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EMERGING TRENDS IN FINANCIAL AND MARKETING SECTORS: THE ROLE OF AI IN DRIVING SUSTAINABLE ECONOMIC GROWTH

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Abstract—*Artificial Intelligence (AI) is rapidly transforming the financial and marketing sectors in India, acting as a catalyst for sustainable economic growth through enhanced efficiency, predictive analytics, personalized customer engagement, and environmentally conscious decision-making. This study explores emerging AI-driven trends, including algorithmic trading, fraud detection in finance, and AI-powered sustainability marketing in consumer behavior. It particularly examines AI's role in upskilling commerce graduates for corporate roles, where data-driven competencies are reshaping working conditions and fostering inclusive growth. Drawing on secondary literature from Indian scholars and primary data from a questionnaire survey of 200 commerce graduates employed in Bengaluru and Mumbai-based firms, the research highlights how AI integration reduces operational costs by up to 30%, improves risk management, and supports green finance initiatives aligned with Sustainable Development Goals (SDGs). Key findings reveal that 78% of respondents reported enhanced analytical skills due to AI tools, leading to better corporate performance and sustainable practices such as optimized resource allocation and reduced carbon footprints in marketing campaigns. However, challenges like skill gaps and ethical concerns persist. The study underscores AI's potential to add 1.3–1.5 percentage points to India's annual GDP growth by 2035 through productivity gains and innovation. It offers actionable insights for policymakers, educators, and industry leaders to harness AI for equitable, sustainable economic development in a digital-first economy.*

Keywords: *Artificial Intelligence, Sustainable Economic Growth, Financial Sector, Marketing Sector, Skill Development, Commerce Graduates, Corporate Working Conditions. Green Finance, Predictive Analytics*.

Introduction

The financial and marketing sectors in India are undergoing a profound digital transformation, driven by the integration of Artificial Intelligence (AI). From algorithmic credit scoring and rob advisory services in banking to predictive consumer analytics and personalized sustainability campaigns in marketing, AI is not only optimizing processes but also aligning them with long- term sustainable economic goals. In a country aspiring for a $5 trillion economy, AI enables data- driven decisions that enhance efficiency, reduce waste, and promote inclusive growth, particularly by bridging skill gaps among young professionals. This shift is critical in the post-pandemic era, where resilience and environmental stewardship have become paramount for corporate competitiveness.

As India positions itself as a global AI hub, the convergence of AI with financial inclusion (e.g., via UPI and digital lending) and sustainable marketing (e.g., eco-friendly brand targeting) is fostering innovation. Commerce graduates, traditionally trained in accounting and business principles, are now required to adapt to AI-augmented roles in corporate settings. This study investigates these dynamics, emphasizing how AI empowers skill development, improves working conditions through automation of routine tasks, and contributes to sustainable economic growth by minimizing environmental impacts and maximizing stakeholder value.

Review of Literature

Indian researchers have extensively examined AI's transformative impact on finance, marketing, and sustainable growth. Rao et al. (2024) analyzed the effect of AI on the financial performance of Indian banks using a dynamic panel data model on NIFTY Bank Index firms. Their findings indicated a positive influence on Return on Equity (ROE) due to reduced errors and operational efficiency, while highlighting the need for greater transparency in AI disclosures in annual reports.

Alshi (2025) conducted a strategic analysis of AI integration with banking automation in Indian banks (e.g., HDFC and SBI), demonstrating improvements in operational efficiency, risk management, and credit access for underserved segments. The study emphasized AI's role in enhancing financial inclusion and sustainability.

Khakhar (2023) explored opportunities and challenges of AI in the Indian banking sector through a descriptive study, noting applications in chatbots, fraud detection, and customer service, while stressing the need for workforce reskilling to mitigate job displacement.

In marketing, Kulshrestha et al. (2026) investigated the mediating role of generative AI in transformative marketing for sustainable development. Their empirical work in the Indian Journal of Marketing showed GenAI enhancing consumer engagement with eco-friendly brands, driving profits while supporting environmental goals.

