



# Empowering Women through AI-Driven Financial Literacy in the Digital Economy

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## Abstract

This chapter examines the role of Artificial Intelligence (AI)-driven financial literacy in empowering women within the digital economy. Using primary data collected from 40 respondents through a structured questionnaire, the study applies statistical tools such as Chi-square and Spearman's correlation to analyse financial awareness and decision-making behaviour. The findings reveal that financial empowerment is influenced more by awareness, education, and digital access than demographic factors such as age and income. AI-enabled tools such as chatbots and robo-advisors enhance financial inclusion and decision-making efficiency. However, challenges such as digital illiteracy and socio-cultural barriers persist. The study concludes that AI-driven financial literacy is a critical enabler of women's economic independence and recommends targeted digital education initiatives and inclusive financial policies.

**Keywords:** AI, Financial Literacy, Women Empowerment, Digital Finance, FinTech, Financial Inclusion, Sustainable Finance

## 1. Introduction

The rapid transformation of the global economy in the 21st century has been profoundly influenced by technological advancements, particularly in the domains of Artificial Intelligence (AI) and digital finance. These innovations have redefined traditional financial systems, shifting them toward more inclusive, efficient, and technology-driven ecosystems (Schwab, 2016). Financial services are no longer confined to conventional banking structures; instead, they are increasingly delivered through digital platforms that enable faster transactions, enhanced accessibility, and data-driven decision-making.

In this evolving landscape, the concept of financial literacy has expanded beyond the basic understanding of savings, investments, and budgeting. It now encompasses digital financial literacy, which includes the ability to use digital tools, interpret AI-based financial insights, and engage effectively with technology-enabled financial services (OECD, 2020). Individuals are expected not only to understand financial concepts but also to navigate digital interfaces, assess algorithm-driven recommendations, and make informed financial decisions in a highly dynamic environment.



Despite these advancements, women—who constitute nearly half of the global population—continue to face significant challenges in accessing financial knowledge, resources, and decision-making opportunities (World Bank, 2021). The gender gap in financial inclusion remains a persistent global issue, particularly in developing and emerging economies. Socio-cultural constraints, limited access to education and digital infrastructure, lower levels of financial confidence, and restricted mobility often hinder women's active participation in financial systems (Lusardi & Mitchell, 2014). These barriers not only limit their economic independence but also affect broader economic development and social equity.

In this context, AI-driven financial technologies present a promising pathway to address these challenges. AI-powered tools such as chatbots, robo-advisors, and mobile financial applications offer personalized, real-time, and user-friendly financial guidance. These technologies reduce complexity, enhance accessibility, and provide tailored financial recommendations based on individual needs and behaviours (Arner et al., 2016; Demirgüç-Kunt et al., 2018). By lowering entry barriers and simplifying financial decision-making processes, AI has the potential to significantly enhance women's engagement with formal financial systems.

Furthermore, alongside financial literacy, there is a growing emphasis on sustainable financial practices. Understanding responsible financial behaviour—such as ethical investing, long-term financial planning, and environmentally conscious financial decisions—has become increasingly important in the modern economic context. Integrating sustainability awareness with financial literacy enables individuals to contribute to both personal financial well-being and broader societal goals.

Against this backdrop, this chapter explores the role of AI-driven financial literacy in empowering women and strengthening their participation in the digital economy. While existing literature has examined financial literacy and digital finance independently, there is limited empirical research focusing on their intersection, particularly in relation to women's empowerment in emerging digital economies. This study seeks to address this gap by providing a comprehensive analysis supported by empirical evidence, thereby contributing to both academic discourse and policy formulation.

## 2. Review of Literature

Financial literacy has been widely recognized as a critical intangible resource that significantly influences the performance and sustainability of businesses, particularly those led by women entrepreneurs. From the perspective of the Resource-Based View (RBV), financial knowledge serves as a strategic asset that enables entrepreneurs to gain a competitive advantage through efficient resource allocation, effective cash flow management, and risk mitigation (Anwar & Shah, 2021). Studies have shown that financially literate entrepreneurs are better positioned to make rational financial decisions, thereby enhancing business performance and long-term sustainability (Hussain et al., 2018). In this context, financial literacy is not merely a basic skill but a valuable capability that contributes to business resilience and continuity (Babajide et al., 2023).

