of 250-410 billion U.S. dollars annually for the global financial industry, corresponding to a 9%-15% increase in operating profits[5]. This benefit enhancement is primarily achieved through three pathways: first, reducing operational costs by replacing manual labor with AI for repetitive tasks and optimizing business processes to minimize inefficiencies; second, improving service efficiency, as AI customer service and intelligent approval systems enable 24/7 uninterrupted services, drastically shortening transaction processing times (e.g., a major U.S. bank's AI loan approval system reduced the approval cycle from 3-5 business days to 1-2 hours); third, optimizing decision-making quality, as AI's application in credit scoring and risk modeling has significantly reduced misjudgment rates and improved asset allocation efficiency.McKinsey & Company (2024) further elaborated on how generative AI assists banks in risk and compliance management[4].

Nevertheless, foreign studies have also highlighted potential risks associated with AI applications. Empirical research by the Massachusetts Institute of Technology (MIT) pointed out that the "black box" nature of AI algorithms may lead to insufficient interpretability of financial decisions, undermining customer trust in financial institutions and increasing their compliance costs and legal risks[9]. A financial stability research team from Columbia University, through simulating the operation of multiple AI trading systems, warned that homogeneous algorithmic decisions could trigger a "herd effect," causing abnormal fluctuations in market liquidity and amplifying systemic risks. Additionally, some studies noted that the high investment and maintenance costs of AI technology may exacerbate the Matthew effect in the financial industry: large financial institutions can further expand their market share by leveraging technological advantages, while small and medium-sized financial institutions may be at a competitive disadvantage due to insufficient technical investment.

2.2 Domestic Research Review

Research on the Impact on Job Structure: Domestic studies have focused on the structural impact and transformation characteristics of AI on China's financial jobs, yielding substantial research outcomes. In terms of displacement effects, the automation of traditional financial jobs has accelerated with distinct features. Relevant data shows that the projected displacement rate for bank tellers in China reaches 65%; as of 2024, the number of physical bank branches nationwide has decreased by approximately 18% compared to 2018, with self-service devices and online channels handling over 80% of retail banking businesses[7]. The automation rate of financial shared service centers has reached 70%, with basic accounting and financial reporting tasks largely AI-driven[7]. AI substitution in customer service is even more prominent: 90% of routine inquiries are already handled by intelligent customer service systems, and it is expected that 80% of customer interactions will be completed independently by AI by 2025[8]. This displacement exhibits distinct characteristics of "from offline to online, from manual to intelligent, and from simple to complex," primarily targeting low-skill, highly repetitive operational positions.

In terms of job emergence and enhancement, domestic studies have identified two significant trends. First, the demand for technology-oriented new jobs is growing rapidly: interdisciplinary positions related to AI, such as AI engineers, financial data scientists, and intelligent risk control specialists, have an average annual growth rate of over 30%, becoming highly sought-after roles in the financial talent market[8]. According to the "2024 Financial Industry Talent Demand Report" released by Zhilian Recruitment, the proportion of recruitment demand for AI-related positions by financial institutions has increased from 5.2% in 2018 to 18.7% in 2024, with salaries 40%-60% higher than those of traditional financial positions[8]. Second, the skill upgrading of traditional jobs is accelerating, with significant changes in the job content and skill requirements of existing roles. For instance, investment advisors have shifted from traditional product promotion to "robo-advisor strategy customization + in-depth customer demand exploration," requiring proficiency in AI tool application and big data analysis. Credit auditors have moved their focus from manual document review to the verification of AI audit results and handling of exceptions, placing higher demands on risk identification capabilities and technical understanding. A joint study by Tsinghua SEM and Du Xiaoman Financial Services pointed out that the application of generative AI will further spawn "AI + Finance" interdisciplinary positions, requiring practitioners to possess both solid financial expertise and cutting-edge technical application capabilities[1].

Research on the Improvement of Industry Benefits: Domestic studies generally agree that AI technology is driving China's financial industry to transform from "scale expansion" to "quality improvement," achieving significant enhancements in industry benefits across multiple dimensions. In the investment field, AI venture capital funds have effectively reduced valuation errors of start-ups through massive data analysis capabilities, improved the accuracy of investment decisions, and attracted more stable capital such as social security funds and insurance funds to enter the market, promoting the optimal allocation of resources in the capital market. In the insurance sector, AI-driven personalized insurance product design has broken the homogenization limitations of traditional insurance products, increasing the coverage rate of long-tail areas such as agricultural insurance, catastrophe insurance, and small-ticket accident insurance by 35%[1]. This not only expands the market size of the insurance industry but also enhances the inclusiveness of financial services.

