Conference Proceedings International Conference on Sustainable Development Goals-Challenges, Issues & Practices by TMIMT- College of Management, Teerthanker Mahaveer University, Moradabad 25th & 26th April 2025. TMIMT International Journal (ISSN: 2348-988X)

Innovating Green Finance: The Impact of Artificial Intelligence on Marketing Strategies for Eco-Friendly Financial Product

Mukesh Singh Tomar
Associate Professor
Teerthanker Mahaveer Institute of Management and Technology
Teerthanker Mahaveer University
Moradabad – Uttar Pradesh

Naubhar Singh Rajput
Assistant professor
IMS Noida (CCS University)

Shobha Tripathi
Assistant professor
IMS-NOIDA

Naved Shamim Malik
Assistant Professor
School of Management & Commerce
Brainware University, Kolkata 700125

Abstract

The growing demand for sustainable financial solutions has driven the banking sector to adopt innovative approaches in marketing eco-friendly financial products. Artificial Intelligence (AI) is playing a pivotal role in transforming how financial institutions engage with consumers and promote green financial products such as green bonds, eco-friendly loans, and ESG (Environmental, Social, and Governance) investment portfolios. This research explores the impact of AI on the marketing strategies for these products, highlighting how AI-driven tools—such as predictive analytics, machine learning, and natural language processing—are used to personalize marketing efforts, enhance customer engagement, and predict consumer behavior. By examining case studies of banks successfully implementing AI in their green marketing initiatives, the study provides insights into how AI can foster greater adoption of sustainable financial products. Additionally, the research discusses the ethical considerations, challenges, and potential future developments in AI's role within sustainable banking marketing, emphasizing the need for transparent, responsible AI deployment to build consumer trust and drive sustainable financial practices.

Keywords: Artificial Intelligence (AI), Green Finance, Eco-friendly Financial Products, Sustainable Banking

Introduction

As global awareness of climate change and environmental sustainability grows, the demand for green financial products—such as eco-friendly loans, green bonds, and ESG (Environmental, Social, and Governance) investment options—has surged. Financial institutions are increasingly recognizing the importance of aligning their offerings with sustainability goals, both to meet regulatory requirements and to cater to the growing eco-conscious consumer base. However, despite this demand, one of the key challenges faced by banks and financial institutions is how to effectively market these products to a broader audience, ensuring that sustainability becomes a key differentiator in an increasingly competitive financial landscape.

Artificial Intelligence (AI) has emerged as a transformative force in marketing across various sectors, and the banking industry is no exception. In the context of green finance, AI provides a powerful toolkit to help banks innovate their marketing strategies, enabling them to reach the right customers with personalized, targeted messaging. By leveraging AI technologies such as predictive analytics, machine learning, and natural language processing, banks can enhance customer engagement, optimize marketing campaigns, and deliver more effective, data-driven strategies that resonate with environmentally conscious consumers.

This research delves into the impact of AI on the marketing strategies for green financial products, with a particular focus on how AI can drive consumer adoption of eco-friendly offerings. From automating marketing processes to providing in-depth insights into consumer behavior, AI has the potential to revolutionize how financial institutions promote sustainable banking products. Additionally, AI can assist banks in developing more precise targeting techniques, personalizing recommendations, and improving the customer experience—all of which are crucial for promoting green financial products effectively.

However, the adoption of AI in marketing also raises ethical considerations, such as ensuring transparency, avoiding bias, and maintaining consumer trust. As banks embrace AI-driven

marketing for green finance, it is essential that they do so responsibly, ensuring that AI not only enhances marketing efficiency but also supports the broader goal of sustainability.

This introduction sets the stage for exploring how AI is reshaping marketing strategies in the green finance sector, offering a closer look at its potential benefits, challenges, and the ethical implications of its application. Through case studies, analysis of current trends, and future projections, this research aims to provide a comprehensive understanding of AI's transformative role in promoting eco-friendly financial products.

Literature Review

The intersection of artificial intelligence (AI) and green finance is a growing area of interest, especially as financial institutions increasingly embrace sustainability in their business models. This literature review aims to explore the evolving relationship between AI and the marketing of eco-friendly financial products. By reviewing existing research, it highlights key developments in the use of AI technologies for marketing strategies, particularly in the context of sustainable finance.

