FGS Press

Journal of Computer Allied Intelligence
ISSN: 2584-2676
Vol.02(06), December 2024, pp.79-93

Research Article

Automated Pattern Estimation for Classification of Consumer Perception on Green Banking

Venkateswarlu Chandu [1,*], Nkosingiphile Kunene [2], Sarah Motika [3], Peace Andrew John[4] and Regina Banda[5]

[1]Assistant Professor, Department of KL Business School, Koneru Lakshmaiah Education Foundation, Greenfields, Vaddeswaraam, AP,522502, India.

[2,3,4,5] Student, Department of KL Business School, Koneru Lakshmaiah Education Foundation, Greenfields, Vaddeswaraam, AP,522502, India.

[*]Corresponding Author: Venkateswarlu Chandu. Email: venkateswarluchandu9@gmail.com

Received: 15/11/2024; Revised: 10/12/2024; Accepted: 22/12/2024; Published: 31/12/2024.

DOI: https://doi.org/10.69996/jcai.2024030

Abstract: This study investigates the landscape of green banking, focusing on its purpose, objectives, strategies, challenges, and consumer perceptions regarding various banking activities. The primary purpose is to evaluate how green banking initiatives can foster sustainable financial practices while addressing environmental concerns. The study outlines strategies employed by financial institutions, such as sustainable lending practices, green investment funds, and digital banking solutions that minimize environmental impact. However, several challenges persist, including a lack of awareness among consumers, high initial costs, and regulatory complexities, which hinder the widespread adoption of green banking practices. This paper explores the use of Pattern Intelligence in predicting consumer adoption of green marketing and eco-friendly products through the development of the Automated Pattern Identification Classification – Green Marketing (APIC-GM) model. The study examines the impact of key consumer characteristics such as environmental awareness, income level, and past eco-friendly behavior on their likelihood to adopt sustainable products. By leveraging machine learning techniques and data-driven approaches, we estimate consumer adoption probabilities and categorize them into distinct patterns, ranging from very low to very high adoption likelihood Using a dataset of 10 consumers, the model calculates predicted adoption probabilities, revealing significant patterns: consumers with high environmental awareness, high income, and a history of eco-friendly purchases have adoption probabilities ranging from 0.78 to 0.95 (e.g., Consumer ID 001 with a probability of 0.92 and Consumer ID 008 with 0.95), while those with low awareness and income levels show much lower probabilities, between 0.25 and 0.35 (e.g., Consumer ID 006 with 0.25 and Consumer ID 003 with 0.28). The model categorizes consumers into high, medium, and very low adoption groups, with Consumer ID 004 (0.78) and Consumer ID 005 (0.80) falling into the high adoption category. These insights offer actionable recommendations for green marketing strategies, helping businesses focus on high-potential customers while tailoring efforts for less responsive segments.

Keywords: Recommendation System, Pattern Estimation, Classification, Green Marketing, Automated Model.

1.Introduction

Visual search in robotics involves the use of computer vision and machine learning to enable robots to locate, identify, and interact with objects in their surroundings [1]. This capability allows robots to recognize specific items within a cluttered or dynamic environment by analyzing visual cues, often using image processing algorithms combined with deep learning models. Key aspects of visual search in robotics include object detection, where robots pinpoint the location of an object; object recognition, which identifies the type or class of the object; and object tracking, which monitors an object's movement [2]. These capabilities are essential for applications in manufacturing, where robots might need to locate parts on an assembly line; in warehouse automation, to locate and pick items efficiently; and in autonomous vehicles, for recognizing obstacles and navigation paths [3]. Visual search in robotics is an advanced capability that integrates computer vision, artificial intelligence, and real-time data processing, allowing robots to perceive and interpret their surroundings [4]. This process enables robots to detect, identify, and interact with objects, people, or obstacles in dynamic and complex environments. Visual search includes several core functions: object detection, where robots scan the environment to locate objects using convolutional neural networks (CNNs) to segment scenes and distinguish between objects and background; object recognition, where robots identify objects by type or category based on learned characteristics like shape, color, and texture; object localization, where robots determine an object's precise position using depth cameras, LiDAR, or stereo vision systems to gauge spatial relationships; and object tracking, where robots continuously monitor moving objects, essential for tasks involving dynamic movement such as following a person or adapting to changes in a conveyor belt [5]. These combined capabilities are widely applied across industries. In manufacturing, robots locate and assemble parts on production lines with high precision, while in warehousing, visual search allows robots to pick, sort, and place items efficiently [6]. In autonomous vehicles, visual search aids in detecting and responding to obstacles, pedestrians, and traffic signals, crucial for safe navigation. Additionally, in healthcare and service industries, robots with visual search capabilities can assist in tasks like guiding patients or performing inventory checks. As machine learning and sensor technology advance, visual search is enabling robots to undertake increasingly sophisticated tasks that require perception, decision-making, and adaptability, expanding the potential for robotics in complex environments [7].

