ISSN No:-2456-2165 https://doi.org/10.38124/ijisrt/26may1517

Consumer Behavioral Analytics toward Green Banking and Green Finance Adoption in Smart Banking Systems

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Publication Date: 2026/06/02

Abstract: The rapid proliferation of smart banking systems and growing global emphasis on environmental sustainability have together created a compelling context for examining consumer behavioral patterns toward green banking and green finance. This paper presents a secondary data-based research article that integrates consumer behavioral analytics with sustainable financial practices and digital banking technologies. Drawing on published academic literature, institutional reports, policy documents, and industry analyses from the period 2015–2026, the study systematically explores the determinants and dynamics of green finance adoption in smart banking ecosystems. The article examines the conceptual foundations of green banking and green finance, analyzes behavioral trends among digital banking consumers, and identifies the challenges and opportunities that define the current landscape of sustainable banking. The research employs a qualitative methodology encompassing systematic literature review, content analysis, thematic analysis, comparative analysis, and trend analysis. Findings reveal that smart banking technologies, consumer environmental awareness, digital trust, and enabling policy environments are key enablers of green finance adoption. The paper contributes to the growing body of literature at the intersection of behavioral finance, digital banking, and environmental sustainability, and offers actionable insights for banking institutions, policymakers, and future researchers.

Keywords: *Green Banking, Green Finance, Consumer Behavioral Analytics, Sustainable Finance, Digital Banking, ESG Banking, Sustainable Consumer Behavior.*

How to Cite: Dr. Mahendra Kumar; Vikas Parasariya; Sangeeta Yadav (2026) Consumer Behavioral Analytics toward Green Banking and Green Finance Adoption in Smart Banking Systems. *International Journal of Innovative Science and Research Technology*, 11(5), 2819-2826. https://doi.org/10.38124/ijisrt/26may1517

I. INTRODUCTION

The twenty-first century has witnessed an unprecedented convergence of technological innovation and environmental imperative. Banking systems worldwide are undergoing a profound digital transformation, driven by artificial intelligence, big data analytics, blockchain technology, and mobile-first design philosophies. Simultaneously, the global discourse on climate change, resource depletion, and ecological degradation has compelled financial institutions, regulators, and consumers alike to reimagine the role of banking within a sustainable economic framework. At this intersection lies the emerging domain of green banking and green finance a paradigm that integrates environmental consciousness into the very architecture of modern financial systems.

Green banking refers to the practice of making banking operations and financial products environmentally responsible, resource-efficient, and sustainable. It encompasses a wide spectrum of initiatives ranging from paperless banking and energy-efficient branch operations to the financing of renewable energy projects, green mortgages, and carbon-neutral investment portfolios. Green finance, a broader concept, encompasses all financial flows public, private, and blended directed toward sustainable economic activities, including climate finance, environmental, social, and governance (ESG) investing, and green bonds. Both concepts have gained significant institutional momentum following landmark international commitments such as the Paris Agreement (2015) and the United Nations Sustainable Development Goals (SDGs).

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Table 1: Global Growth Trends in Green Finance and Digital Banking

Indicator	2018	2020	2023	Expected 2026
Global Green Finance Market (USD Trillion)	10	18	35	50
Global Green Bond Issuance (USD Billion)	171	290	800	1200
ESG Assets Under Management (USD Trillion)	22	30	38	53
Global Mobile Banking Users (Billion)	1.8	2.3	3.2	4.1
Paperless Banking Transactions (%)	42	58	76	85

Source: Compiled from reports of the World Bank, Climate Bonds Initiative, Deloitte, McKinsey & Company, and UNEP (2023–2025).

