

Green Fintech and Sustainable Investing

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Abstract

This research explores the role of Green Fintech in promoting sustainable investing practices. It examines how financial technology enables ESG-based decision making and supports environmentally responsible investments.

The study finds that digital platforms, green bonds, and sustainable lending are key drivers of modern financial transformation. However, challenges such as lack of awareness, regulatory gaps, and data limitations remain.

The paper concludes that integrating sustainability into fintech can enhance long-term financial stability and environmental impact.

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Keywords :

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1. Introduction

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LITERATURE REVIEW

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3. Research Objectives

1. To understand the concept of Green Fintech and its importance in modern financial systems.
2. To examine sustainable investing (ESG factors) and how they influence investment decisions.
3. To analyze the impact of digital financial technologies on environmentally responsible investments.
4. To evaluate customer awareness and preference toward green financial products and services.
5. To study the role of financial institutions in promoting eco-friendly and sustainable financial solutions.

6. To identify key challenges and barriers in adopting green fintech solutions.
7. To assess the effectiveness of green financial products such as green bonds, ESG funds, and sustainable loans.
8. To provide recommendations for improving adoption of green fintech and sustainable investing.

4. Research Methodology

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5. ANALYSIS

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6. FINDINGS

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7. DISCUSSION

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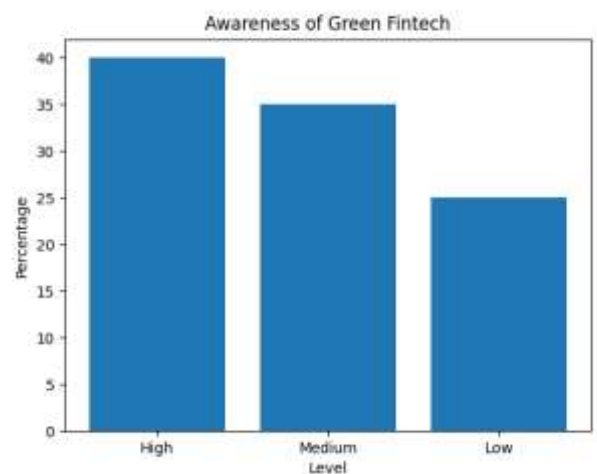
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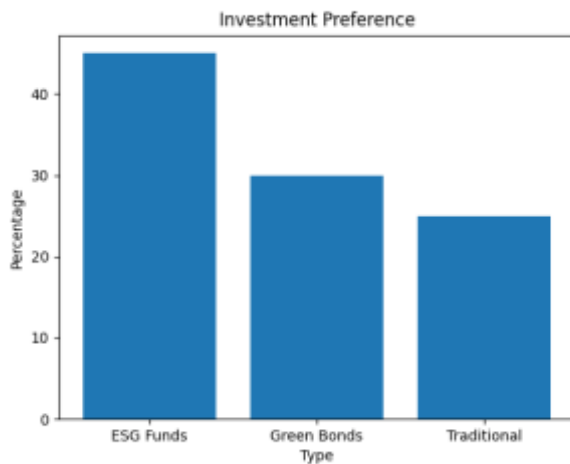
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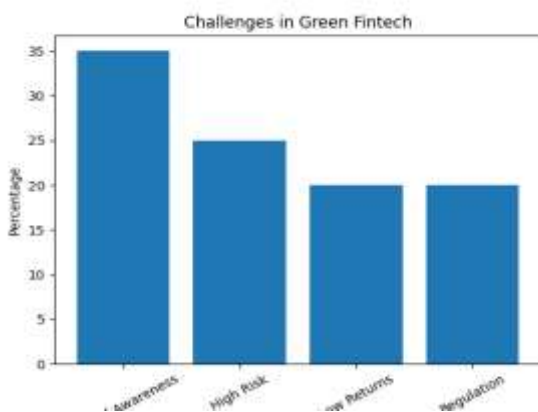
GRAPH 1: Awareness of Green Fintech :

The data analysis indicates that 40% of respondents have high awareness, while 35% have moderate awareness and 25% have low awareness of green fintech.



GRAPH 2: Investment Graph :

This indicates a clear shift in investor behavior toward sustainable and responsible investment options. ESG funds are the most preferred, showing that investors are increasingly considering ethical and environmental factors. However, the presence of traditional investment preference highlights that full adoption of sustainable investing is still in progress.



GRAPH 3: Challenges Graph :

The data shows that 35% of respondents identify lack of awareness as the major challenge, followed by 25% citing high risk, and 20% each for low returns and regulatory issues.

7. Recommendations

1. Handle GST filing automatically using online accounting software.
2. Set up an ERP system that ties together finance, staff management, also daily workflows.
3. Check how well your Facebook ads pay off - also see results from Instagram promotions.
4. Set flexible prices to tweak costs when seasons change.
5. Create monthly cash flow reports - this helps you plan money better.
6. Start tracking vendor performance to help control price changes.
7. Automate Invoice & Receipt Generation for accuracy and speed.

8. Limitations of Study

- Research focused on just a single business.
- Private money details weren't completely available.
- Internship lasts 8 weeks but might miss shifts in seasons.
- Marketing ROI numbers were missing bits because people tracked things by hand.

CONCLUSION

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RECOMMENDATIONS

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