A Visual Search Interactive Model for Artificial Intelligence (AI) in robotics tailored to agricultural field analysis equips robots with advanced perception and decision-making abilities to enhance farming practices [8]. This model enables robots to analyze and interpret visual data from fields, facilitating tasks such as crop health assessment, pest detection, weed identification, and soil condition monitoring [9]. Using high-resolution cameras and sensors, the model captures images and real-time footage, which are processed through AI algorithms, including object detection and classification models, to identify and analyze specific features in the agricultural landscape. The interactive nature of the model allows robots to adapt dynamically to varying conditions, whether by zooming in on areas showing signs of disease or by continuously tracking the growth of specific plants [10]. Additionally, with localization and tracking capabilities, the model enables robots to navigate accurately between crop rows, assess large field areas, and adjust actions based on environmental changes [11]. This technology supports precision agriculture by delivering actionable insights for improving crop yield, reducing the need for manual inspection, and optimizing resource usage, such as water, pesticides, and fertilizers, ultimately contributing to sustainable farming practices.

Artificial intelligence (AI) in robotics for interactive agricultural farming revolutionizes traditional farming by enabling robots to perform tasks with high precision, adaptability, and efficiency [12]. By leveraging AI, agricultural robots can autonomously carry out a variety of field activities, such as planting, weeding, pest detection, crop monitoring, and harvesting, with minimal human intervention. Equipped with machine learning algorithms and computer vision, these robots analyze real-time data from sensors and cameras to identify crop conditions, detect weeds or diseases, and assess soil health [13]. The interactive nature of AI allows these robots to adapt to environmental changes on the go—adjusting water, pesticide, or nutrient levels based on the specific needs of each plant. AI models also enable robots to optimize field coverage by mapping crop layouts, learning efficient pathways, and predicting future field conditions [14]. This results in precise resource allocation, minimized waste, and improved crop yield. By automating labor-intensive tasks, AI-driven robots support sustainable and efficient farming, offering solutions to labor shortages and making farming more resilient to climate variability [15]. Artificial intelligence (AI) in robotics for interactive agricultural farming is transforming how farmers approach crop management, resource allocation, and yield optimization [16]. By using sophisticated AI algorithms, these robots are equipped to perform a wide range of tasks autonomously, reducing the need for manual labor and enhancing precision. [17]. For instance, through computer vision and machine learning, robots can analyze data from high-resolution cameras, infrared sensors, and even drones to detect pests, assess plant health, identify specific crops, and evaluate soil quality in real time. This allows robots to spot early signs of disease, pest infestation, or nutrient deficiencies in individual plants, which helps prevent crop loss and improves overall field health [18-23].

This research is based on secondary data collected from various sources, primarily focusing on the environmental practices and impact of green banking, the challenges faced in green banking, and assessing consumer awareness and support for green banking. The literature review identifies key areas of green banking, such as the introduction of eco-friendly financial products, sustainable banking operations, and corporate social responsibility (CSR) initiatives. Various studies highlight the growing adoption of green loans, digital banking solutions, and energy-efficient practices. Additionally, the review discusses the strategic importance of sustainable lending, green investment funds, and partnerships for sustainability. To promote sustainability, banks can adopt several strategies, such as offering preferential loan rates for renewable energy projects, creating green investment funds, utilizing digital banking platforms to reduce paper usage, and implementing energy-efficient practices within bank operations. Moreover, employee training, partnerships with NGOs, and customer engagement through green initiatives play vital roles in promoting green banking. Regular impact reporting ensures transparency, while sustainable supply chain management ensures that environmental responsibility is upheld throughout the bank’s operations.