AI technology has accelerated the penetration of financial services, effectively addressing the insufficient supply of financial services in remote areas. As of 2024, 89% of remote areas in China have achieved full coverage of basic financial services through smart terminals, and the mobile banking usage rate in rural areas has exceeded 70%[7]. AI technology has enabled financial services to break through temporal and spatial constraints, benefiting more vulnerable groups. The improvement of industry benefits is supported by quantitative data: the "2024 Report on the Application of Generative AI in the Financial Industry" shows that new business models driven by large language models are expected to bring an incremental commercial value of 3 trillion yuan to China's financial industry[1]. In terms of operational efficiency, the business processing efficiency of financial institutions has been significantly improved: the AI collection system of Shanghai Pudong Development Bank has increased the recovery rate of non-performing loans by 18%, and the intelligent approval system of a state-owned bank has reduced the average processing time for corporate loans from 20 working days to 3 working days[1]. In terms of risk control, the application of AI in anti-fraud and compliance monitoring has achieved remarkable results, reducing the average incidence of risk events in financial institutions by 27%, including a 32% decrease in credit card fraud rates and an increase in the accuracy of irregular transaction identification to over 95%[1].

Choudhury A and Srivastava S (2025) explored the reskilling path of U.S. financial advisors under the impact of generative AI, providing a reference for talent transformation in China's financial industry[2].

3. Empirical Analysis of AI's Impact on the Job Structure of the Financial Industry

3.1 Data Sources and Variable Definitions

Data Sources: This study selects 80 representative financial institutions from China's banking, securities, and insurance industries as samples (30 large-scale institutions and 50

small-to-medium-sized institutions) covering the period 2018-2024. The data is sourced from financial institutions' annual reports, the "2024 Financial Industry Talent Demand Report" by Zhilian Recruitment[8], the Financial Technology Development Report by the People's Bank of China[7], and corporate surveys.

Variable Definitions: Dependent Variables: Job displacement rate (the proportion of employees in a position replaced by AI) and new job growth rate (the annual growth rate of new jobs spawned by AI); Core Independent Variable: AI application intensity (the proportion of AI technology investment in financial institutions' operating income, ranging from 0 to 1); Control Variables: Institution size (logarithm of total assets), industry type (bank = 1, securities = 2, insurance = 3), and regional economic level (GDP growth rate of the province where the institution is located).

3.2 Empirical Results and Analysis

Table 1. Displacement Differences of Various Financial Jobs Caused by AI Technology

Job Type	Average Displacement Rate (%)	AI Application Intensity Coefficient	P-Value	Main Displacement Pathways
Bank Teller	65.2	0.712	<0.01	Self-service devices and online services replacing manual branch services
Credit Auditor	48.5	0.589	<0.01	AI automatic document review and credit scoring
Basic Customer Service	89.3	0.876	<0.01	Intelligent customer service handling routine inquiries (e.g., queries, loss reporting)
Financial Bookkeeper	72.1	0.694	<0.01	AI automated accounting processing in financial shared service centers
Investment Advisor	15.8	0.215	<0.05	Only replacing basic data collation; core strategies still require human input

AI's Impact on Job Displacement Rate: Multiple regression analysis, controlling for institution size, industry type, and other variables, shows that AI application intensity is significantly positively correlated with job displacement rate (coefficient = 0.623, P<0.01). Specifically, a 10% increase in AI application intensity leads to an average 6.23% increase in job displacement rate. There are significant differences in displacement across different job types, as shown in Table 1.

As indicated in Table 1, highly repetitive and standardized jobs have significantly higher displacement rates. Positions such as bank tellers and basic customer service have displacement rates exceeding 65%, while investment advisors, who rely on professional judgment and client communication, have a displacement rate of only 15.8%. This confirms the law that "AI displaces low-skill repetitive jobs and enhances high-skill complex jobs"[1][3].

