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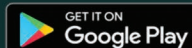
SMART TECH AND SUSTAINABILITY: TRANSFORMING THE FUTURE OF BUSINESS



Dr. Farhina Sardar Khan
Prof. Syed Shahid Mazhar
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Smart Tech and Sustainability: Transforming the Future of Business

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In an era marked by rapid technological advancements and mounting environmental and societal challenges, the intersection of innovation and sustainability has never been more critical. *Smart Tech and Sustainability: Transforming the Future of Business* is a timely and multidisciplinary effort to explore how emerging technologies, particularly Artificial Intelligence (AI), digital platforms, and smart systems, are reshaping the landscape of commerce, finance, governance, and social innovation.

This edited volume brings together scholarly and practice-oriented contributions from across India, offering insights spanning green finance and ethical AI to social entrepreneurship, digital banking, and urban sustainability. The chapters reflect the rich diversity of approaches used to address today's most pressing challenges, from ESG integration and CEO governance in finance to AI-driven personalisation in skincare and fashion retail. The inclusion of thematic research on fintech, cyber resilience, inclusive innovation, and circular economy models provides readers with a broad yet deep understanding of how AI and technology can be responsibly leveraged to foster resilience, equity, and sustainable development, aligned with the Sustainable Development Goals (SDGs).

This edited volume is not only an academic contribution but also a practical guide for policymakers, industry leaders, researchers, and students who are working toward a future in which technological progress aligns with ethical, environmental, and social imperatives.

We extend our heartfelt appreciation to all contributing scholars and authors whose insights have made this volume possible. Their combined efforts demonstrate the collaborative power of knowledge in driving sustainable change.

Dr. Farhina Sardar Khan

Prof. Syed Shahid Mazhar

Dr. Farheen Siddiqui

Dr. Neda Tasneem

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Leveraging Smart Technologies and Emotional Intelligence for Sustainable Business Practices in the Banking Sector

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Abstract

This chapter examines how smart technologies and emotional intelligence (EI) together drive sustainable business practices in the banking sector. It highlights the growing importance of advanced digital tools, such as artificial intelligence, Internet of Things, blockchain, and big data, in improving operational efficiency, reducing environmental impact, and supporting sustainable banking strategies. Alongside technological advancements, the chapter emphasises the role of emotional intelligence among bank employees, focusing on skills such as self-awareness, empathy, and emotion management that enhance customer service, employee performance, and crisis resilience. By integrating insights from key theoretical frameworks and recent empirical studies, this chapter demonstrates that combining strategic technology management with strong emotional competencies leads to improved environmental responsibility, social inclusion, and overall organizational sustainability. It also discusses the challenges faced by banks in implementing these approaches, including cultural barriers, costs, and training needs. The chapter concludes with practical recommendations for banking leaders to foster sustainable growth by balancing technology adoption with emotional and ethical intelligence. This holistic perspective aims to guide banking

institutions toward long-term success in an increasingly complex and environmentally conscious business environment.

Introduction

In an era marked by rapid technological innovation, climate urgency, and evolving stakeholder expectations, the banking sector is undergoing fundamental transformation. Banks are no longer judged solely by their financial performance, but increasingly by their ability to operate responsibly, ethically, and sustainably. This shift toward sustainable business practices has prompted institutions to explore innovative strategies that balance economic growth with environmental stewardship and social accountability. Two such strategies gaining prominence are the integration of **smart technologies** and the cultivation of **emotional intelligence (EI)** within banking operations and leadership.

Smart technologies, including artificial intelligence (AI), blockchain, Internet of Things (IoT), big data analytics, and cloud computing, are reshaping how banks operate, engage with customers, and manage risks. These technologies improve process efficiency, enable data-driven decision-making, and support environmentally responsible operations. Emotional intelligence (EI), which involves the ability to understand, manage, and utilise emotions effectively, has become critical in a service-driven banking environment. EI enhances customer interaction, team collaboration, crisis management, and ethical decision-making—key components of sustainable leadership.

This chapter examines how the convergence of smart technologies and emotional intelligence can accelerate sustainability in banking. It explores how their integration enhances environmental responsibility, employee performance, and customer satisfaction, and aligns banking practices with the broader goals of sustainable development.

The remainder of this chapter is organised as follows: