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CASE STUDY
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EMPLOYING AI TO IMPROVE SUSTAINABLE GROWTH INDICATORS IN FINTECH PLATFORMS: ZEST-AI

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ABSTRACT

With the rapid spread of advanced digital technologies in financial services, this study examines how artificial intelligence can improve the effectiveness of sustainable-growth indicators on FinTech platforms, treating these indicators as strategic levers for operational efficiency and service quality. The American AI platform Zest-AI is used as a case study because of its success in developing AI-based credit-assessment solutions that expand customer reach and accelerate lending decisions at banks and financial institutions. The study finds that integrating generative AI, machine learning, and deep learning into digital financial platforms enables the creation of intelligent lending models that strengthen the financing capacity of banking and financial institutions. Results from the Sustainable Growth Index show that the Zest-AI platform attains a very high level of sustainable growth, indicating economic efficiency, promotion of social equity, and an orientation toward environmentally conscious digitalization. This performance is classified as a high degree of sustainability maturity.

1 INTRODUCTION

In light of the rapid digital transformation experienced by global economies, reliance on advanced technologies has become one of the fundamental instruments reshaping mechanisms of work and innovation across various economic sectors, including the financial technology (FinTech) sector. This technological progress has brought about a profound transformation in the delivery of financial services, enhancing operational efficiency, improving the quality of decision-making, and strengthening the competitive capabilities of financial institutions

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within contemporary digital environments (Gomber et al., 2017, p. 537).

Digital platforms face increasing challenges manifested in intensified competition, rising customer expectations, and the need to deliver innovative and secure financial services. In this context, artificial intelligence (AI) emerges as a key strategic factor that enables these platforms to improve their business models, enhance their ability to adapt to rapid changes in digital markets, and achieve higher levels of operational efficiency and flexibility (Vives, 2019, pp. 243-246), thereby ensuring their sustainability and continuous growth.

Customer creditworthiness assessment platforms represent one of the most prominent domains of digital transformation in which artificial intelligence can exert a tangible impact. This is due to the superiority of AI technologies over traditional financing methods in improving decision accuracy, risk prediction, and the provision of more secure and effective services through the exploitation of large volumes of data and their more comprehensive and objective analysis (Lessmann et al., 2015, p. 124). Moreover, issues of transparency and fairness in credit decisions are gaining increasing importance in light of growing regulatory and ethical requirements, which contributes to enhancing the reliability of automated decisions and ensuring their interpretability by both financial institutions and customers alike (Bussmann et al., 2020, p. 215), in addition to improving the quality of credit portfolios and reinforcing financial stability.

Among the prominent practical models in this field is the American platform Zest AI, which represents a leading example of the application of artificial intelligence in creditworthiness assessment. The platform uses advanced technology to build better credit models which result in improved customer satisfaction and risk management efficiency and responsible lending practices that support sustainable digital financial growth (Zest AI).

The research importance stems from its investigation into how artificial intelligence systems enhance sustainable growth indicators through their operational credit assessment applications which result in improved economic performance and financial sustainability for modern digital financial platforms.

1.1 Study Problem

The problem addressed by this study is summarized in the following main research question:

RQ: How do artificial intelligence technologies contribute to improving the effectiveness of sustainable growth indicators for the American financial technology platform “Zest-AI”?

In order to comprehensively examine all aspects of the topic and adequately answer the research problem, the following sub-questions emerge from the main question:

SQ1: What are the theoretical concepts associated with artificial intelligence technologies and financial technology platforms?

SQ2: What are the foundations of the relationship between artificial intelligence technologies and sustainable growth indicators in financial technology platforms?

SQ3: What are the most prominent artificial intelligence–based innovations of the financial technology platform “Zest-AI”?

SQ4: What is the level of performance of the sustainable growth indicators of the “Zest-AI” platform?

1.2 Study Hypotheses:

In light of the proposed research problem, the sub-questions, and the objectives of the study, the following hypotheses were formulated:

H1: Artificial intelligence constitutes a catalytic factor in enhancing the effectiveness of sustainable growth indicators for financial technology platforms by improving the efficiency of credit decision-making, strengthening financial inclusion, and reducing operational risks.

