

# Digitālās finanses un FinTech ekosistēma: inovācijas un ilgtspēja stratēģiskas nenoteiktības apstākļos / Digital Finance and the FinTech Ecosystem: Innovation and Sustainability under Strategic Uncertainty

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## **Sustainability of Latvian Financial Technology (FinTech) Companies in the Digital Era**

In the era of digital transformation, the development of financial technologies is characterised by high technological variability and dynamic innovation processes. These developments are clearly observable in Latvia, where they have contributed to the establishment and consolidation of a stable and growing FinTech sector. Companies in the industry evolve on the basis of digital solutions and technological progress, becoming a competitive alternative to traditional financial institutions. At the same time, Latvian FinTech companies are rapidly expanding in export markets, offering globally competitive and technologically advanced products.

The aim of the study is to evaluate the sustainability of Latvian FinTech companies in the digital era by analysing the economic, technological, and regulatory factors that influence their long-term viability and development prospects.

Latvia institutionally supports this development by continuously improving its regulatory environment and strategically positioning the country as a financial technology centre and innovation hub for emerging digital technologies.

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