The role of financial literacy in strengthening women's entrepreneurial outcomes has been extensively documented. Financially literate women are more capable of accessing formal financial services, securing credit, and optimizing business expenditures, which ultimately reduces the likelihood of business failure (Mayr et al., 2021). Furthermore, financial literacy enables women to overcome structural barriers such as limited access to finance and gender-based discrimination by improving their ability to engage with financial institutions (Patnaik et al., 2024). Empirical evidence also suggests that enhanced financial knowledge supports better investment decisions, debt management, and long-term financial planning, thereby contributing to sustained profitability and economic independence (Lusardi & Mitchell, 2014; Hastings et al., 2013).

Financial literacy also plays a transformative role in women's socio-economic empowerment. Bhayana (2025) highlights that increased financial knowledge among women leads to improved economic independence, poverty reduction, and enhanced well-being at both household and societal levels. Financial literacy equips women with essential skills such as budgeting, saving, and retirement planning, while also increasing awareness of financial products and services. This not only improves individual financial outcomes but also contributes to broader developmental goals, including better education and health outcomes for future generations.



With the rapid advancement of digital technologies, the concept of financial literacy has evolved to include digital competencies, giving rise to the notion of digital financial literacy. This emerging construct reflects the integration of financial knowledge with technological skills required to operate within digital financial ecosystems (Firmansyah & Susetyo, 2022). Digital financial literacy enables individuals to effectively use FinTech platforms, mobile banking, and online financial services, which are increasingly becoming central to financial inclusion (Koskelainen et al., 2023; World Bank, 2022). It encompasses not only the ability to perform digital transactions but also the capacity to critically evaluate digital financial products and manage associated risks (Choung et al., 2023).

In the digital economy, financial decision-making requires a combination of traditional financial knowledge and technological proficiency. Studies indicate that individuals with higher levels of digital financial literacy demonstrate improved financial behaviour, greater confidence, and enhanced financial well-being (Aleksandrova et al., 2024; Adiandari, 2023). The ability to leverage digital tools for budgeting, saving, and investment decisions has become essential in navigating complex financial environments (Aryan et al., 2023). Moreover, digital financial platforms have been shown to promote financial inclusion by providing accessible and cost-effective financial services, particularly for women and underserved populations (Suri & Jack, 2016).

Despite the growing body of literature on financial literacy and digital finance, limited research has specifically examined the role of AI-driven financial literacy in empowering women. While existing studies emphasize the importance of financial knowledge and digital access, the integration of Artificial Intelligence through tools such as chatbots, robo-advisors, and predictive analytics remains underexplored in the context of women's financial empowerment. This gap highlights the need for empirical research that investigates how AI-enabled financial education can enhance decision-making, improve financial inclusion, and contribute to sustainable economic development.

### 3. Research Methodology

#### • Research Design

The present study adopts a descriptive and analytical research design to examine the level of financial literacy among women and its impact on their financial empowerment in the context of AI-driven financial tools and sustainable finance. The descriptive approach helps in understanding the existing level of awareness, knowledge, and behaviour related to financial management, while the analytical approach facilitates the interpretation of relationships between selected variables. This combination enables a comprehensive evaluation of how financial literacy contributes to women's economic independence and participation in the digital economy.

#### • Data Collection

The study is based on both primary and secondary data sources. Primary data were collected using a structured questionnaire designed to capture information on financial knowledge, decision-making behaviour, awareness of financial tools, and sustainable investment practices among women. The questionnaire was administered through Google Forms and responses were measured using a five-point Likert scale, ranging from strongly agree to strongly disagree. Secondary data were obtained from various sources such as research journals, government reports, institutional publications, and credible online databases to support the conceptual framework and provide additional context for the study.

#### • Sampling Design

The study employs a convenient sampling method to select respondents due to ease of access and time constraints. A total of 40 women respondents were selected as the sample for the study. The respondents represent diverse backgrounds, enabling the study to capture varied perspectives on financial literacy and empowerment. Although the sample size is relatively small, it provides meaningful insights into the financial



behaviour and awareness levels of women, particularly in relation to digital financial tools and sustainable finance.

- **Tools for Analysis**

To analyse the collected data, appropriate statistical tools were applied to ensure accuracy and validity of the results. The Chi-Square test was used to examine the association between demographic variables (such as age) and awareness of financial tools. Spearman's rank correlation analysis was employed to identify the relationship between variables such as monthly income and family financial decision-making. Additionally, a reliability test using Cronbach's Alpha was conducted to measure the internal consistency of the questionnaire items. These tools collectively provide a robust framework for analysing the data and drawing meaningful conclusions.

- **Reliability of the Instrument**

**Table: Reliability Statistics**

Cronbach's Alpha	Number of Items
0.931	42

The reliability of the questionnaire was tested using Cronbach's Alpha, which measures the internal consistency of the scale items. The obtained Cronbach's Alpha value of 0.931 indicates a high level of reliability, suggesting that the questionnaire items are consistent and effectively measure the intended constructs. A value above 0.9 is generally considered excellent, confirming that the data collected are dependable and suitable for further statistical analysis. This ensures the credibility and validity of the study findings.

