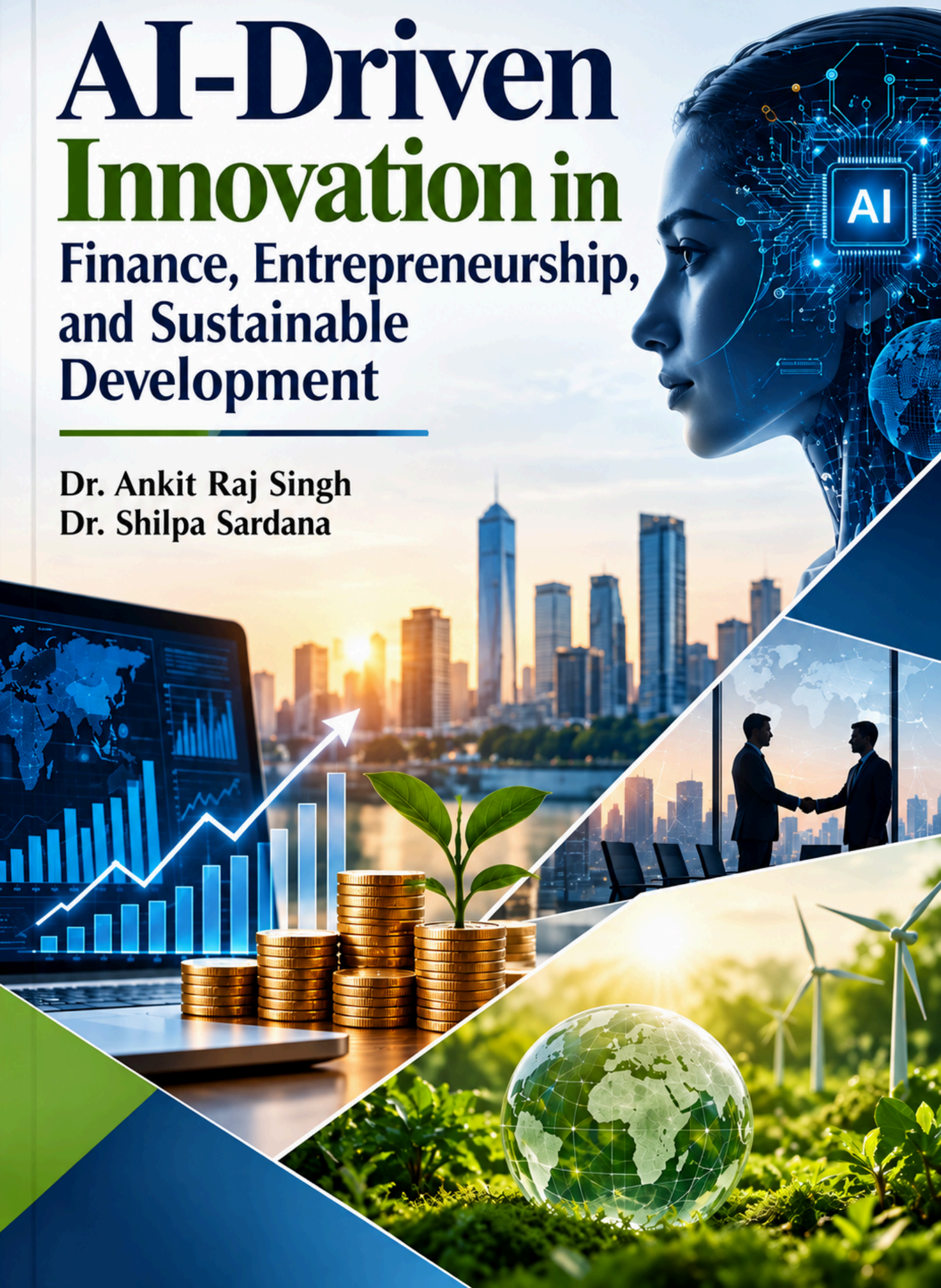
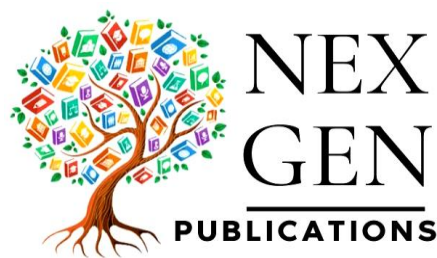


AI-Driven Innovation in Finance, Entrepreneurship, and Sustainable Development

Dr. Ankit Raj Singh
Dr. Shilpa Sardana



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Editors

Dr. Ankit Raj Singh

Assistant Professor

Department of Business Studies

Panipat Institute of Engineering & Technology (PIET)

Samalkha, Panipat, (Haryana), India

Dr. Shilpa Sardana

Assistant Professor

Department of Business Studies

Panipat Institute of Engineering & Technology (PIET)

Samalkha, Panipat, (Haryana), India

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Preface

The global business landscape is undergoing an unprecedented transformation driven by the rapid advancement of artificial intelligence (AI), digital technologies, and innovation-led economic development. As organizations, governments, and entrepreneurs navigate an increasingly interconnected digital world, AI has emerged as a powerful catalyst for reshaping financial systems, entrepreneurial ventures, and sustainable development practices. The convergence of these domains is redefining how value is created, delivered, and sustained in the twenty-first century. This book, ***AI-Driven Innovation in Finance, Entrepreneurship, and Sustainable Development***, explores these transformative developments and their implications for academia, industry, and society.