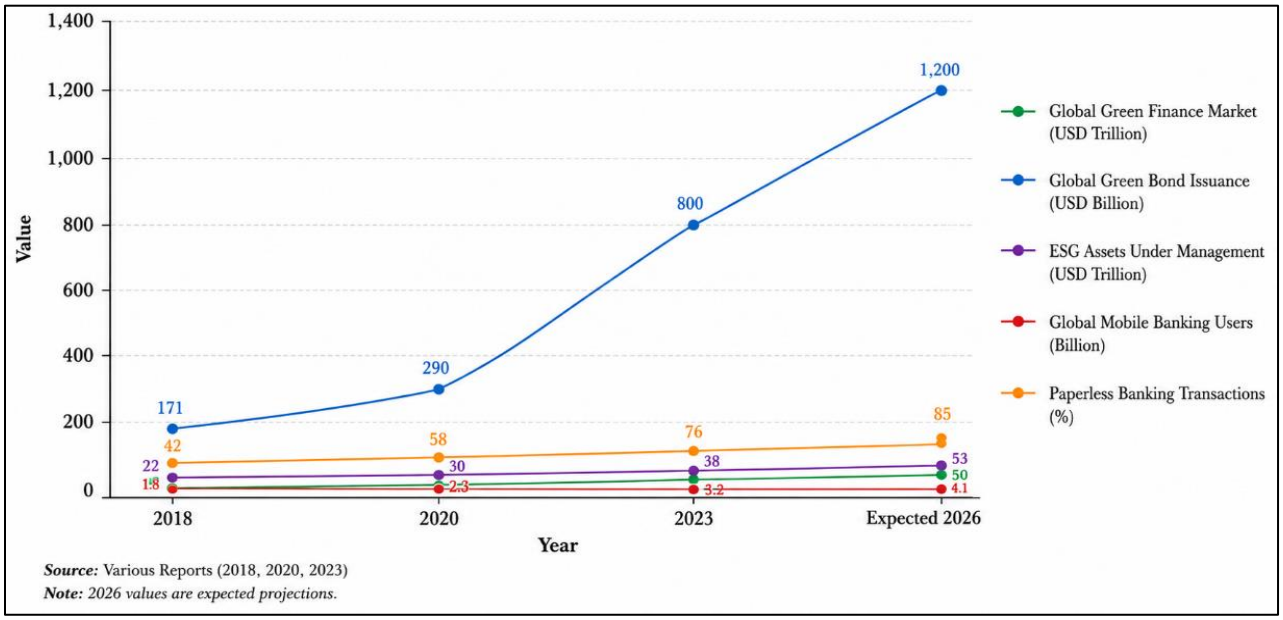

Fig 1: Global Growth Trends in Green Finance and Digital Banking (2018-2026)

Smart banking systems the digital infrastructure powered by AI, machine learning, cloud computing, and data analytics have emerged as critical enablers of green finance adoption. By facilitating personalized financial experiences, real-time environmental impact tracking, and seamless access to sustainable financial products, smart banking platforms have the potential to significantly lower the barriers to green finance participation. Mobile banking applications, digital wallets, and open banking ecosystems have democratized access to financial services, creating unprecedented opportunities for integrating sustainability into everyday consumer financial behavior.

Consumer behavioral analytics the systematic study of how individuals perceive, evaluate, and act upon financial products and services plays a central role in understanding the dynamics of green banking adoption. Behavioral economics and digital analytics together illuminate the cognitive, emotional, social, and technological factors that shape consumer choices in the context of sustainable finance. Understanding these patterns is essential for designing effective green financial products, crafting meaningful communication strategies, and formulating evidence-based policies that accelerate the transition toward a greener financial ecosystem.

Despite the growing institutional momentum behind green banking and smart financial technologies, consumer adoption of green financial products remains uneven across geographies, income groups, and demographic segments. A significant adoption gap persists between consumer awareness of environmental issues and actual participation in green banking and green finance. This gap underscores the need for rigorous, secondary data-based research that synthesizes existing evidence on behavioral trends, adoption determinants, and systemic challenges to inform both practice and policy.