- **Hypothesis Summary Table**

Hypothesis	Statement	Test Used
H <sub>1</sub>	Age vs Awareness	Chi-square
H <sub>2</sub>	Income vs Decision-making	Correlation

- **Limitations of the Study:**

The study is based on a relatively small sample of 40 respondents.

The study adopts a convenience sampling method, which may introduce sampling bias.

The study is limited to a specific geographic area, restricting the generalizability of the findings.

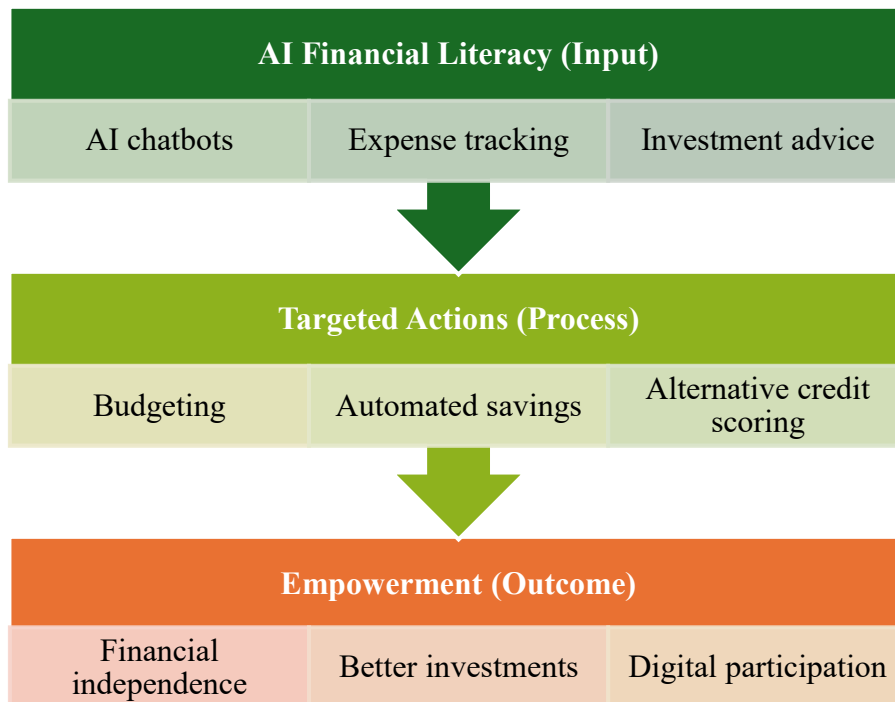
The study relies on self-reported data, which may be subject to response bias and inaccuracies.

The study is confined only to women respondents, limiting the scope for comparative analysis across different groups.



#### 4. Conceptual Framework

**Figure: AI-Driven Financial Literacy Framework for Women Empowerment**



The proposed framework illustrates how AI-enabled financial literacy tools facilitate women's empowerment through a structured transformation process consisting of three key stages: *Input*, *Process*, and *Outcome*.

##### AI Financial Literacy (Input)

This stage represents the technological foundation that enhances financial awareness among women. AI-driven tools provide accessible, user-friendly, and personalized financial education.

- **Personalized AI Chatbots** - These tools offer real-time responses to financial queries, simplifying complex concepts such as savings, investments, and credit management.
- **Automated Expense Tracking** - AI-based applications monitor spending patterns and provide insights into financial behaviour, helping women understand and control their expenses.
- **AI-Driven Investment Advice** - Robo-advisors and AI platforms recommend suitable investment options based on individual risk profiles, income levels, and financial goals.

This stage reduces dependency on traditional financial advisors and improves access to financial knowledge, especially for women in underserved communities.

##### Targeted Actions (Process)

This stage reflects the behavioural transformation resulting from AI-enabled financial literacy.

- **Improved Budgeting** - Women are able to plan and allocate their income efficiently using AI-generated insights.
- **Automated Savings** - Digital tools facilitate disciplined saving habits through automatic transfers and reminders.
- **Alternative Credit Scoring** - AI evaluates creditworthiness using non-traditional data (e.g., mobile usage, utility payments), enabling women without formal credit history to access financial services.

This stage bridges the gap between knowledge and action, ensuring that financial literacy translates into practical financial management.



### Empowerment (Outcome)

This stage highlights the long-term impact of AI-driven financial literacy.