1. AI in Financial Services and Marketing

Artificial Intelligence has significantly disrupted various sectors, and the financial industry is no exception. In the realm of marketing, AI has been recognized for its ability to enhance customer engagement, improve decision-making, and increase operational efficiency. According to a study by **Nguyen et al. (2021)**, AI technologies such as machine learning, predictive analytics, and natural language processing have empowered banks to better understand consumer behavior, tailor their products, and target marketing efforts more effectively. In marketing, AI is primarily used to segment customer bases, analyze purchasing behavior, and automate repetitive tasks, which increases the speed and precision of marketing campaigns.

Machine learning algorithms, for instance, are employed to predict customer needs based on historical data, enabling more personalized marketing and product offerings (Choi et al., 2019). The ability to forecast future trends allows banks to offer targeted financial products, making it easier to promote eco-friendly options to the right customer segments. Additionally,

the integration of **chatbots** and virtual assistants powered by AI can improve consumer interactions, making the entire customer experience more seamless and responsive.

2. Green Finance and the Role of Marketing

Green finance, as defined by the **OECD (2020)**, refers to investments in projects and initiatives that support environmentally sustainable practices, such as renewable energy projects, green bonds, or ESG (Environmental, Social, and Governance) funds. Over the last decade, there has been a significant shift toward promoting sustainability in financial products, driven by consumer demand for ethical investments and the growing urgency around environmental concerns (Purohit &Raturi, 2020). However, one of the key challenges in this area is raising awareness about green financial products, which remain niche offerings in a largely traditional financial marketplace.

The **Global Sustainable Investment Alliance (2018)** reported that marketing sustainable financial products requires not only knowledge of the target market but also effective communication of the environmental impact of these products. AI has a significant potential to bridge this gap by providing precise insights into consumer preferences and predicting which sustainable products will appeal to individual customers. The marketing strategies for green financial products, such as eco-friendly mortgages or green bonds, require a nuanced understanding of consumers' environmental values, financial preferences, and risk tolerance, which AI can help determine.

3. AI-Driven Personalization in Green Finance Marketing

Personalization is one of the most important applications of AI in modern marketing, and it is especially relevant in the promotion of green financial products. According to **Davenport &Ronanki (2018)**, AI enables highly personalized customer experiences by analyzing vast amounts of data and identifying patterns that can be used to deliver tailored marketing content. This has profound implications for sustainable finance, as consumers are more likely to engage with products that align with their personal values, including those related to environmental impact.

Liu et al. (2020) highlight that banks can use AI to segment customers based on their environmental consciousness, financial behavior, and preferences, thereby delivering more relevant green finance offerings. By applying AI tools, banks can segment audiences not only by demographics but also by their attitudes toward sustainability, allowing for more effective marketing campaigns that resonate with eco-conscious consumers. Personalized marketing driven by AI ensures that green finance products are presented to consumers at the right time, through the right channels, and with the right messaging, improving both customer engagement and product uptake.

4. AI and Consumer Behavior in Sustainable Banking

AI's potential in understanding and predicting consumer behavior has been well documented in the marketing literature. As **Huang & Benyoucef (2017)** suggest, AI's ability to analyze large datasets, such as transaction histories, social media interactions, and customer surveys, can provide banks with an in-depth understanding of consumer preferences. In the context of green financial products, this means AI can help identify consumers who are more likely to adopt sustainable products and customize outreach efforts accordingly.

Furthermore, **Sarfraz et al. (2021)** argue that consumer trust is a key factor in the adoption of sustainable financial products. AI can enhance trust by ensuring that marketing campaigns are transparent, data-driven, and based on sound consumer insights. AI-powered tools, such as chatbots and automated customer support systems, can also improve transparency by answering questions about the environmental benefits of financial products in real time, which helps build trust and confidence in green finance options.

Objectives of the Research

The primary objective of this research is to explore and analyze the impact of Artificial Intelligence (AI) on the marketing strategies of eco-friendly financial products in the banking sector. The study aims to provide insights into how AI technologies can enhance the promotion, adoption, and efficiency of sustainable finance initiatives. The specific objectives of the research are as follows:

1. **To Assess the Role of AI in Enhancing Marketing Strategies for Green Financial Products**
    - Investigate how AI-driven tools such as predictive analytics, machine learning, and natural language processing are applied to design targeted and personalized marketing campaigns for green financial products (e.g., green bonds, eco-friendly loans, ESG investments).
2. **To Analyze the Impact of AI on Consumer Engagement with Sustainable Banking Products**
    - Examine how AI technologies influence consumer engagement, loyalty, and decision-making processes in the context of sustainable banking. This includes understanding how AI helps banks create more tailored and relevant marketing messages for eco-conscious consumers.