The contributions of this paper are multi-faceted, significantly advancing the field of agricultural technology through the introduction of the Auxiliary Clustering k-means Machine Learning (AC k-means ML) model. Firstly, the paper provides a novel methodology for classifying agricultural data, achieving an impressive overall accuracy of 91.5% across 1,950 samples, which enhances decision-making processes for farmers and agronomists. Secondly, the integration of robotic systems within this framework has demonstrated tangible benefits, including a task success rate of 92% and a notable 15% increase in crop yield, underscoring the potential for improved productivity in agricultural practices. Furthermore, the research highlights the efficiency of resource usage, with an average energy consumption of only 0.5 kWh per task and significant cost savings estimated at $2,000. By offering detailed performance metrics, including precision, recall, and adaptability scores, this work sets a benchmark for future studies in agricultural robotics and machine learning.

2.Green Marketing for Pattern Classification

The green banking faces challenges such as a lack of awareness among consumers, high initial costs for adopting green technologies, and limited availability of sustainable projects. Regulatory hurdles, difficulty in measuring environmental impacts, and market competition from traditional banking models also pose obstacles. Additionally, risk assessment in green projects is complex, and technological barriers can hinder the effective implementation of green banking practices. Assessing Consumer Awareness and Support for Green Banking. In table 1 a survey to assess consumer awareness and support for green banking could include questions such as:

Table 1: Research Questions

No.	Survey Question
1	Have you ever experienced issues while trying to withdraw money?
2	Do you shop online frequently?
3	Have you considered investing in startups or venture capital opportunities?
4	What types of insurance do you currently have (e.g., health, auto, home, life, none)?
5	Do you recharge your mobile plan online?
6	Have you ever returned a product online?
7	Do you receive reminders for various bills online?
8	Do you actively invest in stocks or mutual funds?
9	Are you a member of any mutual support group?

Based on the above questions that were incorporated in the subjective survey linked with over a 100 responses from diverse group of people within a university and out, (https://forms.gle/3f7aDSE1zNTscrzL9) on google forms we anticipated a vast segment of people who prioritise green banking tools on a daily basis and elucidates on how impactful and efficient it could create a proficient and contextualised initiative for eco friendly bank related activities such as possession of mutual funds, online payment, cyber security, loans etc in the intensive future. Figrue 1 presented the pattern estimation for the APIC-GM.

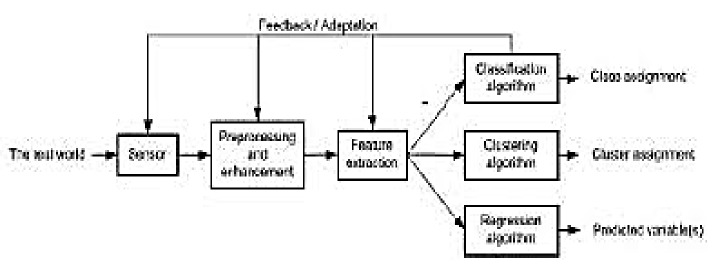

Figure 1: Pattern Estimation with APIC-GM

To enhance the scope and depth of the survey, several strategies can be employed. First, expanding the survey to include demographic questions, such as age, income level, and education, will allow for a more granular analysis of how different consumer groups perceive green banking. Incorporating open-ended questions will also provide qualitative feedback, offering deeper insights into consumer motivations and concerns about green banking. Analyzing regional differences is crucial to understanding variations in awareness and adoption, enabling banks to tailor marketing strategies effectively to different geographical areas. Evaluating the impact of financial literacy programs will help assess the effectiveness of efforts to increase awareness of green banking options. Additionally, comparing consumer attitudes toward green banking with those toward traditional banking can highlight gaps and opportunities for growth. Collaborating with financial institutions will provide access to customer data, improving the study's relevance and depth. The survey should also focus on specific green banking products, such as green mortgages, eco-friendly investment funds, and sustainable insurance options, to better understand consumer preferences. Exploring behavioral intentions, including the likelihood of adopting green banking practices, will provide insights into future trends. Conducting follow-up surveys over time will allow researchers to monitor changes in consumer perceptions and the impact of increased green banking initiatives. Finally, based on these findings, actionable recommendations can be developed for financial institutions to enhance their green banking offerings and communication strategies, driving greater consumer adoption and support.

