

Harnessing Technology and Innovation for Optimized Credit Card Marketing: A Data-Driven Path to Effective Customer Acquisition

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Abstract: In the dynamic landscape of contemporary finance, the intersection of economic growth and environmental sustainability is becoming increasingly critical. This research explores the nuanced realm of optimizing credit card marketing channels justifying the data driven approach to customer effective acquisition, seeking to unravel the strategies, challenges, and innovations that financial institutions employ to attract customers toward environmentally conscious credit cards. As societal values evolve and environmental concerns become paramount, understanding, and optimizing the processes involved in green credit card acquisition are pivotal for financial institutions striving to align with the expectations of socially responsible consumers. This study adopts a comprehensive approach, integrating in-depth market analyses, behavioral studies, and comparative assessments of diverse banks' strategies. The findings of this research underscore the evolving landscape of consumer expectations, technological advancements, and the growing impetus for financial institutions to be proactive contributors to environmental sustainability.

Keywords: Technology, Credit card acquisition, green banking services, Sustainability, Environmental responsibility, financial institutions, Customer preferences, Digital onboarding, and Regulatory collaboration

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