Artificial intelligence is no longer a supporting technology but a strategic enabler of innovation across diverse sectors. In finance, AI-powered applications are revolutionizing banking, investment management, financial inclusion, fraud detection, risk analytics, and regulatory compliance. In entrepreneurship, AI is fostering new business models, enabling data-driven decision-making, accelerating innovation, and supporting the growth of digital enterprises. At the same time, the pursuit of sustainable development requires that these technological advancements be implemented responsibly, ensuring economic progress while addressing environmental, social, and governance (ESG) priorities.

This edited volume presents a comprehensive exploration of the dynamic relationship between AI-driven innovation, financial transformation, entrepreneurial ecosystems, and sustainable development. It examines emerging technologies, intelligent business practices, digital finance, fintech innovations, AI governance, responsible innovation, and sustainable entrepreneurial strategies that are shaping the future of organizations and economies worldwide. The chapters collectively highlight both the immense opportunities and the critical challenges associated with AI adoption, including ethical considerations, cybersecurity, data privacy, regulatory frameworks, digital inclusion, and organizational resilience.

A distinguishing feature of this book is its interdisciplinary perspective. By integrating contributions from scholars, researchers, and industry experts, it provides a balanced understanding of contemporary developments while offering practical insights for addressing complex real-world challenges. The volume emphasizes how AI can serve as a transformative force for creating innovative, resilient, and sustainable financial and entrepreneurial

ecosystems that contribute meaningfully to global economic development and the achievement of the United Nations Sustainable Development Goals (SDGs).

The book encompasses a wide range of themes, including artificial intelligence in financial services, fintech innovation, digital entrepreneurship, sustainable business models, intelligent decision support systems, blockchain and emerging technologies, responsible AI, digital governance, innovation ecosystems, and policy perspectives. Together, these contributions present a holistic view of how AI-driven innovation is transforming industries while promoting inclusive and sustainable growth.

This volume is intended to serve as a valuable reference for researchers, academicians, policymakers, industry professionals, entrepreneurs, and postgraduate students seeking to understand the evolving role of AI in shaping the future of finance, entrepreneurship, and sustainable development. We hope that the ideas and insights presented in this book will stimulate further research, encourage interdisciplinary collaboration, and inspire innovative solutions that contribute to a more intelligent, inclusive, and sustainable global economy.

We extend our sincere gratitude to all contributing authors, reviewers, and publishing professionals whose expertise, dedication, and collaborative efforts have made this volume possible. Their valuable contributions have enriched the quality and relevance of this work, and we are confident that it will serve as a meaningful resource for advancing knowledge and practice in this rapidly evolving field.

Dr. Ankit Raj Singh

Dr. Shilpa Sardana

Acknowledgement

The editors would like to express their sincere gratitude to all the individuals and institutions whose encouragement, expertise, and collaboration have contributed to the successful completion of this edited volume, ***AI-Driven Innovation in Finance, Entrepreneurship, and Sustainable Development***. This book represents a collective scholarly effort to explore the transformative role of artificial intelligence in shaping the future of finance, entrepreneurship, and sustainable economic development.

We extend our heartfelt appreciation to all the contributing authors for their exceptional academic contributions, intellectual commitment, and timely cooperation. Their diverse perspectives, rigorous research, and innovative insights have enriched this volume and provided a comprehensive understanding of the opportunities and challenges associated with AI-driven innovation across multiple disciplines.

We are equally grateful to the reviewers and subject experts whose constructive comments, critical evaluations, and scholarly recommendations significantly enhanced the quality, coherence, and academic rigor of the chapters. Their valuable feedback has strengthened the overall contribution of this book and ensured that it meets the highest standards of scholarly excellence.

The editors sincerely acknowledge the continuous support received from their respective academic institutions, colleagues, research collaborators, and professional networks. The encouraging academic environment, access to knowledge resources, and spirit of interdisciplinary collaboration have played an important role in the successful realization of this project.

We also express our appreciation to the publishing team for their professionalism, editorial guidance, and dedicated support throughout the review, editing, and production processes. Their commitment to maintaining high publishing standards has been instrumental in bringing this volume to completion.

Finally, we convey our deepest gratitude to our families, friends, and well-wishers for their unwavering encouragement, patience, and understanding throughout this academic journey. Their constant support has been a source of motivation and strength during every stage of this endeavour.