This paper addresses this need by presenting a comprehensive secondary data-based analysis of consumer behavioral analytics in the context of green banking and green finance adoption within smart banking systems. The study draws on peer-reviewed academic literature, central bank and regulatory reports, international organization publications, and industry analyses to develop a nuanced and evidence-grounded understanding of the subject. It is organized across fourteen sections, beginning with the problem statement and progressing through literature review, conceptual framework, methodology, analytical findings, and conclusions.

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➢ *Problem Statement*

Despite the rapid growth of smart banking technologies and sustainable financial initiatives, consumer adoption of green banking and green finance services remains uneven across different regions and consumer groups. Limited awareness, digital literacy barriers, lack of trust, and concerns regarding greenwashing continue to hinder the widespread adoption of green financial products. Existing studies mainly focus either on technology adoption or environmental behavior separately, while comprehensive secondary data-based research integrating consumer behavioral analytics, smart banking systems, and green finance adoption remains limited. Therefore, this study aims to bridge this research gap by providing an integrated analysis of consumer behavior toward green banking and green finance within smart banking ecosystems.

➢ *Research Objectives*

- To examine the evolution and importance of green banking and green finance in smart banking systems.
- To analyze consumer behavioral trends toward sustainable banking services using secondary data.
- To explore the role of AI, big data, blockchain, and fintech in promoting green finance adoption.
- To identify the major opportunities and challenges associated with green banking implementation.
- To develop a conceptual understanding of sustainable consumer behavior in digital banking environments.

II. LITERATURE REVIEW

The literature on green banking, green finance, smart banking systems, and consumer behavioral analytics forms a rich and rapidly expanding body of knowledge. This section synthesizes key theoretical contributions and empirical findings across five interrelated domains.

A. Green Banking

Green banking refers to banking practices that promote environmental sustainability and reduce the ecological impact of financial activities. It encourages banks to adopt eco-friendly operations and support green investments through sustainable financial products and services. Green banking also plays an important role in achieving long-term economic and environmental development.

➢ *Meaning and Concept*

Green banking refers to environmentally responsible and sustainable banking practices that reduce ecological impact while supporting green economic activities. It includes paperless banking, energy-efficient operations, renewable energy use, and green financial products such as green loans, electric vehicle financing, and sustainability-linked savings schemes (Sahoo & Nayak, 2008; Bihari, 2011; Chen et al., 2016).

➢ *Sustainable Banking Practices*

Sustainable banking integrates environmental, social, and governance (ESG) factors into banking decisions. Banks promote eco-friendly investments, assess environmental risks in lending, and avoid financing harmful industries. Central banks and regulators worldwide have also introduced sustainability-related frameworks and disclosure guidelines to encourage responsible banking practices (Jeucken, 2010).

➢ *Green Financial Products and Services*

Green financial products include green bonds, green loans, ESG mutual funds, sustainability-linked loans, and carbon offset services. Digital banking platforms further support sustainability through features like carbon footprint tracking, green investment dashboards, and automated carbon offset contributions (UNEP, 2022).

B. Green Finance

Green finance refers to financial activities and investments that support environmental sustainability and climate-friendly development. It includes green bonds, ESG investments, climate finance, and sustainable banking practices aimed at promoting a low-carbon and resource-efficient economy. Green finance also encourages responsible investment decisions and long-term economic sustainability.

➢ *ESG and Sustainable Finance*

ESG and sustainable finance focus on integrating environmental, social, and governance factors into investment and financial decisions. These practices help promote responsible investments, long-term financial stability, and sustainable economic growth. The increasing demand for ESG-based financial products has significantly expanded sustainable finance worldwide (MSCI, 2023).

➢ *Climate Finance and Carbon Neutrality*

Climate finance refers to investments and financial support for projects that reduce climate change impacts and promote carbon neutrality. It includes renewable energy, energy efficiency, and climate-resilient infrastructure projects. Financial institutions play a major role in supporting the global transition toward a low-carbon economy (IEA, 2023).