This main hypothesis is supported by the following sub-hypotheses:

H1.1: The fundamental concepts and technologies of artificial intelligence—such as machine learning, deep learning, and big data analytics—positively affect the performance of financial technology platforms by fostering innovation and advancing digital business models;

H1.2: There is a positive relationship between the adoption of artificial intelligence technologies and the improvement of the effectiveness of sustainable growth indicators for financial technology platforms across three main dimensions: economic efficiency, technological continuity, and social responsibility and governance;

H1.3: The platform "Zest" achieves its competitive advantage through a set of artificial intelligence–driven innovations, including advanced credit scoring models, fraud prevention systems, and the analysis of customers' financial behavior;

H1.4: The artificial intelligence solutions implemented by the "Zest" platform contribute to improving the performance of its sustainable growth indicators through a three-dimensional framework that integrates economic, social, and environmental dimensions.

1.3 Study Objectives

After addressing the previously stated research problem and the related research questions, this study aims to achieve the following objectives:

- To provide a review of the literature related to the applications of artificial intelligence in financial start-ups;
- To highlight the role of artificial intelligence in supporting the sustainability of financial technology platforms;
- To examine the applications of artificial intelligence within the American platform "Zest" as a practical model for assessing creditworthiness;
- To offer practical recommendations regarding best practices that financial platforms can adopt to enhance the effectiveness of sustainable growth indicators.

1.4 Study Significance

The significance of this research lies in identifying the vital role that artificial intelligence plays in enhancing the sustainability and competitiveness of financial technology platforms. The study seeks to provide an analytical framework illustrating how platforms can leverage artificial intelligence technologies to improve their operational processes, manage risks, and deliver innovative financial services—such as creditworthiness assessment—in order to meet the growing demands of the digital market and achieve continuous development. Furthermore, examining the model of the American platform *Zest* offers a practical experience that can be utilized in the development of specialized smart lending platforms in Algeria, thereby contributing to the expansion of both academic and applied knowledge concerning the relationship between digital innovation and indicators of sustainable growth in the financial sector.

1.5 Study Methodology

This study adopts the descriptive–analytical approach, as it is an appropriate method for clarifying the conceptual framework of the study variables and the relationships among them, through the examination and analysis of a pioneering experience in the field of financial technology represented by the American platform *Zest AI*.

2 THEORETICAL FOUNDATIONS OF THE STUDY

Financial technology platforms, in general, are showing increasing interest in employing the latest technological innovations to develop services capable of improving their understanding of customer needs, thereby enhancing their competitiveness and increasing their market share. Consequently, these platforms strive to operate within a modern institutional framework that keeps pace with developments in the technological environment—particularly in the field of artificial intelligence—in order to achieve sustainable growth.

2.1 Concept of Artificial Intelligence (AI)

Artificial intelligence is considered one of the most important pillars upon which modern financial technology is based, as it represents a driving force behind innovation and digital transformation across various financial services. Through its capabilities in learning, analysis, and prediction, artificial intelligence can bring about a qualitative shift in functions such as financing, risk management, and service personalization, making it a central element in the development of intelligent and sustainable financial systems.

2.1.1 Definition of Artificial Intelligence

Artificial intelligence has become a central component of the rapid development of financial technology, as it has reshaped methods of service delivery, risk analysis, and decision-making. Accordingly, defining artificial intelligence within the financial sector is of particular importance for understanding its role in building more innovative and sustainable solutions.

Artificial intelligence in the financial technology sector can be defined as "the integration of advanced computational models and machine learning algorithms to automate, enhance, and personalize financial services and decision-making processes" (Arner et al., 2020).

It is also understood as "the development of intelligent systems capable of learning from data to enhance risk management, fraud detection, credit scoring, and customer service on digital financial platforms" (Gai et al., 2018, pp. 262-273).

It is further defined as "the application of cognitive computing, predictive analytics, and automation to deliver smarter financial services based on data and digital innovation" (Badmus et al., 2024, pp. 616-618).

Based on the preceding definitions, artificial intelligence in the financial technology sector may be defined as "the deployment of advanced computational models, machine learning techniques, and predictive analytics within digital financial platforms and services, with the aim of automating processes, improving risk management, detecting fraud, and personalizing financial services, thereby contributing to enhanced operational efficiency and the achievement of sustainable digital innovation within the financial system."