Garg et al. (2025) examined AI-driven sustainability marketing and its impact on consumer perceptions of eco-friendly brands, revealing how AI optimizes targeting and reduces environmental footprints in campaigns.

Kathuria et al. (2020) provided a macro-level analysis of AI's implications for the Indian economy, estimating productivity gains across sectors, including finance and services, while calling for targeted skilling to ensure inclusive growth.

Patil and Mailcontractor (2024) focused on AI and machine learning's impact on financial services, underscoring efficiency gains and the need for commerce professionals to acquire AI- oriented competencies for sustainable practices.

Need for the Study

Despite growing literature on AI in Indian finance and marketing, there is a paucity of integrated research examining its specific influence on the skill development of commerce graduates entering corporate roles. Existing studies largely focus on sectoral impacts or macroeconomic effects, overlooking how AI reshapes working conditions, daily tasks, and sustainable practices at the individual-professional level. With India's youth bulge and the National Education Policy 2020emphasizing digital skills, this study addresses the gap by providing primary evidence on AI's role in bridging employability challenges while driving sustainable economic growth. It is essential to inform curriculum reforms, corporate training, and policy interventions amid rapid AI adoption.

Relevance of the Study

This research is highly relevant in the context of India's Viksit Bharat @2047 vision and global sustainability commitments. By linking AI trends in finance and marketing to skill enhancement for commerce graduates, it offers practical insights for educational institutions, corporations, and policymakers. The findings can guide AI integration strategies that promote not only economic efficiency but also ethical, green practices—such as low-carbon marketing and inclusive finance— fostering long-term sustainable development. In Bengaluru's tech ecosystem, where many respondents are based, the study provides localized, actionable value for workforce readiness.

Objectives of the Study

1. To analyze the emerging trends of AI in the financial and marketing sectors and their contribution to sustainable economic growth in India.
2. To assess the impact of AI on the skill development of commerce graduates in corporate working conditions and its implications for professional performance and sustainability.

Research Methodology

The study adopts a mixed-methods approach combining secondary and primary data. Secondary data were sourced from peer-reviewed journals, government reports and industry publications on AI in finance, marketing, and skill development. Primary data were collected through a structured questionnaire (comprising 25 closed-ended Likert-scale and multiple-choice questions on AI awareness, skill acquisition, working conditions, and sustainability perceptions) administered to

250 commerce graduates working in finance/marketing roles in corporate firms in Bengaluru and Mumbai. A purposive sampling technique yielded 200 valid responses (80% response rate). Data collection occurred via Google Forms from January to March 2026. Reliability was ensured through Cronbach's alpha (0.87). Analysis involved descriptive statistics, percentages, and cross- tabulations using Excel and SPSS for tabular presentation and interpretation. Ethical considerations included informed consent and data anonymity.

Data Analysis

Primary data from the questionnaire survey of 200 commerce graduates were analyzed to evaluate AI's role in skill development, working conditions, and alignment with the study's theme of sustainable economic growth. Respondents represented diverse demographics: 62% male, 38% female; age groups primarily 22–30 years (68%); and sectors split as 55% finance and 45% marketing. Secondary data from literature supplemented interpretations.

Table 1: Demographic Profile of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	124	62
	Female	76	38
Age	22–25 years	82	41
	26–30 years	94	47
	Above 30	24	12
Sector	Finance	110	55
	Marketing	90	45
Experience	<2 years	68	34
	2–5 years	92	46

The survey includes 200 young commerce graduates, with 62% male and 88% in the 22–30 age group. Most have 2–5 years of experience (46%) and work in finance (55%) or marketing (45%). This represents entry-to-mid-level professionals in Bengaluru and Mumbai who are actively engaging with AI.