- **Increased Financial Independence** - Women gain control over their financial decisions, reducing economic dependency.
- **Better Investment Decisions** - Access to AI insights improves risk assessment and portfolio management.
- **Higher Participation in the Digital Economy** - Women actively engage in digital financial platforms, contributing to inclusive economic growth.

The outcome reflects not just individual empowerment but also broader socio-economic development.

The framework establishes that AI acts as a catalyst in transforming financial literacy into empowerment outcomes. By integrating technology with financial education, it becomes possible to address structural barriers such as lack of awareness, limited access to financial services, and socio-economic constraints.

Furthermore, the framework aligns with contemporary developments in digital finance, where technology-driven solutions are increasingly used to promote inclusive growth. It emphasizes that empowering women through AI-driven financial literacy is not only beneficial at the individual level but also contributes to sustainable economic development and financial inclusion at the societal level.

The framework serves as the basis for hypothesis formulation and empirical validation in this study.

### 5. Analysis and Interpretation

**H<sub>1</sub> (Null Hypothesis):** There is no significant association between age and awareness of financial tools and services.

**H<sub>1a</sub> (Alternative Hypothesis):** There is a significant association between age and awareness of financial tools and services.

**Table 5.1: Crosstabulation of Age and Awareness of Financial Tools**

Age Group	Strongly Agree	Agree	Neutral	Disagree	Total
Below 20	1	0	1	1	3
21–30	10	18	4	2	34
31–40	1	0	0	0	1
41–50	0	1	0	1	2
<b>Total</b>	<b>12</b>	<b>19</b>	<b>5</b>	<b>4</b>	<b>40</b>

Source: Primary data

**Table 5.2: Chi-Square Results**

Test	Value	df	Significance (p-value)
Pearson Chi-Square	11.304	9	0.255
Likelihood Ratio	11.21	9	0.262
Linear-by-Linear Association	0.09	1	0.765

Source: Compiled from Primary data

The Pearson Chi-Square value is 11.304 with a p-value of 0.255, which is greater than the standard significance level of 0.05. Hence, the null hypothesis (H<sub>1</sub>) is accepted, indicating that there is no statistically significant association between age and awareness of financial tools and services.



However, the descriptive analysis of the data reveals that the majority of respondents belong to the 21–30 age group, and within this group, a considerable number have expressed agreement or strong agreement regarding awareness of financial tools. This indicates that younger women tend to exhibit relatively higher levels of awareness compared to other age groups.

It is also important to note that 87.5% of the cells have expected frequencies less than 5, which violates one of the key assumptions of the Chi-square test. Hence, the results should be interpreted with caution, and Fisher's Exact Test could be considered as an alternative for more reliable results.

Despite the lack of statistical significance, the observed trend suggests that factors such as education, digital exposure, and access to technology may play a more crucial role in influencing financial awareness than age alone. This highlights the need for inclusive and technology-driven financial literacy programs that cater to women across all age groups, rather than focusing solely on specific demographics.

**H<sub>2</sub> (Null Hypothesis):** There is no significant relationship between monthly income and family financial decision-making.

**H<sub>2a</sub> (Alternative Hypothesis):** There is a significant relationship between monthly income and family financial decision-making.

**Table 5.3: Correlation between Monthly Income and Family Decisions (Spearman's)**

Variables	Correlation Coefficient ( $\rho$ )	Significance (p-value)	N
Monthly Income & Family Decisions	0.034	0.836	40

**Source:** Compiled from Primary data

The Spearman's correlation coefficient between monthly income and family financial decision-making is 0.034, indicating a very weak positive relationship between the variables. The corresponding p-value is 0.836, which is significantly higher than the standard significance level of 0.05.

Therefore, the null hypothesis (H<sub>2</sub>) is accepted, confirming that there is no statistically significant relationship between monthly income and family financial decision-making.

This finding suggests that women's participation in household financial decisions is not primarily determined by their income levels. Women across different income groups appear to be involved in financial decision-making, indicating that income alone is not a decisive factor.

The results further imply that non-economic factors such as financial literacy, educational background, social norms, and access to digital financial tools may play a more influential role in shaping women's decision-making behaviour. Hence, initiatives aimed at improving financial awareness, digital literacy, and access to financial resources may be more effective in enhancing women's financial empowerment than focusing solely on income enhancement.

Overall, the statistical results indicate that demographic variables such as age and income are not the primary determinants of financial empowerment. Instead, awareness, access to technology, and financial literacy play a more significant role.