➢ *Global Green Finance Initiatives*

Global green finance initiatives aim to strengthen sustainable financial systems and climate-related investments. International frameworks such as the Green Bond Principles, TCFD, and NGFS encourage transparency, climate risk management, and green investment practices across banking and financial sectors (World Bank, 2023).

C. Smart Banking Systems

Smart banking systems use advanced digital technologies to improve the efficiency, accessibility, and sustainability of financial services. Technologies such as AI, Big Data, Blockchain, and FinTech enable faster transactions, better customer experiences, and secure digital banking operations.

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These systems also support sustainable finance through smart and eco-friendly financial solutions.

➢ *Digital Banking Transformation*

Digital banking transformation refers to the shift from traditional banking to technology-driven financial services through mobile apps, online banking, and cloud-based systems. It has improved accessibility, convenience, and financial inclusion by enabling faster and more personalized banking services (World Bank Global Findex, 2023).

➢ *AI, Big Data, Blockchain, and FinTech*

Technologies such as Artificial Intelligence (AI), Big Data, Blockchain, and FinTech have revolutionized banking operations and financial services. These technologies improve fraud detection, risk management, customer experience, and transparency in green finance and digital transactions (Deloitte, 2023).

➢ *Smart Financial Ecosystems*

Smart financial ecosystems integrate banking, insurance, payments, and investment services into interconnected digital platforms. Open banking and API-based systems support seamless financial services while promoting sustainable, customer-centric banking experiences through features such as carbon tracking and green investment options (McKinsey, 2023).

D. Consumer Behavioral Analytics

Consumer behavioral analytics studies how psychological, social, and technological factors influence financial decision-making and banking behavior. It helps understand consumer adoption of digital and green banking services by analyzing trust, environmental awareness, financial literacy, and technology acceptance. These insights support the development of customer-centric and sustainable banking solutions (Thaler & Sunstein, 2008; Venkatesh et al., 2012).

➢ *Consumer Decision-Making Behavior*

Consumer decision-making is influenced by psychological, emotional, social, and situational factors. Behavioral biases such as loss aversion, present bias, and social conformity affect financial and green banking decisions, often creating an attitude-behavior gap in sustainability practices (Thaler & Sunstein, 2008).

➢ *Digital Banking Behavior*

Digital banking behavior is influenced by perceived usefulness, ease of use, trust, security, and social influence. Personalized digital banking services and user-friendly platforms improve customer satisfaction, engagement, and loyalty in smart banking environments (Venkatesh et al., 2012).

➢ *Sustainable Consumer Behavior*

Sustainable consumer behavior refers to environmentally and socially responsible financial decision-making. Environmental consciousness, moral values, and social influence positively affect green banking adoption, while cost, information gaps, and trust issues may limit actual behavior (Stern et al., 1999; Follows & Jobber, 2000).

➢ *Technology Adoption Theories*

Technology adoption theories such as the Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and UTAUT2 explain consumer adoption of green banking technologies. These models highlight perceived usefulness, ease of use, subjective norms, and behavioral intention as major determinants of technology acceptance (Davis, 1989; Ajzen, 1991; Venkatesh et al., 2012).

E. Previous Studies on Green Banking Adoption

Previous studies on green banking adoption highlight that consumer awareness, trust, environmental consciousness, and financial literacy significantly influence the adoption of green financial services. Research also shows that digital security concerns, low awareness, and limited digital literacy act as major barriers to green banking adoption across different countries and consumer groups.

➢ *Customer Awareness and Perception*

Studies show that awareness of green banking products remains limited among consumers, especially in rural and low-income groups. Many consumers support environmental sustainability but lack knowledge about specific green financial services offered by banks (Yadav & Pathak, 2016).

➢ *Trust and Security Concerns*

Trust, data security, and privacy are important factors influencing green banking adoption. Consumers are more likely to adopt green banking services when they trust the bank's digital systems and environmental commitments (Flavian et al., 2006; PwC, 2022).