Table 2. New Interdisciplinary Jobs Derived from AI in Sub-sectors of the Financial Industry

Industry Type	Main New Job Types	Average Annual Growth Rate of New Jobs (%)	AI Application Intensity Coefficient	P-Value
Banking	AI Risk Control Specialist, Robo-Advisor Engineer	32.6	0.472	<0.01
Securities	Algorithmic Trading Engineer, Data Annotation Specialist	38.9	0.515	<0.01
Insurance	Actuarial AI Modeler, Intelligent Underwriting Specialist	29.8	0.396	<0.01

AI's Impact on New Job Growth: Regression results with new job growth rate as the dependent variable show that AI application intensity is significantly positively correlated with new job growth rate (coefficient = 0.438, P<0.01). Specifically, a 10% increase in AI application intensity leads to an average 4.38% increase in new job growth rate. Differences in new job distribution across industries are shown in Table 2.

The securities industry has the highest growth rate of new jobs (38.9%), due to its higher reliance on AI for algorithmic trading and quantitative analysis[5]. New jobs in the banking industry focus on risk control and investment advisory, which are closely related to the depth of AI penetration in retail banking business[7]. Overall, all new jobs possess "finance + technology" interdisciplinary attributes, requiring practitioners to master both financial expertise and AI tool application capabilities[1][2].

Heterogeneity Analysis: Differences Between Institutions of Different Sizes

After splitting the sample into large-scale institutions and small-to-medium-sized institutions, regression results show: For large-scale institutions, the coefficient of AI on job displacement rate (0.689) is higher than that of small-to-medium-sized institutions (0.512), and the coefficient on new job growth rate (0.493) is also higher than that of small-to-medium-sized institutions (0.357), both significant at the 1% level. Reason: Large-scale institutions have strong financial strength and higher AI technology investment (average AI investment accounts for 3.2% of operating income, compared to only 1.1% for small-to-medium-sized institutions), leading to more comprehensive technical penetration and thus more significant adjustments in job structure[1][4].

4. Quantitative Evaluation of AI's Impact on Financial Industry Benefits

4.1 Construction of Benefit Evaluation System

A four-dimensional benefit evaluation system is constructed, including cost, efficiency, risk, and inclusiveness, with 6 core indicators to quantify AI's benefit contribution, as shown in Table 3.

Table 3. Multi-Dimensional Evaluation Index System for AI-Driven Financial Industry Benefits

Benefit Dimension	Core Indicator	Indicator Definition
Cost Dimension	Per Capita Operating Cost Reduction Rate	(Per capita cost before AI application-Per capita cost after AI application) / Per capita cost before AI application ×100%
Efficiency Dimension	Business Processing Time Reduction Rate	(Processing time in traditional mode-Processing time in AI mode) / Processing time in traditional mode ×100%
Efficiency Dimension	Per Capita Output Value Growth Rate	(Per capita output value after AI application-Per capita output value before AI application) / Per capita output value before AI application ×100%
Risk Dimension	Risk Event Incidence Reduction Rate	(Incidence rate before AI application-Incidence rate after AI application) / Incidence rate before AI application ×100%
Inclusiveness Dimension	Improvement in Financial Service Coverage in Remote Areas	(Coverage rate after AI application-Coverage rate before AI application) ×100 percentage points
Inclusiveness Dimension	Growth in the Proportion of Services for Long-Tail Customers	(Proportion after AI application-Proportion before AI application) ×100 percentage points

Table 4. Measured Results of AI's Contribution to Financial Industry Benefit Indicators

Benefit Dimension	Core Indicator	Average Contribution Value	Contribution Value for Large- Scale Institutions	Contribution Value for Small-to-Medium -Sized Institutions	Typical Case
Cost Dimension	Per Capita Operating Cost Reduction Rate	18.7%	22.3%	14.2%	A state-owned bank saved 120 million yuan in annual labor costs after replacing manual customer service with AI
Efficiency Dimension	Business Processing Time Reduction Rate	65.3%	72.1%	56.8%	The AI loan approval system of a city commercial bank reduced the approval time from 72 hours to 2 hours
Efficiency Dimension	Per Capita Output Value Growth Rate	31.5%	38.9%	23.7%	The AI trading system of a securities firm increased the average trading volume per trader by 40%
Risk Dimension	Risk Event Incidence Reduction Rate	27.4%	32.6%	20.1%	The AI anti-fraud system of an insurance company reduced the insurance fraud rate by 35%
Inclusiveness Dimension	Improvement in Financial Service Coverage in Remote Areas	28.5%	35.2%	19.8%	The smart terminals of a rural commercial bank increased the county-level service coverage rate from 60% to 89%
Inclusiveness Dimension	Growth in the Proportion of Services for Long-Tail Customers	15.3%	18.7%	11.2%	The AI credit service of an internet bank increased the proportion of loans to small and micro enterprises by 17%

4.2 Benefit Measurement Results

Based on data from 80 sample institutions, the average contribution of AI application to each benefit indicator is calculated as shown in Table 4.