## 6. Role of AI in Financial Literacy

The rapid advancement of Artificial Intelligence (AI) has significantly transformed the landscape of financial services, making financial literacy more accessible, personalized, and efficient. AI-driven technologies such as chatbots, robo-advisors, and predictive analytics tools have redefined how individuals acquire financial



knowledge and make financial decisions (Arner, Barberis, & Buckley, 2016). In the context of women's empowerment, these technologies play a crucial role in bridging the gap between financial awareness and practical financial behaviour (Demirgüç-Kunt et al., 2018).

From a theoretical perspective, the adoption of AI in financial literacy can be explained using the Technology Acceptance Model. The Technology Acceptance Model (TAM) has been used in research to explore the acceptance of new e-technology or new e-services (Davis, 1989; Davis & Venkatesh, 1996). TAM is one of the most effective contributions of Ajzen and Fishbein's theory of reasoned action (TRA). Davis's technology acceptance model (Davis, 1989; Davis, Bagozzi, & Warshaw, 1989) is the most widely utilized model of acceptance and usage of innovative technology by users. This model suggests that an individual's willingness to adopt a new technology is primarily influenced by two factors: Perceived Usefulness and Perceived Ease of Use. In the case of AI-driven financial tools, women are more likely to adopt such technologies when they perceive them as beneficial in improving financial decision-making and easy to use without requiring advanced technical skills (Venkatesh & Davis, 2000).

Similarly, the Diffusion of Innovations explains how new technologies spread within a society (Rogers, 2003). AI-based financial tools, when introduced through digital platforms and mobile applications, gradually gain acceptance as more users recognize their advantages. For women, especially those in underserved communities, this diffusion process is critical in enhancing financial inclusion and digital participation (OECD, 2020).

AI contributes to financial literacy in multiple ways. It enables personalized financial education, where users receive tailored advice based on their income, spending patterns, and financial goals (OECD, 2020). AI-powered chatbots provide real-time assistance, simplifying complex financial concepts and improving user understanding. Additionally, automated tools help track expenses, encourage savings, and offer investment recommendations, thereby converting financial knowledge into actionable behaviour (World Bank, 2021).

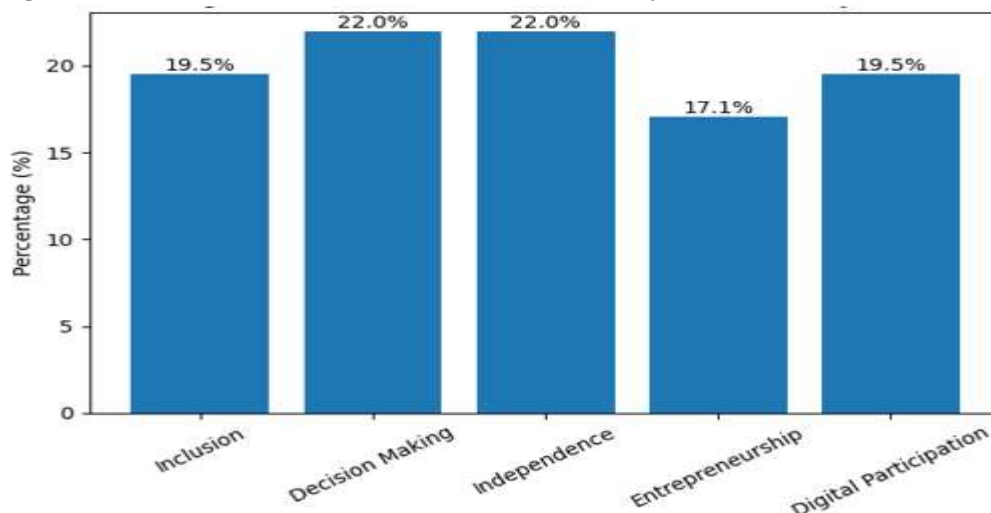
#### Comparison Table:

Traditional Literacy	AI-driven Literacy
Generic advice	Personalized advice
Limited access	24/7 availability
Manual tracking	Automated insights

Source: Compiled by the Author

## 7. Benefits and Opportunities

Figure 8.1: Benefits of AI – Driven Financial Literacy



Source: Primary data



The figure presents the proportional distribution of key benefits, with decision-making and financial independence showing the highest impact among respondents.

The integration of Artificial Intelligence (AI) in financial literacy offers numerous benefits and opportunities that significantly contribute to women's empowerment in the digital economy. One of the most important advantages is the **enhancement of financial inclusion**. AI-driven financial platforms and mobile-based applications eliminate traditional barriers such as distance, documentation requirements, and lack of banking history. This enables women, especially in rural and underserved areas, to access financial services conveniently and securely.