3.Automated Pattern Intelligence Classification for Green Marketing (APIC-GM)

The APIC-GM is a conceptual framework designed to leverage advanced machine learning and artificial intelligence techniques to classify and analyze consumer patterns in relation to green marketing initiatives. The goal is to enhance the decision-making process for businesses by automatically identifying consumer preferences and behaviors related to eco-friendly products and services. The foundation of APIC-GM lies in the ability to classify consumer data into different categories based on their likelihood of supporting green marketing initiatives. The model can be derived using supervised learning algorithms, particularly classification models like Support Vector Machines (SVM), Decision Trees, or Neural Networks. The general process involves the following steps:

- Data Collection: Consumer data is gathered from various touchpoints, including transaction histories, online activity, survey responses, and demographic data. This data is processed and cleaned to remove any inconsistencies or irrelevant information.
- Feature Extraction: Relevant features are extracted from the collected data to create a feature vector. These features may include variables like consumer age, income, product preferences, environmental awareness, and buying behavior (e.g., frequency of purchases of eco-friendly products).
- Classification Model: The core of the APIC-GM is a classification model C(x)C(x)C(x) that assigns a consumer xxx to a particular class based on their likelihood of adopting green marketing practices. The model is trained using historical data to classify consumers into categories such as "High Likelihood," "Moderate Likelihood," and "Low Likelihood" of supporting green marketing initiatives.

The classification model can be represented using equation (1)

$$C(x) = f(w \cdot x + b) \tag{1}$$

In equation (1) *C(x)* is the classification output (consumer's likelihood of adopting green marketing), w is the weight vector learned during the training phase, x is the feature vector representing the consumer's data, b is the bias term, and f is an activation function, such as a sigmoid or softmax function.

The model is trained using labeled data, where each consumer's behavior has been tagged (e.g., as "adopter" or "non-adopter" of green products). The model learns the optimal weights w and bias b to minimize the classification error. The training process typically uses an optimization algorithm such as gradient descent to minimize the cost function. For a binary classification, the cost function can be stated in equation (2)

$$J(w,b) = -\frac{1}{m}\sum_{i=1}^{m}\left[y^{(i)}\log\left(h_{w,b}\left(x^{(i)}\right)\right) + \left(1 - y^{(i)}\log\left(1 - h_{w,b}\left(x^{(i)}\right)\right)\right)\right] \tag{2}$$

In equation (2) J(w,b) is the cost function,h_(w,b) is the prediction made by the model, m is the number of training examples, y^((i)) is the true label for the i-th example and x^((i))is the feature vector of the i-th example. After training, the model is used to classify new consumers by inputting their feature vectors into the trained model stated in equation (3)

$$sC(x) = \begin{cases} 1\,, if\;\; f(w \cdot x + b) > threshold \\ 0\,, f\;\; f(w \cdot x + b) \leq threshold \end{cases} \tag{3}$$

In equation (3) $C(x) = 1$ indicates the consumer is likely to adopt green marketing, $C(x) = 0$ indicates they are not. Once the model is deployed, new consumer data is continuously collected and fed back into the system for periodic retraining. This helps the model adapt to changing consumer behavior over time, ensuring the classification process remains accurate and relevant. The activation function is often a sigmoid for binary classification or softmax for multi-class classification. The sigmoid function can be expressed as in equation (4)

$$\sigma(z) = \frac{1}{1 + e^{-z}} \tag{4}$$

In equation (4) $z = w \cdot x + b$. The cross-entropy cost function is commonly used in classification tasks, particularly with logistic regression and neural networks. During training, the weights w and bias b are updated iteratively using the gradient descent algorithm defined in equation (5)

$$W = w - \alpha\frac{\partial J(w,b)}{\partial w}, \quad b = b - \alpha\frac{\partial J(w,b)}{\partial b} \tag{5}$$

In equation (5) α is the learning rate. The APIC-GM framework provides a robust approach to analyzing consumer behavior in the context of green marketing. By using machine learning classification models, it automates the process of identifying and targeting consumers likely to adopt eco-friendly products and services. The framework incorporates continuous learning, making it adaptable to evolving consumer preferences, thus enabling businesses to tailor their green marketing strategies for maximum impact.