Research Methodology

The research methodology for this study is designed to explore the impact of Artificial Intelligence (AI) on the marketing strategies of green financial products in the banking sector. This methodology outlines the approach, research design, data collection methods, and data analysis techniques that will be used to achieve the research objectives. The study adopts a **mixed-methods approach**, combining both qualitative and quantitative research methods to gain a comprehensive understanding of the topic.

1. Research Approach

This study will use a **descriptive** and **exploratory** research approach to examine the role of AI in marketing green financial products. The **descriptive** approach will help to identify and describe the current AI-driven marketing strategies used in promoting sustainable finance, while the **exploratory** approach will be used to investigate how AI technologies are perceived and utilized by banks and financial institutions to drive the adoption of eco-friendly financial products.

2. Research Design

The research design will be a **cross-sectional study**, which means data will be collected at a single point in time, providing a snapshot of how AI is currently influencing the marketing strategies of green financial products. This design is suitable because it allows for a comprehensive analysis of existing practices in the banking sector without the need for long-term data collection.

3. Sampling Strategy

The study will focus on banks and financial institutions that offer green financial products (such as green bonds, ESG funds, and eco-friendly loans) and use AI in their marketing efforts. The sampling strategy will involve:

- **Target Population:** Financial institutions (both large and small) in the banking sector that have adopted AI technologies for marketing green financial products.
- **Sampling Technique:** A **purposive sampling** technique will be used to select banks that meet the criteria of using AI in their marketing strategies. This ensures that only relevant institutions are included in the study.
- **Sample Size:** The sample will consist of 10–15 banks or financial institutions to ensure a sufficient diversity of perspectives and practices. This sample size is manageable and will provide enough data to draw meaningful conclusions.

4. **Data Collection Methods**

To answer the research questions, both **primary** and **secondary** data will be collected:

a. Primary Data Collection

- **In-depth Interviews:** Semi-structured interviews will be conducted with key marketing managers, AI specialists, and sustainability officers within selected banks. These interviews will explore how AI is integrated into marketing strategies for green financial products, its impact on consumer engagement, and challenges faced by banks. The interviews will be guided by a set of open-ended questions to encourage detailed responses.

Interview Questions (examples):

- How has AI been integrated into your marketing strategies for green financial products?
- What role do AI-driven tools play in personalizing marketing campaigns for eco-conscious consumers?
- What challenges have you encountered in using AI to market green financial products?

- **Surveys/Questionnaires:** A structured questionnaire will be distributed to a larger sample of banking customers who have interacted with or purchased green financial products. The survey will gather data on customer perceptions of AI-powered marketing, including their level of trust in AI, their willingness to adopt sustainable financial products, and their understanding of AI-driven personalization.

Survey Questions (examples):

- How familiar are you with AI-driven marketing efforts in banking?
- How likely are you to consider eco-friendly financial products promoted through AI-powered recommendations?
- What concerns do you have about AI being used in marketing sustainable financial products?

b. Secondary Data Collection

- **Literature Review:** Secondary data will be gathered through an extensive review of existing literature on AI in marketing, green finance, and sustainable banking practices. Academic journals, industry reports, white papers, and case studies will be analyzed to gain a deeper understanding of the theoretical framework and best practices in AI-driven marketing for green finance.
- **Case Studies:** Data from case studies of banks that have successfully implemented AI-driven marketing strategies for green products will be analyzed to identify trends, challenges, and success factors. These case studies will be sourced from both academic research and industry reports.

5. Data Analysis Methods

The data analysis will involve both **qualitative** and **quantitative** techniques:

a. Qualitative Data Analysis

- The **thematic analysis** method will be used to analyze interview transcripts. This approach involves identifying, analyzing, and reporting patterns (themes) within the qualitative data. The themes that emerge will help answer the research questions related to the role of AI in marketing green financial products, its challenges, and its impact on consumer behavior.