Another major benefit is **improved financial decision-making**. AI-powered tools such as chatbots, robo-advisors, and personalized financial dashboards provide real-time insights and tailored recommendations based on individual financial behaviour. These tools simplify complex financial concepts, allowing women to understand budgeting, saving, and investment strategies more effectively. As a result, women are better equipped to make informed and confident financial decisions.

AI-driven financial literacy also promotes **economic independence and self-reliance**. By gaining knowledge and access to financial tools, women can manage their income, plan their expenses, and make independent financial choices. This reduces economic dependency and enhances their role in household and societal decision-making processes.

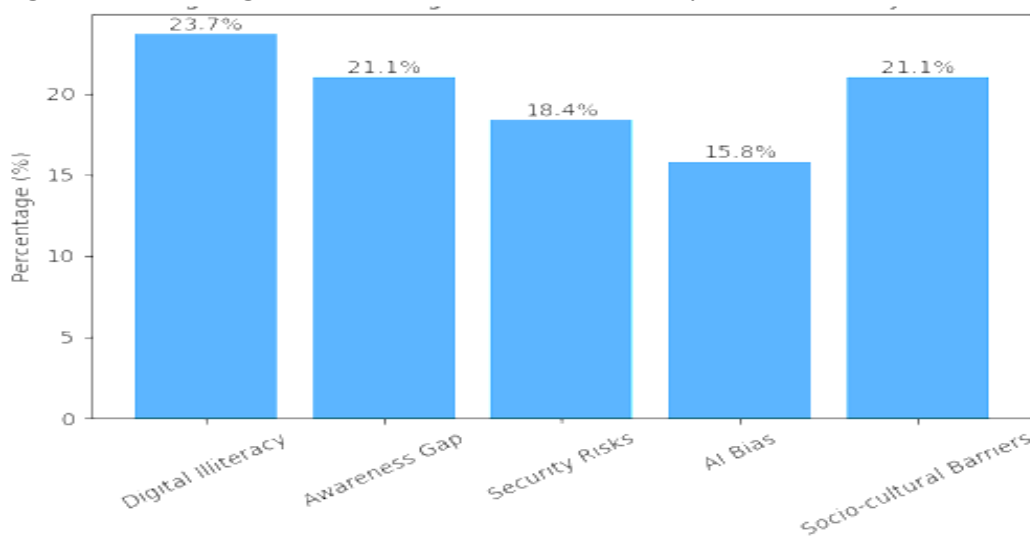
In addition, AI enables **access to alternative credit systems**, which is particularly beneficial for women without formal financial records. AI-based credit scoring models use non-traditional data such as mobile transactions and utility payments to assess creditworthiness. This allows women entrepreneurs to access loans and financial support, thereby encouraging **entrepreneurship and small business development**.

Furthermore, AI-driven platforms increase **participation in the digital economy**. Women who engage with digital financial tools become active participants in online banking, digital payments, and investment platforms. This not only enhances their financial inclusion but also contributes to broader economic growth.

Finally, financial literacy supported by AI also fosters **awareness of responsible and sustainable financial practices**. Women who are financially informed are more likely to make ethical and socially responsible financial decisions, contributing to long-term economic and environmental well-being.

## 8. Challenges and Risks

**Figure 9.1: Challenges in AI – Driven Financial Literacy**



Source: Primary data



The chart indicates that digital illiteracy and lack of awareness are the most significant barriers affecting women's adoption of AI-based financial tools.

Despite its numerous benefits, the adoption of AI-driven financial literacy also presents several challenges and risks that must be addressed to ensure inclusive and equitable outcomes. One of the primary challenges is **digital illiteracy**, which limits women's ability to effectively use AI-based financial tools. Many women, particularly in rural and marginalized communities, lack the necessary digital skills and technological exposure required to navigate digital platforms.

Another significant issue is the **lack of awareness and understanding of financial technologies**. Even when AI tools are available, women may not fully understand how to use them or may lack confidence in adopting new technologies. This creates a gap between availability and actual utilization of digital financial services.

**Cybersecurity and data privacy concerns** also pose serious risks. The increasing reliance on digital platforms exposes users to threats such as online fraud, phishing attacks, and data breaches. Women who are new to digital finance may be particularly vulnerable due to limited awareness of security practices and safeguards.

Additionally, **algorithmic bias in AI systems** can lead to unequal outcomes. If AI models are trained on biased or incomplete data, they may unintentionally discriminate against certain groups, including women, in areas such as credit evaluation and financial recommendations. This can reinforce existing inequalities rather than eliminate them.