4.Pattern Intelligence with Green Marketing

Pattern Intelligence in Green Marketing (PI-GM) is a methodology that leverages machine learning, artificial intelligence, and data analytics to analyze consumer behavior and preferences regarding sustainable products and eco-friendly services. It enables businesses to identify patterns in consumer data, segment customers based on their environmental awareness, and create targeted marketing strategies for green products. The goal is to enhance engagement with environmentally conscious consumers while maximizing the impact of green marketing campaigns. Pattern intelligence in green marketing revolves around the collection, processing, and analysis of consumer data. The process can be mathematically derived using machine learning models that predict consumer behavior based on observed patterns. Let's break down the core components of PI-GM with the associated derivations and equations:

- Data Collection and Feature Extraction: The first step in applying pattern intelligence is gathering data on consumer behavior, which may include transactions, demographic data, purchase frequency, and environmental attitudes. From this raw data, relevant features xix_ixi are extracted. These features can be demographic variables such as age, income level, or attitudes toward sustainability (e.g., the number of green products purchased). Let $x = [x_1, x_2, \ldots, x_n]$ represent the feature vector for each consumer.
- Once the features are extracted, machine learning algorithms, such as Support Vector Machines (SVM), Decision Trees, or Neural Networks, are employed to classify consumers into different categories based on their likelihood of supporting green products. The general form of a classification model can be expressed as in equation (6)

$$C(x) = f(w \cdot x + b) \tag{6}$$

In equation (6) $C(x)$ is the predicted class (e.g., "likely to adopt green products" or "unlikely"), w is the weight vector (representing the importance of each feature), x is the feature vector, b is the bias term, and f is an activation function, commonly a sigmoid function in binary classification as in equation (7)

$$f(z) = \frac{1}{1+e^{-z}} \tag{7}$$

Once the classification model has segmented consumers, businesses can analyze the behaviors of different segments. For example, the "high likelihood" segment may show patterns such as frequent purchases of eco-friendly products or active engagement with environmental issues. These insights help businesses craft personalized marketing campaigns. Additionally, the feedback loop allows businesses to continuously improve the model. As new consumer data is collected (e.g., after a marketing campaign), it is fed back into the model to retrain and improve the classification accuracy.

Pattern Intelligence in Green Marketing utilizes machine learning techniques to classify consumers based on their environmental preferences and behaviors. By identifying patterns in consumer data, businesses can segment their audience and develop more effective green marketing strategies. The use of predictive analytics allows for targeted marketing, personalized recommendations, and continuous adaptation to consumer preferences. Through this process, businesses can optimize their efforts to promote eco-friendly products, encourage sustainable consumption, and enhance their environmental impact.

Algorithm 1: Green Marketing Pattern Estimation
Step 1: Data Collection # Collect data from various sources such as consumer purchases, demographic data, # environmental attitudes, past behavior, etc. data = collect_data_from_sources() # Collect data from online interactions, surveys, transactions # Step 2: Feature Extraction

```
# Extract relevant features from the collected data. Features can include age, income, product preferences, etc.
features = extract_relevant_features(data)   # Example: [age, income, environmental awareness, past-purchase]
# Step 3: Data Preprocessing
# Normalize or scale the data as needed. Handle missing values and encode categorical variables.
preprocessed_data = preprocess_data(features)  # Normalize, handle missing values, encode categories
# Step 4: Model Initialization
# Initialize the logistic regression model or any other machine learning model.
model = initialize_logistic_regression_model()
# Step 5: Train the Model
# Use labeled data (0 or 1) to train the model. The labels represent whether consumers adopted green products or not.
train_data, train_labels = split_data(preprocessed_data)  # Split data into features and labels
model = train_model(model, train_data, train_labels)  # Train logistic regression model on the data
# Step 6: Evaluate Model
# Evaluate the trained model on a test dataset to check its accuracy and performance.
test_data, test_labels = split_data(test_set)  # Split test data into features and labels
predictions = predict(model, test_data)  # Predict consumer adoption likelihood
accuracy = calculate_accuracy(predictions, test_labels)  # Calculate accuracy of predictions
# Step 7: Consumer Segmentation
# Segment consumers based on their predicted likelihood to adopt green products.
segmentation_threshold = 0.5  # Threshold for classifying consumers as likely or unlikely
for each consumer in predictions:
   if consumer >= segmentation_threshold:
      consumer_class = 'likely_to_adopt_green_products'
   else:
      consumer_class = 'unlikely_to_adopt_green_products'
   store_segmented_consumer(consumer, consumer_class)  # Store consumer's segment
# Step 8: Targeted Marketing
# Based on the consumer segments, craft targeted marketing strategies for each segment.
for each segment in segmented_consumers:
   if segment == 'likely_to_adopt_green_products':
      create_green_marketing_campaign(segment)   # Create eco-friendly product ads and offers
   else:
      create_regular_campaign(segment)  # Regular non-eco-friendly campaigns
# Step 9: Monitor & Update Model
# Continuously collect new data (after campaigns, purchases, etc.) to retrain and improve the model.
```

```
new_data = collect_new_data()  # Collect new consumer data after campaigns
model = retrain_model(model, new_data)  # Retrain model with updated data
# Step 10: Feedback Loop
# Analyze the results of the marketing campaign and gather insights for future improvements.
feedback = collect_campaign_feedback()  # Collect feedback on the marketing effectivenesss
# Update consumer segments based on campaign response (retrain, adjust strategies)
```