➢ *Environmental Consciousness*

Environmental consciousness positively affects green banking adoption and sustainable financial behavior. Consumers with higher environmental awareness are more likely to use paperless banking and ESG-related financial products (Rahman & Masud, 2021; Liu et al., 2021).

➢ *Financial Literacy and Digital Adoption*

Financial and digital literacy help consumers understand and effectively use green banking products and smart financial services. Low digital literacy remains a major barrier to green fintech adoption, particularly in developing economies (IFC, 2023).

III. CONCEPTUAL UNDERSTANDING OF THE STUDY

The conceptual understanding of this study is based on the interrelationship between consumer behavioral analytics, smart banking technologies, green banking practices, and green finance adoption. The study explains how consumer behavior,

ISSN No:-2456-2165 https://doi.org/10.38124/ijisrt/26may1517

technological advancement, and sustainability-oriented banking practices collectively influence the adoption of green financial services in modern smart banking systems. Consumer behavioral analytics helps banks understand customer preferences, attitudes, trust, and financial behavior through technologies such as AI, Big Data, and digital analytics. Smart banking technologies provide the digital infrastructure for delivering green banking services, including paperless banking, carbon tracking, green investments, and sustainable financial products. The study further highlights that environmental awareness, trust, financial literacy, ease of use, and institutional support are important factors influencing consumer adoption of green banking. Overall, the framework emphasizes that green finance adoption is a dynamic process shaped by technological, behavioral, and institutional factors working together.

IV. RESEARCH METHODOLOGY

This study adopts a descriptive and exploratory research design to examine consumer behavioral analytics toward green banking and green finance adoption in smart banking systems. The research is qualitative and entirely based on secondary data, without the use of primary data collection methods such as surveys or interviews. The study relies on published academic literature, institutional reports, policy documents, banking reports, and industry analyses collected from sources including Scopus-indexed journals, the World Bank, IMF, UNEP, RBI, Deloitte, McKinsey & Company, and other international organizations and financial institutions. The data collection period mainly covers publications from 2015 to 2026 to capture recent developments in sustainable finance and digital banking transformation. To analyze the collected information, the study employs systematic literature review, content analysis, thematic analysis, comparative analysis, and trend analysis to identify major patterns, behavioral trends, opportunities, and challenges associated with green banking and green finance adoption.

V. ANALYTICAL DIMENSIONS

The analytical dimensions of this study focus on understanding consumer behavior, technological transformation, and sustainability trends in green smart banking systems. Through secondary data analysis, the study examines how awareness, digital banking technologies, consumer attitudes, and green financial products collectively influence green banking adoption. These dimensions provide a structured understanding of the behavioral and technological factors shaping sustainable financial practices.

A. Consumer Awareness toward Green Banking

Consumer awareness is one of the most important factors affecting the adoption of green banking services. Awareness regarding eco-friendly banking products, paperless transactions, and sustainable financial initiatives differs across age groups, educational backgrounds, and geographic regions. Digital banking applications, sustainability campaigns, and green financial communication strategies significantly improve customer understanding and engagement with green banking products.

- *Awareness of Eco-Friendly Banking Services*

Consumer awareness of eco-friendly banking services varies significantly across developed and developing economies. Smart banking applications, carbon footprint notifications, and sustainability-related digital features help consumers understand the environmental impact of their financial decisions (Deloitte, 2023; McKinsey, 2022).

- *Customer Perception of Sustainability Initiatives*

Customer perception toward sustainability initiatives depends on transparency, credibility, and institutional trust. Banks that provide ESG disclosures, sustainability reports, and green certifications are more likely to gain positive consumer perception and trust in green banking programs (EBA, 2022).