The **complexity of AI-driven financial tools** is another challenge. While these tools are designed to simplify financial decision-making, their underlying mechanisms can be difficult to understand. This may create hesitation among users, especially those with limited financial knowledge.

Finally, **socio-cultural barriers** continue to restrict women's financial participation. Traditional gender roles, limited decision-making power, and lack of institutional support can prevent women from fully utilizing financial opportunities. These challenges highlight the need for targeted interventions, including digital education programs, awareness campaigns, and inclusive financial policies.

## 9. Case Studies on Women Empowerment through Financial Inclusion and AI

S. No.	Case Study Title	Description	Learning Outcome
1	Digital Financial Inclusion in India (JAM Trinity)	India's Pradhan Mantri Jan Dhan Yojana has expanded banking access for women through zero-balance accounts and mobile banking. The integration of Aadhaar and mobile connectivity enables direct benefit transfers and improves financial awareness.	<ul style="list-style-type: none"> <li>• Demonstrates how digital infrastructure enhances large-scale financial inclusion among women.</li> <li>• Highlights the role of government initiatives in reducing gender disparities in financial access.</li> </ul>
2	AI-Based Financial Tools – Mobile Apps & Robo-Advisors	AI-driven applications such as Walnut and Moneyfy assist users in budgeting, saving, and investing by providing personalized financial insights. These tools simplify financial decision-making and improve user engagement.	<ul style="list-style-type: none"> <li>• Shows how AI transforms financial knowledge into actionable behaviour.</li> <li>• Emphasizes the importance of personalized technology in improving women's financial decisions.</li> </ul>
3	Green Bonds – World Bank Initiative	The World Bank issues green bonds to finance environmentally	<ul style="list-style-type: none"> <li>• Highlights the role of sustainable finance in promoting</li> </ul>



		sustainable projects such as renewable energy and infrastructure. These instruments allow investors to earn returns while supporting sustainability.	responsible investment behaviour. <ul style="list-style-type: none"> <li>• Demonstrates how financial literacy can extend to environmental and social impact.</li> </ul>
4	Self-Help Groups and Microfinance (SHGs)	Women-led SHGs promote savings, credit access, and entrepreneurship, especially in rural areas. These groups encourage collective decision-making and improve financial awareness.	<ul style="list-style-type: none"> <li>• Illustrates the effectiveness of community-based financial models in empowering women.</li> <li>• Emphasizes collective participation in achieving financial independence.</li> </ul>

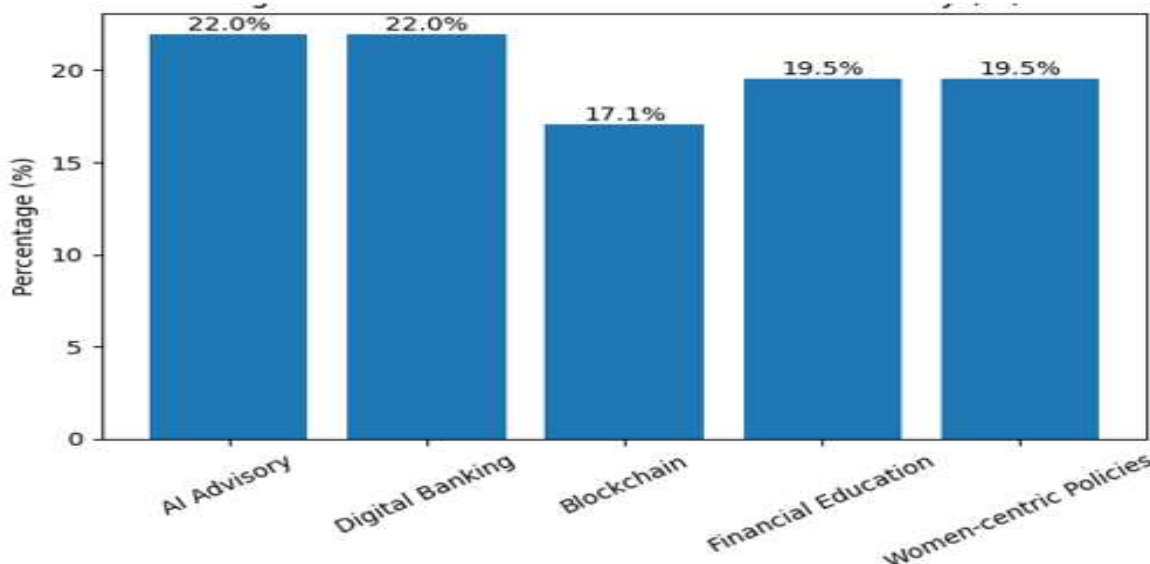
Source: Compiled by the Author from World Bank (2018, 2020), Arner et al. (2016), NABARD (2019)

The case studies collectively demonstrate that a combination of technology, institutional support, and community initiatives is essential for achieving comprehensive financial empowerment among women.