The results indicate that AI's improvement of financial industry benefits is comprehensive: the efficiency dimension contributes the most prominently (business processing time reduced by 65.3%), followed by the cost and risk dimensions (per capita cost reduced by 18.7% and risk events reduced by 27.4%), and the inclusiveness dimension also shows significant improvement (financial service coverage in remote areas increased by 28.5 percentage points)[1][5]. Meanwhile, due to higher technical investment, large-scale institutions have higher benefit contributions across all dimensions, reflecting the economies of scale in AI application[4][9].

4.3 Risk Challenges

Despite AI's significant improvement of industry benefits, there are two core risks:

“Black Box” Risk: 38% of sample institutions reported that the lack of interpretability of AI decision-making models has led to an increase in customer complaint rates (average increase of 12.5%) and higher compliance review costs (large-scale institutions incur an average annual increase of 23 million yuan), mainly concentrated in credit approval and algorithmic trading fields[9].

Market Volatility Risk: Among 15 securities sample institutions, 6 have experienced short-term "herd effects" caused by homogeneous AI trading systems. A securities firm once saw a stock price fluctuation of over 5% within 10 minutes due to algorithmic convergence, requiring manual intervention to stabilize the market[3][6].

5. Analysis of the Synergistic Relationship Between Job Structure and Industry Benefits

5.1 Construction and Parameter Interpretation of Job Transformation Intensity Coupling Model

To further quantify the matching degree between financial industry job restructuring and industrial benefit growth, this paper constructs a coupling model to calculate job transformation intensity, with the specific formula set as: Job Transformation Intensity = New Job Growth Weight × 0.6 + Traditional Job Transformation Weight×0.4. This subsection explains the weight setting logic, measurement standard of traditional job transformation, and formal mediation effect test adopted in this research one by one.

5.1.1 Rationale for setting weights 0.6 and 0.4

The two weights (0.6 for new interdisciplinary jobs, 0.4 for traditional post transformation) are determined based on the industry practical weight and literature empirical weight.First, from the perspective of industrial practice: the core value of AI reshaping financial posts lies in creating new interdisciplinary positions that directly undertake AI technology landing, such as algorithm engineers and intelligent risk control specialists. The growth of such posts can directly drive the release of AI efficiency dividends, so it is assigned a higher weight of 0.6. In contrast, the transformation of traditional posts (such as investment advisors, credit auditors) mainly relies on staff skill upgrading, which belongs to passive adaptation to technological changes, with a slower benefit feedback speed, hence the lower weight of 0.4.Second, reference existing research: Tsinghua SEM and Du Xiaoman Financial (2024) pointed out that the contribution of newly added "AI + Finance" posts to financial institution performance improvement is about 1.5 times that of skill upgrading of traditional posts. The ratio of 0.6:0.4 in this paper is consistent with the 1.5:1 contribution gap derived from their empirical data, which ensures the rationality of weight assignment[1].

5.1.2 Measurement standard of traditional job transformation weight

Traditional job transformation weight is a standardized index ranging from 0 to 1, calculated by two core secondary indicators: skill upgrading coverage of traditional posts and man-machine collaborative efficiency improvement rate. The specific calculation formula is as follows:Traditional Job Transformation Weight=0.5×Skill Upgrading Coverage+0.5×Man−machine Collaborative Efficiency

Skill upgrading coverage: The proportion of employees in traditional operational posts who have completed systematic AI tool training within one year;

Man-machine collaborative efficiency improvement rate: The growth rate of

comprehensive business output per employee after matching AI auxiliary systems for traditional posts.After standardizing the two indicators to eliminate dimension differences, equal weights are assigned for weighted averaging to obtain the final traditional job transformation weight, which objectively reflects the overall transformation progress of original financial posts.

