AI-DRIVEN DIGITALIZATIONTOFOSTER SUSTAINABLE FINANCIAL DECISIONSTHROUGH HUMAN-TECH ECOSYSTEM

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The Human-Tech ecosystem is undergoing significant changes as a result of the application of AI-driven technology solutions. Since AI-technology affects human behaviour, perception, and social interaction,and users can influence it by using patterns and making additional decisions, the joint influence is growing.

By providing modern ways to problem-solving and encouraging creativity, artificial intelligence is significantly improving businesses and society. Making better informed and justified decisions, encouraging long-term thinking in financial planning, and selecting more appropriate financial services based on individual financial circumstances are the three primary ways it can promote the transition to more sustainable financial behaviour.

While using digital tools consciously encourages careful financial decision-making, relying too much on AI-driven technologies leads to a loss of human judgment. The study aimsto explore how artificial intelligence could help users(both businesses and individuals) make sustainable financial decisions and thus make the economy more sustainable.

By identifying the development patterns in AI-driven tools used for financial operations, the authors have highlighted both the advancement of scientific excellence and the demands of users to employ AI-driven technologies to improve their resilience and well-being. The study's findings highlight the dangers of relying too much on machine-learning models while also demonstrating the enormous potential of artificial intelligence to encourage careful financial planning in a variety of societal categories, particularly socially vulnerable populations.

Keywords - Fin Tech, AI-Drivendigital Tool; Financial Behaviour; Financial Inclusion; Human-Tech Ecosystem; Sustainability