### 10. Emerging Trends: Sustainable Finance and Women’s Participation

Sustainable finance has gained increasing importance in recent years, reflecting the need for environmentally and socially responsible financial decisions. Although not the central focus of this study, it represents an important extension of financial literacy. Financially literate individuals are more likely to make informed and responsible investment decisions, including those related to sustainability (OECD, 2021). Women, when equipped with financial knowledge and digital tools, can actively participate in such practices. AI-driven platforms can further enhance awareness by recommending responsible investment options and simplifying complex financial products. Thus, sustainable finance should be viewed as an evolving dimension of financial literacy rather than a separate domain.

Figure 11.1: Future Trends in AI – Driven Financial Literacy



Source: Primary data

AI advisory systems and digital banking emerge as dominant future trends with the highest expected growth potential.

The future of women’s financial empowerment is closely linked to the continued advancement of Artificial Intelligence and digital financial technologies. One of the key trends is the growing adoption of **AI-powered financial advisory systems**, which provide personalized financial guidance based on individual preferences,



behaviour, and risk tolerance. These systems will become more sophisticated, offering highly customized financial solutions.

Another important trend is the **expansion of digital banking and fintech ecosystems**. With increasing smartphone penetration and internet connectivity, digital financial services will become more accessible to women across different socio-economic backgrounds. This will further enhance financial inclusion and participation in the digital economy.

The integration of **blockchain technology** is also expected to play a significant role in improving transparency and security in financial transactions. Blockchain can reduce fraud, enhance trust, and ensure secure record-keeping, making financial systems more reliable for users.

There will also be a stronger focus on **financial education and digital literacy programs** tailored specifically for women. Governments, educational institutions, and financial organizations are likely to collaborate in developing training programs that enhance both financial and technological skills.

Another emerging trend is the development of **women-centric financial products and policies**. Financial institutions are increasingly recognizing the need to design products that cater specifically to women's financial needs, such as microfinance, startup funding, and insurance schemes.

Finally, there is a growing emphasis on **integrating financial literacy with responsible and sustainable financial practices**. As awareness increases, women are expected to play a more active role in ethical investing and socially responsible financial decision-making, contributing to long-term economic and social development. These trends indicate a shift from traditional financial systems to intelligent, inclusive, and technology-driven ecosystems.

## 11. Conclusion

The study underscores the transformative role of AI-driven financial literacy in empowering women and fostering inclusive economic growth in the digital era. As financial systems increasingly shift toward digital platforms, the ability to access, understand, and utilize AI-enabled financial tools has become essential for meaningful participation in the modern economy. While persistent challenges such as socio-cultural constraints, limited access to financial resources, and inadequate awareness continue to hinder women's financial inclusion, technological advancements offer practical and scalable solutions to address these barriers.

The findings of the study reveal that financial empowerment is influenced more significantly by factors such as awareness, education, and digital accessibility than by income levels or demographic characteristics alone. Women who possess higher levels of digital and financial literacy are better equipped to make informed financial decisions, utilize financial services effectively, and engage confidently in digital financial ecosystems. In this context, AI-driven tools—such as chatbots, robo-advisors, and mobile financial applications—play a crucial role in simplifying complex financial information, providing personalized guidance, and enhancing overall financial capability.

Although the importance of sustainable financial practices is gradually gaining recognition, the study emphasizes that the foundation of long-term empowerment lies in strengthening financial literacy through accessible, inclusive, and technology-driven approaches. Promoting awareness of responsible financial behaviour, including savings, investment planning, and ethical financial decision-making, can further enhance the impact of financial literacy initiatives.

From a policy perspective, there is a clear need to integrate AI-driven financial education into national financial inclusion strategies. Special attention should be given to women in rural and underserved areas, where digital and financial divides are more pronounced. Collaborative efforts between governments, financial institutions, and technology providers can facilitate the development of user-friendly, culturally sensitive, and language-accessible digital financial tools.

In conclusion, empowering women through AI-driven financial literacy represents a critical pathway toward achieving economic independence, digital inclusion, and sustainable development. Strengthening such



initiatives will not only enhance individual financial well-being but also contribute to building a more equitable, inclusive, and resilient financial ecosystem. Future research may focus on large-scale empirical validation, comparative studies across regions, and longitudinal analysis to better understand the long-term impact of AI adoption on women's financial behaviour and empowerment.

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