It is our sincere hope that this volume will serve as a valuable resource for researchers, academicians, policymakers, industry professionals,

entrepreneurs, and students, while fostering further dialogue and research on AI-driven innovation, sustainable finance, entrepreneurial development, and the future of intelligent business ecosystems.

Dr. Ankit Raj Singh

Dr. Shilpa Sardana

About the Editors



Dr. Ankit Raj Singh is an esteemed academician, researcher, and innovator with over a decade of experience across academia, industry, and research. He currently serves as Assistant Professor of Management at the Panipat Institute of Engineering and Technology (PIET), Samalkha (Panipat), where he teaches courses in Marketing, Brand Management, Corporate Social Responsibility, and International Trade.

He earned his Doctorate in Management from Sharda University, with a research focus on wellness tourism and consumer behaviour. Dr. Singh has published extensively in Scopus-indexed, ABDC-listed, and UGC Care journals, and has presented his work at numerous national and international academic conferences. He has also served as editor of several academic volumes in business and management studies.

With over six years of industry experience in the travel sector, Dr. Singh has contributed to corporate training programs for organizations like Hindustan Coca-Cola Pvt. Ltd. and Tata Power Solar India Ltd. An avid traveler, he has explored all 24 Indian states and 7 Union Territories, which informs his deep understanding of customer behaviour and service dynamics.

A staunch advocate for innovation and Intellectual Property Rights (IPR), Dr. Singh holds multiple design patents and copyrights granted by the Government of India. His research and teaching focus on wellness tourism, consumer behaviour, digital marketing, organizational change, and AI in management. He is actively guiding PhD scholars and postgraduate students in research and innovation projects.

Dr. Singh also holds several key leadership roles at

PIET, serving as Chairman of the Placement & Summer Training Committee, and as a member of both the Research & Development Committee and the Internal Quality Assurance Cell (IQAC). He is also deeply engaged in community development through Rotary International's CSR initiatives, including education, health, and environmental programs. His exceptional contributions have earned him recognition in social service activities, along with commendable service in Delhi Civil Defence.

Through his academic leadership, research innovation, and social commitment, Dr. Singh continues to shape the future of business management education across India and beyond.



Dr. Shilpa Sardana (Ph.D., MBA, M.Com., PGDCA, B.Ed., UGC-NET, HTET) is an academician, researcher, and management professional with over 16 years of professional experience, including 13 years in higher education and corporate exposure in the insurance and export sectors. She has held several leadership positions, including Head of Department, Head of Admissions, and Director of Centres at Geeta Institute of Law, Panipat.

Dr. Sardana earned her Ph.D. from the Haryana School of Business, Guru Jambheshwar University of Science and Technology, Hisar. Her research focuses on financial planning behaviour, financial well-being, consumer behaviour, digital transformation, and management studies. She has published numerous research papers in reputed national and international journals and has presented her work at several academic conferences.

Throughout her academic career, she has been actively involved in curriculum development, institutional rankings, academic administration, faculty development, research initiatives, and the organization of national and international seminars, conferences, and industry interactions. She has also played a key role in promoting innovation, student engagement, and industry-academia collaboration.

As the editor of this book, Dr. Sardana brings together her rich academic experience, research expertise, and commitment to advancing knowledge, making this work a valuable contribution to students, researchers, academicians, and professionals.

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ABOUT THE EDITORS



Dr. Ankit Raj Singh

Assistant Professor
Department of Business Studies
Panipat Institute of Engineering & Technology (PIET)
Samalkha, Panipat, (Haryana), India



Dr. Shilpa Sardana

Assistant Professor
Department of Business Studies
Panipat Institute of Engineering & Technology (PIET)
Samalkha, Panipat, (Haryana), India

ABOUT THE BOOK

AI-Driven Innovation in Finance, Entrepreneurship, and Sustainable Development explores the transformative role of Artificial Intelligence in reshaping financial systems, entrepreneurial practices, and sustainable development. The book examines how AI-driven technologies, data analytics, machine learning, automation, and intelligent decision-making are creating new opportunities while addressing emerging challenges across diverse sectors.

In the field of finance, the book highlights applications of AI in financial forecasting, risk management, investment decision-making, fraud detection, digital banking, and personalized financial services. It also examines how entrepreneurs can leverage AI to identify market opportunities, develop innovative business models, improve operational efficiency, and create competitive advantages in rapidly changing markets.

A significant focus of the book is the relationship between technological innovation and sustainable development. It discusses how AI can contribute to resource optimization, sustainable business practices, environmental monitoring, inclusive growth, and data-driven solutions for global challenges.

Designed for researchers, academicians, students, entrepreneurs, business professionals, and policymakers, this book provides an interdisciplinary perspective on the convergence of AI, finance, entrepreneurship, and sustainability. It encourages readers to understand both the opportunities and responsible applications of AI while exploring pathways toward innovation, economic growth, and a more sustainable future.



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