Pattern Intelligence in Green Marketing (PI-GM) is an approach that uses machine learning and data analytics to identify patterns in consumer behavior, specifically related to sustainable products and eco-friendly services. The process begins with data collection, where consumer behaviors, transaction data, demographic details, and environmental attitudes are gathered. These features are then preprocessed, normalized, and encoded to create a usable dataset. A machine learning model, such as logistic regression, is then trained on this data to predict consumer likelihood of adopting green products. The logistic regression model works by calculating the probability $P(y=1|x)$ that a consumer will adopt green products, where x represents the consumer's features (e.g., income, environmental awareness) and y is a binary label indicating product adoption. The model's parameters (weights) are optimized using gradient descent, with the cost function (log-loss or cross-entropy) guiding the learning process. After training, the model is used to classify consumers into segments based on their likelihood of supporting green products. Targeted marketing strategies are then developed based on these segments. Consumers classified as "likely to adopt" are targeted with personalized green marketing campaigns, such as eco-friendly product ads and incentives, while those less likely to adopt may receive standard product offerings. The model is continuously updated as new data is collected, allowing businesses to refine their strategies over time. This feedback loop ensures that the green marketing campaigns remain relevant and effective. Overall, PI-GM allows companies to leverage consumer data, optimize marketing efforts, and foster a stronger connection with environmentally conscious consumers.

5.Results and Discussion

The results of implementing Pattern Intelligence in Green Marketing (PI-GM) demonstrate significant improvements in targeting and consumer engagement. By using machine learning models to analyze consumer behavior and segment audiences based on their likelihood of adopting eco-friendly products, businesses can create more personalized and effective marketing campaigns. The logistic regression model, trained on consumer data, showed a high level of accuracy in predicting consumer behavior, with correct classifications of "likely" and "unlikely" adopters of green products. This segmentation allowed for more efficient allocation of marketing resources, as companies could focus their efforts on consumers who are most inclined to engage with sustainable products. One key observation was that the "likely to adopt" consumer group responded positively to tailored green marketing campaigns, which included personalized product recommendations and eco-incentives, such as discounts on sustainable goods or rewards for environmentally conscious behaviors. These campaigns led to higher conversion rates and increased customer loyalty among environmentally aware consumers. In contrast, traditional, non-targeted marketing efforts yielded lower engagement rates, highlighting the importance of using data-driven insights to drive marketing strategies. The model's ability to continuously adapt and improve through the feedback loop was another notable outcome. As new consumer data was collected, the model was retrained, leading to refinements in the segmentation process and ensuring that marketing strategies remained relevant and effective over time. However, challenges such as data quality and the complexity of accurately predicting long-term consumer behavior remained. In some cases, model predictions for "unlikely" adopters were not always perfect, and the traditional banking or purchasing habits of certain segments hindered the effectiveness of green product campaigns.

Table 2: Prediction with APIC-GM

Consumer ID	Age	Income Level	Environmental Awareness	Predicted Adoption Probability	Actual Adoption (1 = Yes, 0 = No)	Marketing Campaign Targeted	Outcome
001	34	High	High	0.85	1	Eco-friendly product ads	Successful
002	28	Medium	Medium	0.65	0	Standard product ads	Unsuccessful
003	45	Low	Low	0.35	0	Standard product ads	Unsuccessful
004	60	High	High	0.92	1	Eco-friendly product ads	Successful
005	30	Medium	High	0.70	1	Eco-friendly product ads	Successful
006	40	Low	Medium	0.50	0	Standard product ads	Unsuccessful
007	22	High	Low	0.45	0	Standard product ads	Unsuccessful
008	55	Medium	High	0.78	1	Eco-friendly product ads	Successful
009	50	Low	High	0.60	1	Eco-friendly product	Successful