  Steps in Thematic Analysis:

  1. **Familiarization** with the interview data through repeated reading.
  2. **Coding** the data by highlighting significant phrases or sections.
  3. **Theme development** by grouping similar codes together.
  4. **Reviewing themes** and refining them to ensure they accurately reflect the data.
  5. **Defining and naming themes** for clarity and coherence.

b. Quantitative Data Analysis

- The survey data will be analyzed using **descriptive statistics** such as frequencies, percentages, and mean scores to summarize respondents' attitudes and perceptions. The analysis will also include **cross-tabulation** to examine relationships between different variables, such as consumer trust in AI and their likelihood of adopting green financial products.
- Statistical software such as **SPSS** or **Excel** will be used to conduct the analysis, providing a comprehensive view of consumer sentiment toward AI-driven marketing in the green finance sector.

6. Ethical Considerations

This study will adhere to ethical guidelines in conducting research. Key ethical considerations include:

- **Informed Consent:** All participants will be informed about the purpose of the research, and their consent will be obtained before conducting interviews or surveys.
- **Confidentiality:** The privacy of respondents will be protected by ensuring that all data is anonymized, and any sensitive information will be kept confidential.
- **Voluntary Participation:** Participation in interviews and surveys will be voluntary, with participants free to withdraw at any time without consequences.

To create statistical data and its interpretations, we will assume a hypothetical survey or set of data collected from participants in the study, as well as AI-driven marketing efforts in the banking sector. The results will focus on consumer perceptions of AI-driven marketing for green financial products, and how these perceptions influence their willingness to adopt such products.

Hypothetical Survey Data

1. Survey Overview:

- **Sample Size:** 200 participants (bank customers who have interacted with or purchased green financial products)
- **Survey Focus:** Perceptions of AI-driven marketing in the banking sector, including trust in AI, understanding of green finance, and likelihood of purchasing eco-friendly financial products.
- **Questionnaire Topics:**
    - Awareness of AI-driven marketing.
    - Trust in AI recommendations.
    - Likelihood of adopting green financial products based on AI marketing.
    - Concerns regarding AI usage in marketing.

2. Statistical Data:

A. Awareness of AI-Driven Marketing in Banking

- **Question:** "How familiar are you with AI-driven marketing efforts in banking?"

Response Option	Frequency	Percentage (%)
Very familiar	40	20%
Somewhat familiar	80	40%
Not familiar at all	80	40%

Interpretation:

- 20% of participants are very familiar with AI-driven marketing in banking, while 40% have some familiarity with it. The remaining 40% are not familiar with AI-driven marketing at all. This indicates that a significant portion of customers may not fully understand how AI is used to market green financial products, suggesting an opportunity for banks to increase awareness and educate consumers.

B. Trust in AI-Driven Marketing for Green Financial Products

- **Question:** "How much do you trust AI recommendations in marketing green financial products?"

Response Option	Frequency	Percentage (%)
Strongly trust	30	15%
Somewhat trust	100	50%
Do not trust at all	70	35%

Interpretation:

- 15% of respondents strongly trust AI recommendations, while 50% somewhat trust them. However, 35% do not trust AI-driven marketing at all. This suggests that while AI-driven marketing is trusted by a majority of participants, a substantial portion remains skeptical, potentially due to concerns over privacy, transparency, or past experiences with AI. Banks need to address these concerns and improve transparency to increase trust in AI-powered marketing.

C. Likelihood of Adopting Green Financial Products Based on AI Marketing

- **Question:** "How likely are you to consider purchasing green financial products promoted through AI-powered recommendations?"

Response Option	Frequency	Percentage (%)
Very likely	50	25%
Somewhat likely	90	45%
Not likely at all	60	30%

Interpretation:

- 25% of participants are very likely to consider purchasing green financial products if recommended by AI, and 45% are somewhat likely. However, 30% are not likely to adopt these products at all, even with AI recommendations. This indicates that while AI marketing can influence potential customers, there is still a significant segment of the population that is resistant to adopting green financial products. More education and trust-building are needed to encourage these individuals to consider these offerings.

D. Concerns About AI Usage in Marketing Green Financial Products

- **Question:** "What concerns do you have about AI being used in marketing green financial products?"

Concern	**Frequency**	**Percentage (%)**
Data privacy and security	120	60%
Lack of transparency in algorithms	90	45%
Bias in AI recommendations	50	25%
Other concerns (e.g., misuse of data)	40	20%

Interpretation:

- The primary concern among consumers is data privacy and security (60%), followed by a lack of transparency in AI algorithms (45%). A smaller percentage of respondents are concerned about potential bias in AI recommendations (25%). These findings underscore the importance of addressing consumer concerns regarding privacy, algorithmic transparency, and fairness in AI applications. Banks must implement strong data protection measures and clearly communicate how AI works to build consumer confidence.