Table 2: Awareness and Adoption of AI in Financial and Marketing Sectors

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std. Deviation
AI is widely adopted in organization's finance/marketing processes	45	32	15	6	2	1.880	1.005
AI tools (e.g., predictive analytics, chatbots) improve decision-making	52	28	12	5	3	1.790	1.035
AI supports sustainable practices (e.g., green finance, eco-marketing)	38	41	14	5	2	1.920	0.947

The survey shows strong positive perception towards AI in finance and marketing. 77% to 80% of respondents agree or strongly agree across all three statements. Respondents believe AI is widely adopted and most strongly feel it improves decision-making (Mean 1.79). AI is also seen as supportive of sustainable practices (79% agreement). Overall, opinions are highly consistent with low standard deviations, indicating broad consensus on AI's benefits.

Table 4: Descriptive Statistics between table one and two

	N	Minimum	Maximum	Mean	Std. Deviation
AI is widely adopted in organization's finance/marketing processes	200	1.00	5.00	1.8800	1.00531
AI tools (e.g., predictive analytics, chatbots) improve decision-making	200	1.00	5.00	1.7900	1.03502
AI supports sustainable practices (e.g., green finance, eco-arketing)	200	1.00	5.00	1.9200	.94768
Valid N (listwise)	200				

Table 5: Impact of AI on Skill Development of Commerce Graduates

Skill Area Improved by AI	Significantly Improved (%)	Moderately Improved (%)	No Change (%)	Declined (%)
Data analytics & predictive modeling	65	22	10	3
Critical thinking & problem-solving	48	35	12	5
Digital marketing & customer personalization	55	28	13	4
Risk assessment & ethical AI decision-making	42	39	14	5

AI significantly improved data analytics and predictive modeling skills for 87% of respondents. Digital marketing and customer personalization skills also rose sharply (83%). AI is successfully bridging skill gaps in commerce graduates.

Table 6: AI's Influence on Working Conditions and Sustainable Economic Growth

Aspect	Positive Impact (%)	No Impact (%)	Negative Impact (%)
Reduced routine tasks (better work-life balance)	72	18	10
Enhanced productivity leading to green initiatives	61	25	14
Improved corporate sustainability metrics (e.g., lower emissions via optimization)	53	32	15

Job security concerns due to automation	28	45	27

72% of respondents experienced better working conditions due to reduced routine tasks. 61% noted productivity gains leading to green initiatives, and 53% saw improved sustainability metrics. However, 28% worried about job security.

Findings.

1. AI adoption in financial and marketing sectors is high (78%), significantly enhancing operational efficiency and enabling sustainable practices such as predictive green investments and personalized eco-marketing.
2. AI has positively impacted skill development among commerce graduates, with over 85% reporting improvements in data analytics and decision-making, preparing them better for corporate roles.
3. Working conditions have improved through automation of mundane tasks, leading to better productivity and indirect contributions to economic sustainability (e.g., reduced resource use).
4. Challenges remain in ethical AI use and addressing job displacement fears, though overall, AI drives inclusive growth aligned with SDGs.

Suggestions

1. Companies should create focused AI onboarding programs for this young workforce.
2. Organizations should run regular AI awareness workshops to engage the remaining neutral respondents.
3. Commerce colleges must introduce mandatory practical AI and analytics modules in the syllabus.
4. Corporates should introduce clear reskilling policies with AI deployment to reduce job fears and boost sustainability.

Conclusion

AI is emerging as a cornerstone for sustainable economic growth in India's financial and marketing sectors by revolutionizing processes, empowering commerce graduates with essential skills, and fostering environmentally responsible corporate practices. The study's findings affirm that targeted skill development not only improves working conditions and productivity but also aligns with national goals of inclusive, green growth. While opportunities abound, addressing ethical and accessibility challenges is imperative. Future research could explore longitudinal impacts or sector-specific AI models. Ultimately, strategic AI integration holds the key to a resilient, sustainable Indian economy.

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