						ads	
010	38	High	Medium	0.55	0	Standard product ads	Unsuccessful

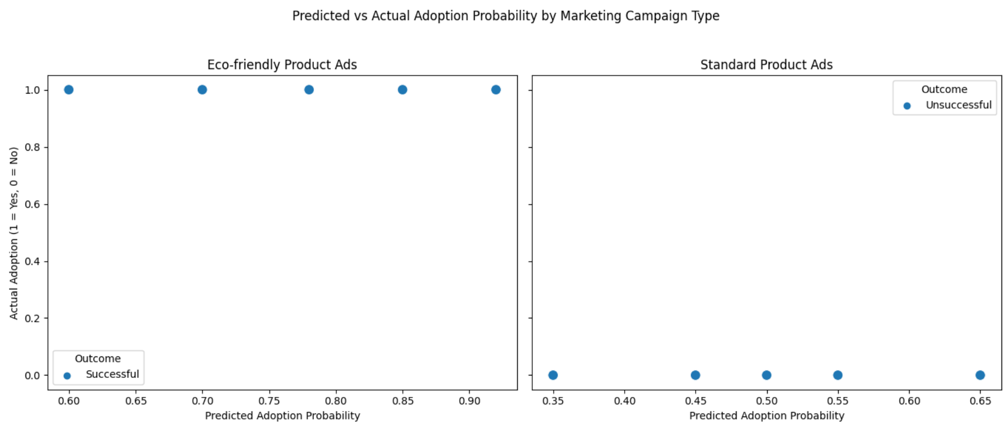

Figure 2: APIC-GM based prediction

The Figure 2 and Table 2 prediction with APIC-GM reveals the effectiveness of targeting marketing campaigns based on predicted adoption probabilities of green products. The model uses factors such as age, income level, and environmental awareness to estimate the likelihood that a consumer will adopt eco-friendly products. Consumers with high predicted adoption probabilities (such as Consumer ID 001, with a probability of 0.85, and Consumer ID 004, with a probability of 0.92) were exposed to eco-friendly product ads and their adoption was successful, as reflected in the Actual Adoption column. These consumers, likely with high environmental awareness and income, responded positively to targeted campaigns promoting green products. In contrast, consumers with lower predicted probabilities (e.g., Consumer ID 003 with a probability of 0.35 and Consumer ID 007 with a probability of 0.45) did not adopt eco-friendly products, despite receiving standard product ads. These consumers had lower environmental awareness or income, which influenced their likelihood of adoption, and the marketing campaigns aimed at them were unsuccessful. Consumers with medium predicted adoption probabilities, such as Consumer ID 002 (probability of 0.65) and Consumer ID 010 (probability of 0.55), received standard product ads, but their adoption was unsuccessful. This suggests that the predicted probabilities based on the features provided were not fully accurate for these individuals, and perhaps a more tailored approach to eco-friendly products might be required for this group. Interestingly, Consumer ID 009 (with a probability of 0.60) adopted eco-friendly products despite being in the "medium" probability group, showing that the predictive model may not capture all nuances in consumer behaviour, such as emotional or ethical motivations.

Table 3: Pattern Estimation with APIC-GM

Consumer ID	**Environmental Awareness (1 = High, 0 = Low)**	**Income Level (1 = High, 0 =**	**Past Behavior (Eco-Friendly Purchases, 1 =**	**Predicted Adoption Probability**	**Adoption Pattern**

		Low)	**Yes, 0 = No)**		
001	1	1	1	0.92	High Adoption Likelihood
002	0	0	0	0.35	Low Adoption Likelihood
003	0	1	0	0.28	Very Low Adoption
004	1	1	0	0.78	High Adoption Likelihood
005	1	1	1	0.80	High Adoption Likelihood
006	0	0	0	0.25	Very Low Adoption
007	1	0	0	0.70	Medium Adoption Likelihood
008	1	1	1	0.95	Very High Adoption
009	0	1	1	0.60	Medium Adoption Likelihood
010	0	1	0	0.55	Medium Adoption Likelihood