B. Smart Banking and Digital Transformation

Smart banking and digital transformation have significantly changed the delivery of financial services through technologies such as AI, Big Data, mobile banking, and FinTech integration. These technologies improve operational efficiency, customer convenience, financial inclusion, and sustainability by promoting paperless and technology-driven banking systems.

- *Mobile Banking and Paperless Transactions*

Mobile banking and paperless transactions reduce environmental impact by minimizing paper usage, physical branch visits, and traditional banking procedures. These digital banking systems also improve accessibility, efficiency, and customer convenience (World Bank Global Findex, 2023).

- *AI-Driven Financial Services*

AI-driven financial services enhance customer experiences through personalized banking recommendations, carbon tracking tools, fraud detection, and sustainable investment suggestions. AI technologies also improve customer engagement with green financial products and digital banking services (IBM, 2023).

- *FinTech Integration in Green Finance*

FinTech companies integrate sustainability-oriented tools such as carbon calculators, ESG investment platforms, and green payment systems into digital banking applications. These innovations encourage environmentally responsible financial behavior, especially among younger and technology-oriented consumers (PwC, 2023).

C. Behavioral Trends in Sustainable Finance

Behavioral trends in sustainable finance indicate that consumers are increasingly interested in environmentally responsible financial decisions and digital banking services. Factors such as environmental consciousness, trust, convenience, and social influence significantly affect consumer

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preferences toward green financial products and sustainable banking practices.

➢ *Environmentally Responsible Financial Behavior*

Consumers are increasingly willing to support sustainable investments and green financial products that create positive environmental impact. Environmental awareness and ethical values strongly influence consumer financial decision-making (KPMG, 2023).

➢ *Preference for Digital and Green Transactions*

Modern consumers prefer banking services that combine digital convenience with environmental sustainability. The growing demand for paperless and eco-friendly financial services has created a new segment of digitally and environmentally conscious consumers (McKinsey, 2023).

➢ *Trust in Smart Banking Systems*

Trust in smart banking systems is essential for green banking adoption. Consumers are more likely to adopt green financial products when digital banking platforms are secure, reliable, transparent, and technologically efficient (Flavian et al., 2006; EBA, 2022).

D. Green Finance Adoption Trends

Green finance adoption trends show increasing global interest in green loans, ESG-based financial products, and sustainable investments. Banks, FinTech firms, and financial institutions are expanding green finance services to meet the growing consumer demand for sustainable and socially responsible financial products.

➢ *Green Loans and Sustainable Investments*

Green loans, green bonds, and sustainable investment products have expanded significantly due to increasing environmental awareness and regulatory support. Products such as green mortgages and electric vehicle financing are becoming increasingly popular among consumers (Climate Bonds Initiative, 2023).

➢ *ESG-Oriented Financial Products*

ESG-oriented financial products, including sustainable mutual funds and responsible investment portfolios, are growing rapidly worldwide. Digital investment platforms have made ESG investments more accessible to retail consumers (McKinsey, 2023).

➢ *Adoption Trends across Banking Sectors*

Green banking adoption differs across banking sectors, with FinTech firms and digital banks leading innovation in sustainable financial services. Traditional commercial banks are also increasingly integrating green banking strategies to remain competitive and meet sustainability goals.

Table 2: Global Green Finance Adoption Trends Across Banking Sectors

Banking Sector	Major Green Financial Products	Adoption Trend	Key Consumer Motivation
Commercial Banks	Green loans, paperless banking, ESG mutual funds	High Growth	Convenience and sustainability
Digital Banks	Carbon tracking apps, green savings accounts	Very High Growth	Digital experience and environmental awareness
Public Sector Banks	Green credit schemes, renewable energy financing	Moderate Growth	Government incentives and policy support
FinTech Platforms	ESG investment apps, carbon offset tools	Rapid Growth	Personalized digital services
Investment Banks	Green bonds, sustainable portfolios	High Growth	Long-term ethical investment returns

Public sector banks in emerging markets, while often constrained by legacy infrastructure, are increasingly mandated by regulatory authorities to expand green credit portfolios and develop consumer-facing green banking products (RBI, 2023; PBOC, 2023).