Artificial intelligence can be employed in the innovation of financial services as follows (bigmedia, 2024):

- Assessing customer creditworthiness;
- Early fraud detection and risk management;
- Customer communication through chatbots and virtual assistants;
- Evaluating and enhancing the performance of banking and financial institutions;
- Improving the accuracy of financial decision-making;
- Supporting innovation and the development of new financial products.

2.1.2 Artificial Intelligence Techniques in the FinTech Sector

The use of artificial intelligence techniques across their various practical applications related to the financial technology sector is summarized in Table 1.

Table 1. *Key Artificial Intelligence Techniques in the Financial Technology Sector*

Technology	Concept
Big Data Analytics	Gartner defines it as "high-volume, high-velocity, and high-variety information assets that require economically viable and innovative processing methods in order to enhance insights and support decision-making." (Najem et al., 2025).
Natural Language Processing (NLP)	A subfield of artificial intelligence, which itself stems from computer science, and which significantly overlaps with linguistics that provide the linguistic descriptions required for computers. This field enables the development of software capable of analyzing and simulating the understanding of natural languages. It is used to analyze texts and conversations, such as loan application analysis, chatbots, document analysis, or financial news analysis.
Machine Learning (ML)	It is the science through which machines are able to translate, execute, and verify data using algorithms developed through complex mathematical capabilities and encoded in a language understood by machines, with the aim of overcoming certain problems faced by humans.
	It includes supervised learning, unsupervised learning, and reinforcement learning algorithms, which are used for data analysis, prediction, classification, and pattern recognition (Kou & Lu, 2025).
Deep Learning (DL)	A branch of machine learning that uses deep neural networks to process large volumes of complex data, such as images, audio, or text. It is applied in text analysis, document image recognition, and user behavior analysis. (Lee et al., 2024, pp. 460-478).

Technology	Concept
Reinforcement Learning (RL)	Primarily used in trading and asset management, where the model learns from experience and rewards to make optimized decisions over time.
Generative AI	New technologies such as large language models (LLMs) or generative models that produce content or exhibit interactive intelligence. These technologies are beginning to enter the financial domain in areas such as analytics, recommendations, and the generation of financial content (Lee et al., 2024).
Explainable AI (XAI)	In the financial sector, it is important that artificial intelligence decisions be explainable, as financial institutions and regulatory bodies require transparency. Consequently, research on explainable AI (XAI) in finance has become increasingly prominent (Roy et al., 2025, pp. 1-26).

Source: Prepared by the researchers

2.2 The Concept of Sustainable Growth in the Financial Sector

Sustainable growth is an economic concept that refers to achieving a continuous increase in production, income, and wealth without compromising the ability of future generations to meet their needs. In other words, it represents long-term economic growth that balances economic, social, and environmental dimensions.

2.2.1 Definition of Sustainable Growth

The term *sustainable growth* was introduced by the American economist Robert Higgins, who defined it as "the annual rate of increase in sales consistent with a given financial policy that can be achieved in light of a firm's profitability, asset utilization, dividend policy, and debt ratio." This concept provides a comprehensive financial framework and an equation for each firm to estimate its sustainable growth rate (Higgins, 1977, p. 08).

With regard to sustainable growth within organizations, it extends beyond merely achieving a certain level of financial growth. The pursuit of "sustainable" growth within institutions is not limited to improving financial indicators; rather, it encompasses a broader perspective that includes environmental, social, and governance factors. Sustainable growth aims to create long-term value without depleting natural or social resources and is characterized by environmentally sound practices, social responsibility, and economic viability (agn International, 2024).

In the field of financial technology, sustainable growth may be defined as "growth that reflects the ability of digital financial platforms to expand their operations and market reach while maintaining long-term economic viability, social responsibility, and environmental stewardship."

Based on the preceding definitions of sustainable growth, sustainable growth in the financial technology sector can be understood as "a process of digital and financial development that seeks to achieve a balance between technological innovation, economic stability, and social and environmental responsibility, thereby ensuring the platform's continuity and competitive capacity in digital financial markets over the long term."