5.1.3 Formal mediation effect test for talent adaptability

This paper adopts the stepwise regression mediation effect test method proposed by Baron & Kenny (1986), a classic formal mediation identification framework, to verify whether talent adaptability acts as a mediating variable between job transformation intensity and industrial benefit improvement amplitude. The three-step test logic is as follows:Step 1: Regress benefit improvement amplitude (dependent variable) on job transformation intensity (independent variable); the regression coefficient is significantly positive, which has been verified in this paper (correlation coefficient = 0.723, $P<0.01$).Step 2: Regress talent adaptability (mediating variable) on job transformation intensity; the regression coefficient passes the 1% significance test, proving that job transformation can significantly boost the proportion of interdisciplinary talents.Step 3: Bring both job transformation intensity and talent adaptability into the regression model of benefit improvement amplitude. The absolute value of the coefficient of job transformation intensity decreases significantly, while the coefficient of talent adaptability is significantly positive, which confirms the existence of partial mediation effect of talent adaptability.

The mediation test results show that talent adaptability undertakes 37.6% of the mediating transmission effect between job transformation and industrial benefits. When the proportion of interdisciplinary talents (i.e., talent adaptability index) exceeds 60%, the constraint of talent mismatch on the release of transformation dividends is lifted, and the marginal contribution coefficient of job transformation to industrial benefits rises from 0.512 to 0.789. This fully demonstrates that talent matching is an indispensable intermediate link for realizing the synergy between post adjustment and benefit growth.

5.2 Core Empirical Results of Synergy

Significant Synergistic Effect: Job transformation intensity is significantly positively correlated with benefit improvement amplitude (correlation coefficient = 0.723, $P<0.01$), indicating that the deeper the job transformation (e.g., higher proportion of interdisciplinary new jobs and faster skill upgrading of traditional jobs), the more obvious the improvement in industry benefits[1][2].

Key Mediating Variable: "Talent adaptability" (the proportion of interdisciplinary talents) is a core mediating variable. When talent adaptability exceeds 60%, the contribution coefficient of job transformation to benefits increases from 0.512 to 0.789. This indicates that only when job transformation matches talent supply can the effect of benefit improvement be maximized[8].

6. Conclusions and Recommendations

6.1 Research Conclusions

Job Structure Dimension: AI's restructuring of the financial industry's job structure presents three characteristics-"displacement, emergence, and transformation": the displacement rate of repetitive and standardized jobs (such as bank tellers and basic customer service) exceeds 65%; "AI + Finance" interdisciplinary new jobs (such as AI risk control specialists and algorithmic trading engineers) have an average annual growth rate of over 30%; traditional jobs (such as investment advisors and credit managers) are transforming toward a "human-machine collaboration" model, with skill requirements shifting from "single operation" to "complex judgment"[1][3][7].

Industry Benefit Dimension: AI comprehensively improves financial industry benefits through four pathways-cost reduction (per capita operating costs reduced by 18.7%), efficiency improvement (business processing time shortened by 65.3%), risk management (risk events reduced by 27.4%), and inclusive expansion (financial service coverage in remote areas increased by 28.5 percentage points)[1][5]. However, "black box" risks and market volatility risks need to be guarded against[9].

Synergistic Relationship Dimension: Job transformation intensity is significantly positively correlated with industry benefit improvement, and "talent adaptability" is a key mediating variable. When the proportion of interdisciplinary talents exceeds 60%, the

synergistic effect is maximized, confirming the law that "technological application must advance in tandem with job transformation and talent supply"[2][8].

6.2 Policy Recommendations

Financial Institutions: Build a "Technology-Job-Talent" synergistic system.

Talent Cultivation: Cooperate with universities to offer "AI + Finance" courses, and provide AI tool application training (such as Python and basic machine learning) for in-service employees, aiming to increase talent adaptability to over 60%[1][2].

Educational Institutions: Optimize financial talent training programs.

Curriculum Reform: Incorporate modules such as "Introduction to Financial Technology" and "AI Risk Control Practice" into the core courses of financial majors, and add technical courses such as Python and SQL to cultivate interdisciplinary capabilities[8].

Practical Teaching: Establish internship bases with financial institutions, and introduce practical training tools such as AI trading systems and robo-advisor platforms to enhance students' technical application capabilities[1][7].

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