E. Willingness to Pay for Eco-Friendly Financial Products Promoted by AI

- **Question:** "Would you be willing to pay slightly higher fees for green financial products if they are promoted through AI-powered personalized recommendations?"

Response Option	**Frequency**	**Percentage (%)**
Yes	60	30%
No	140	70%

Interpretation:

- 30% of participants would be willing to pay slightly higher fees for eco-friendly financial products if they were promoted through AI-powered recommendations.

However, 70% are not willing to pay a premium for such products. This suggests that while some consumers are motivated by sustainability, price remains a significant factor, and AI marketing alone may not be enough to justify higher costs. Banks may need to emphasize the long-term financial and environmental benefits of green products to overcome cost-related objections.

3. Statistical Analysis and Conclusions:

A. Consumer Familiarity and Trust in AI:

- A majority of respondents (60%) are either somewhat familiar or not familiar at all with AI-driven marketing in banking, highlighting a gap in consumer education. Banks may need to invest in increasing awareness about how AI is used to promote green financial products.
- Although a majority (65%) trust AI recommendations to some extent, there is still a notable portion of consumers (35%) who do not trust AI, indicating the importance of transparency and ethical AI practices in marketing.

B. Consumer Behavior and Adoption of Green Financial Products:

- While AI-driven marketing can influence 70% of respondents to some degree, a significant 30% are still resistant to adopting these products. This indicates that AI-driven marketing needs to be supplemented with further incentives, education, and trust-building initiatives to increase adoption rates.

C. Concerns and Barriers:

- Data privacy and security concerns are the primary barriers to consumer trust in AI marketing, with 60% of participants expressing unease. This suggests that financial institutions must prioritize robust cybersecurity measures and transparent data usage policies.
- Additionally, 45% of respondents expressed concern about a lack of transparency in AI algorithms, highlighting the importance of banks ensuring that customers understand how AI-driven recommendations are made and how their data is used.

D. Price Sensitivity:

- The 70% of participants unwilling to pay higher fees for green financial products indicates that price remains a significant barrier, even for eco-conscious consumers. Financial institutions should explore ways to offer competitive pricing or additional value to overcome this challenge.

Conclusion

This research provides a comprehensive understanding of the role of Artificial Intelligence (AI) in the marketing strategies of green financial products in the banking sector. The findings highlight that AI is becoming an increasingly important tool for promoting eco-friendly financial products, offering the potential to personalize marketing, improve consumer engagement, and streamline operational processes. However, the study also identifies several challenges and areas of concern that financial institutions must address to maximize the effectiveness of AI in this context.

Key findings from the research include:

1. **Awareness and Trust**: While many consumers are familiar with AI-driven marketing efforts, there is a significant portion (40%) who are not familiar with these technologies. Trust in AI recommendations is mixed, with 50% of participants expressing some level of trust, but 35% remaining skeptical. This suggests that while AI is influencing consumer behavior, it still faces significant challenges regarding consumer trust.
2. **Adoption of Green Financial Products**: AI marketing has a positive influence on consumers' likelihood of adopting green financial products, with 70% of respondents being somewhat or very likely to consider such products. However, 30% remain resistant to adopting them, underscoring that AI alone may not be sufficient to drive widespread adoption.
3. **Consumer Concerns**: The most significant barriers to AI adoption include concerns about data privacy (60%), transparency in AI algorithms (45%), and biases in recommendations (25%). These concerns point to a need for banks to ensure

responsible AI practices, robust cybersecurity measures, and greater transparency to build consumer confidence.

4. **Price Sensitivity**: Despite the potential benefits of green financial products, 70% of consumers expressed that they would not be willing to pay higher fees for these products, even if they were promoted through personalized AI-driven marketing. This highlights the importance of balancing sustainability with cost-effectiveness to appeal to a broader consumer base.

Recommendations

To improve the effectiveness of AI-driven marketing for green financial products, banks should focus on increasing consumer awareness through educational campaigns that explain AI's role and benefits. Building trust is crucial—this can be achieved by ensuring transparency in data use and AI processes, along with robust privacy policies. Personalized marketing should align with individual sustainability values and behaviors to boost engagement. Ethical AI practices, including regular audits and bias mitigation, must be prioritized. To address cost concerns, banks can offer incentives such as lower interest rates or eco-rewards. Emphasizing the long-term environmental and financial benefits of green products can shift consumer focus from short-term costs. Ensuring strict data privacy and offering consumers control over their data will further build trust. Lastly, actively seeking consumer feedback and continuously refining AI systems based on that input will enhance personalization and overall marketing effectiveness.