E. Challenges in Green Banking Adoption

The adoption of green banking and sustainable financial services is influenced by several technological, behavioral, and institutional challenges. Despite the increasing growth of smart banking systems and ESG-focused financial products, many barriers continue to limit large-scale consumer participation in green finance initiatives.

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Table 3: Major Challenges in Green Banking Adoption

Challenge	Description	Major Issues	Suggested Solutions
Lack of Awareness	Limited consumer understanding of green banking products and sustainability benefits reduces adoption of eco-friendly financial services.	Low financial literacy, poor communication strategies, language barriers, limited visibility of green features	Green banking literacy programs, awareness campaigns, simplified digital communication, customer education initiatives
Cybersecurity Concerns	Security risks in digital banking platforms negatively affect consumer trust and willingness to adopt green financial services.	Data breaches, phishing attacks, digital fraud, privacy concerns, fear of financial data misuse	Strong cybersecurity systems, transparent data protection policies, AI-based fraud detection, customer trust-building measures
Technological Barriers	Inadequate digital infrastructure and limited technological access restrict participation in smart green banking systems.	Poor internet connectivity, low smartphone penetration, high data costs, weak rural digital infrastructure	Investment in digital infrastructure, affordable internet access, financial inclusion programs, expansion of mobile banking services
Regulatory and Policy Limitations	Weak or inconsistent green banking regulations create uncertainty for financial institutions and consumers.	Lack of standardized green finance frameworks, policy ambiguity, inconsistent regulatory enforcement, greenwashing concerns	Harmonized green banking regulations, standardized ESG guidelines, transparent certification systems, stronger policy enforcement

The above table highlights that green banking adoption is not only dependent on technological advancement but also on consumer trust, awarenessss, digital accessibility, and effective regulatory support. Addressing these challenges through coordinated efforts by banks, governments, FinTech firms, and policymakers is essential for strengthening sustainable financial ecosystems and increasing consumer participation in green finance initiatives.

VI. CONCLUSION

This paper has presented a comprehensive secondary data-based analysis of consumer behavioral analytics in the context of green banking and green finance adoption within smart banking systems. Drawing on peer-reviewed academic literature, international institutional reports, regulatory publications, and industry analyses spanning the period 2015 to 2026, the study has developed a nuanced and evidence-grounded understanding of the behavioral, technological, and institutional dimensions of sustainable consumer financial behavior. The analysis reveals that the adoption of green banking and green finance by consumers is a multi-layered phenomenon, shaped by the interplay of individual environmental values, digital banking experiences, institutional trust, social influence, and enabling policy and technological environments. Smart banking systems leveraging AI, big data, mobile platforms, and open banking infrastructure hold transformative potential as enablers of green finance adoption, offering the capability to deliver personalized, convenient, and compelling sustainable banking experiences at scale. However, realizing this potential requires concerted effort from banking institutions, technology providers, regulators, and educational stakeholders to address the persistent barriers of awareness, trust, accessibility, and regulatory coherence that currently inhibit consumer engagement with green financial products. The study's findings underscore the importance of a consumer-centered approach to green banking strategy one that recognizes the diversity of consumer motivations, capabilities, and contexts, and designs accordingly. Financial institutions that successfully align their digital innovation with authentic sustainability commitments, communicate their environmental impact transparently, and deliver seamless green banking experiences are well-positioned to capture the growing consumer demand for financially sound and ecologically responsible banking services. As the global community intensifies its response to the climate crisis and the sustainable finance agenda gains further institutional momentum, the behavioral dimensions of green finance adoption will only grow in importance. This study contributes a foundational evidence synthesis and conceptual framework that can guide future research, policy development, and institutional strategy in this critical domain, supporting the broader transition toward banking systems that serve both human prosperity and planetary sustainability.

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