Artificial Intelligence, Educational Psychology, and Sustainable Investment Decision-Making: Examining ESG Awareness and Behavioral Intentions in Emerging Markets

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Abstract

The increasing integration of Artificial Intelligence (AI) into financial systems is transforming investment decision-making processes, particularly in emerging markets where sustainable development challenges remain significant. At the same time, Environmental, Social, and Governance (ESG) considerations have become essential criteria for responsible investment practices. Despite the growing relevance of AI and ESG frameworks, limited research has examined how educational psychology factors influence investors' awareness and behavioral intentions toward sustainable investments. This study investigates the relationship between AI utilization, ESG awareness, and sustainable investment behavioral intentions from an educational psychology perspective in emerging markets. Drawing on Social Cognitive Theory and Information Processing Theory, the study explores how AI-driven learning platforms, intelligent advisory systems, and digital financial education tools enhance investors' knowledge, cognitive understanding, and attitudes toward ESG-based investment decisions. A quantitative research design is proposed, utilizing survey data collected from investors, financial professionals, and business stakeholders across selected emerging economies. Structural Equation Modeling (SEM) is employed to examine the direct and indirect relationships among AI adoption, ESG awareness, cognitive engagement, and behavioral intentions toward sustainable investments. The anticipated findings reveal that AI significantly improves ESG awareness by facilitating access to relevant information, personalized learning experiences, and evidence-based decision support. Furthermore, higher levels of ESG awareness are expected to positively influence investors' intentions to engage in sustainable investment practices. The study contributes to the educational psychology literature by demonstrating how cognitive learning processes and technology-enhanced knowledge acquisition shape responsible financial behavior. It also provides practical implications for policymakers, educators, financial institutions, and investment firms seeking to leverage AI technologies to promote sustainable investment culture and advance sustainable development goals in emerging markets.

Keywords: Artificial Intelligence, Educational Psychology, ESG Awareness, Sustainable Investment and Behavioral Intentions

Note: Mode of presentation preferred is physical, the paper fall in to sub-theme No. 5 AI and sustainable investment strategies, environmental, social governance in emerging markets.