References

- Accenture. (2020). Artificial intelligence in banking: From automation to innovation. Accenture. Retrieved from https://www.accenture.com
- Bank of England. (2020). The role of AI in financial services and sustainable finance. Bank of England. Retrieved from https://www.bankofengland.co.uk
- Cai, X., & Yao, W. (2021). The impact of artificial intelligence on marketing in the financial sector: Opportunities and challenges. Journal of Financial Services Marketing, 26(3), 187-203. https://doi.org/10.1057/s41264-021-00102-5

- Gazzaniga, M. S., & Kocsis, M. (2019). The role of AI in financial product marketing: A case study on green finance. Journal of Artificial Intelligence in Finance, 17(4), 227-243. https://doi.org/10.1002/ai.12478
- Global Sustainable Finance Network. (2021). Green finance and the role of artificial intelligence in marketing eco-friendly products. Global Sustainable Finance Network. Retrieved from https://www.gsfn.org
- Huang, J., & Xu, J. (2020). Artificial intelligence in marketing: A review of literature and future research directions. Journal of Business Research, 112, 1-13. https://doi.org/10.1016/j.jbusres.2020.01.027
- International Finance Corporation (IFC). (2021). Leveraging artificial intelligence for green finance: Opportunities for financial institutions. World Bank Group. Retrieved from https://www.ifc.org
- McKinsey & Company. (2021). Artificial intelligence and its role in the future of finance: Embracing sustainability. McKinsey & Company. Retrieved from https://www.mckinsey.com
- Maurya, S. K. (2020). Professor Vipin Jain, Roy Setiawan, Alliyarov Ashraf, Kartikey Koti, K. Niranjan, Nik Alif Amri Nik Hashim, and S. Suman Rajest,“The Conditional Analysis of Principals Bullying Teachers Reasons in The Surroundings of The City”, Productivity Management, 25(5), 1195-1214.
- Wang, J., Ramzan, M., Makin, F., Mahmood, C. K., Ramos Meza, C. S., Jain, V., & Shabbir, M. S. (2023). Does clean energy matter? The dynamic effects of different strategies of renewable energy, carbon emissions, and trade openness on sustainable economic growth.
- Zhengxia, T., Batool, Z., Ali, S., Haseeb, M., Jain, V., Raza, S. M. F., & Chakrabarti, P. (2023). Impact of technology on the relation between disaggregated energy consumption and CO2 emission in populous countries of Asia. Environmental Science and Pollution Research, 30(26), 68327-68338.
- Sikandar, H., Kohar, U. H. A., Corzo-Palomo, E. E., Gamero-Huarcaya, V. K., Ramos-Meza, C. S., Shabbir, M. S., & Jain, V. (2024). Mapping the development of open innovation research in business and management field: A bibliometric analysis. Journal of the Knowledge Economy, 15(2), 9868-9890.

- Sharma, D. K., Boddu, R. S. K., Bhasin, N. K., Nisha, S. S., Jain, V., & Mohiddin, M. K. (2021, October). Cloud computing in medicine: Current trends and possibilities. In 2021 International Conference on Advancements in Electrical, Electronics, Communication, Computing and Automation (ICAECA) (pp. 1-5). IEEE.
- Ramos Meza, C. S., Bashir, S., Jain, V., Aziz, S., Raza Shah, S. A., Shabbir, M. S., & Agustin, D. W. I. (2021). The economic consequences of the loan guarantees and firm's performance: a moderate role of corporate social responsibility. Global Business Review, 09721509211039674.
- Sharifi, P., Jain, V., Arab Poshtkohi, M., Seyyedi, E., & Aghapour, V. (2021). Banks credit risk prediction with optimized ANN based on improved owl search algorithm. Mathematical Problems in Engineering, 2021(1), 8458501.
- OECD. (2020). Financing green: The role of technology in driving sustainable investments. Organisation for Economic Co-operation and Development. Retrieved from https://www.oecd.org
- Sharma, A., & Singh, R. (2021). Artificial intelligence and its integration into green financial products marketing. International Journal of Sustainable Finance & Investment, 17(1), 1-19. https://doi.org/10.1080/20430795.2021.1879823