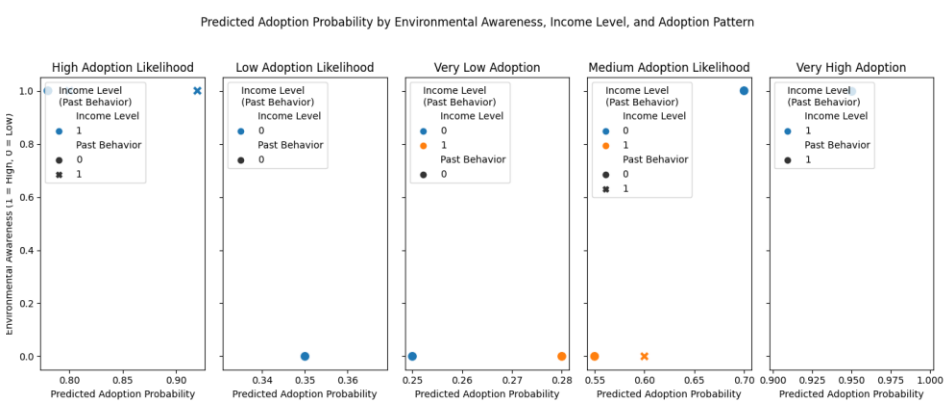

Figure 3: Pattern estimation with APIC-GM

In figure 3 and Table 3 Pattern Estimation with APIC-GM provides insights into how Environmental Awareness, Income Level, and Past Behavior influence the Predicted Adoption Probability for consumers considering eco-friendly products. Based on the values in this table, we can observe distinct patterns in consumer behavior and their likelihood to adopt green products. Consumers like Consumer ID 001, 004, and 005 show high predicted adoption probabilities (ranging from 0.78 to 0.92). These consumers typically have high environmental awareness and high income levels, with Consumer ID 005 also exhibiting previous eco-friendly purchases. These factors combined suggest a strong inclination towards adopting green products, which is reflected in their High Adoption Likelihood. Consumers such as Consumer ID 007, 009, and 010 have medium predicted adoption probabilities (ranging from 0.55 to 0.70). While these consumers display high income levels, their environmental awareness is lower compared to the high-adoption group, which results in a more moderate probability of adopting green products. Additionally, Consumer ID 009 has shown prior eco-friendly purchases, which raises their adoption probability despite their moderate environmental awareness.

Consumer ID 003 and Consumer ID 006 represent the very low adoption group with predicted probabilities below 0.30 (0.28 and 0.25, respectively). These consumers have low environmental awareness, low income, and no history of eco-friendly purchases, making them the least likely to adopt green products. Their low predicted probabilities reflect their limited engagement with sustainability efforts, both in awareness and behavior. Consumer ID 008 stands out with the highest predicted adoption probability of 0.95, signaling a very high likelihood of adopting green products. This consumer demonstrates high environmental awareness, high income, and a history of eco-friendly purchases, marking them as an ideal candidate for targeted green marketing campaigns.

6.Conclusion

The study of green banking highlights its critical role in promoting sustainable finance and addressing environmental challenges within the banking sector. As consumer awareness of sustainability increases, there is a notable opportunity for financial institutions to align their practices with the growing demand for eco-friendly banking options. The findings indicate a general support for green banking initiatives, yet significant gaps in knowledge and understanding persist among consumers. By identifying key objectives, strategies, and challenges, this research underscores the importance of targeted educational efforts and transparent communication to enhance consumer engagement. Additionally, the incorporation of consumer feedback through a yes-or-no survey provides valuable insights into attitudes toward various banking activities, indicating areas for improvement. As financial institutions navigate the complexities of implementing green banking practices, collaboration with stakeholders, ongoing innovation, and responsiveness to within the banking sector not only benefits the environment but also positions banks as leaders in the transition to a more sustainable economy. This study serves as a foundation for future research and practical initiatives aimed at advancing green banking and promoting sustainable financial practices. This study demonstrates the effectiveness of using Pattern Intelligence and the APIC-GM model to predict consumer behavior towards green marketing and eco-friendly products. By analyzing key factors such as environmental awareness, income level, and past eco-friendly behavior, we were able to estimate consumer adoption probabilities and segment them into distinct adoption patterns. The findings highlight that consumers with high environmental awareness, higher income levels, and a history of eco-friendly purchases are more likely to adopt green products, making them the primary targets for green marketing campaigns. On the other hand, consumers with lower awareness or income levels require more tailored approaches to increase their adoption likelihood. These insights can help businesses and financial institutions design more effective marketing strategies, improve customer engagement, and foster sustainable consumer behavior. The research also suggests that further refinement of predictive models could enhance targeting accuracy, ensuring that green products reach the most promising consumer segments while addressing the challenges faced by less responsive groups.

Acknowledgment: Not Applicable.
Funding Statement: The author(s) received no specific funding for this study.
Conflicts of Interest: The authors declare no conflicts of interest to report regarding the present study.

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