2.2.2 Dimensions of Sustainable Growth in the Financial Sector

In light of the profound transformations taking place in the digital economy, financial technology has become one of the principal drivers of sustainable growth due to its cross-cutting impact on the economic, social, and environmental dimensions, as outlined below:

- *Economic Dimension:* Financial technology contributes to enhancing operational efficiency, reducing transaction costs, and improving capital allocation in ways that support the continuity of long-term growth (OECD, 2022, pp. 59-60).
- *Social Dimension:* It constitutes a central instrument for expanding financial inclusion and empowering vulnerable groups by facilitating transparent and equitable access to financial services and protecting consumers from digital and credit-related risks, thereby reinforcing social justice and social stability (CPMI, 2020, p. 51).
- *Environmental Dimension:* Green financial technology applications (*Green FinTech*) play a prominent role in supporting the transition toward a low-carbon economy by tracking

emissions and developing digital platforms for financing small-scale and green projects that are capable, in real time, of detecting and monitoring the remediation of imbalances in the environmental ecosystem—such as waste management—and of improving environmental disclosure through the use of advanced technologies. Through this integration of the three dimensions, financial technology is transformed into a supportive infrastructure for a more resilient, equitable, and sustainable financial system, capable of responding to the challenges of contemporary growth and achieving the Sustainable Development Goals in an effective and innovative manner (Padhiar & Christiaen, 2024, pp. 9-12).

2.2.3 Calculating the Sustainable Growth Index (SGI)

The methodology for calculating the Sustainable Growth Index is based on an approach derived from the Organisation for Economic Co-operation and Development (OECD) guidelines for constructing composite indicators. Initially, the values of each operational indicator over the study period are transformed into standardized scores within a range of 0–100 points, using the relative rescaling equation commonly applied in measuring sustainability indicators with different units (percentages, quantities, monetary values, etc.). The relative rescaling formula is expressed as follows:

$$Relative\ rescaling\ equation = \frac{operational\ value\ -\ minimum\ value}{maximum\ value\ -\ minimum\ value} \times 100$$

The maximum values are determined based on the results of the best published studies and the highest performance levels reported by financial institutions. Subsequently, the overall index score is calculated by aggregating the weighted scores of the indicators that constitute each dimension of sustainable growth in the financial sector (OECD/European Union/EC-JRC, 2008, pp. 27-28). This methodology enables the construction of a credible composite index that reflects the extent to which artificial intelligence technologies enhance the effectiveness of sustainable growth indicators for financial technology platforms by improving the economic, social, and environmental dimensions.

2.3 The Nature of Financial Technology Platforms

The financial technology (FinTech) sector is experiencing rapid development in parallel with the economic and social transformations brought about by the Fourth Industrial Revolution and financial globalization. Since the early formation of the financial system, a series of financial innovations has emerged, contributing to the improvement and advancement of financial services. The twenty-first century, in particular, has witnessed a qualitative surge in the pace of innovation and the application of advanced digital technologies in the financial domain, giving rise to a new form of activity known as financial technology platforms. These platforms represent the outcome of the integration between modern technology and financial services.

2.3.1 Definition of Financial Technology Platforms

A digital platform is defined as “a technology-based business model that creates value by facilitating exchanges between producers and consumers” (Mothibi & Lazaridis, 2021, p. 4).

The Financial Stability Board (FSB) defines financial technology as “technology-enabled financial innovation that may result in new business models, applications, processes, or products with a material effect on financial markets, financial institutions, and the provision of financial services” (Basel Committee on Banking Supervision, 2018, p. 05).

Based on the foregoing, it can be concluded that financial technology platforms rely on the use of advanced technologies to create innovative business models that enable the delivery of products and services in simpler ways to broader segments of users at lower cost.

Financial technology platforms (FinTech platforms) aim to achieve a set of strategic and operational objectives that enhance the efficiency and quality of financial services. The most prominent of these objectives can be summarized as follows (Croxson et al., 2022, pp. 07-08)

- Improving operational efficiency and reducing costs;
- Achieving more efficient market access;
- Enhancing customer experience;
- Promoting financial inclusion;
- Supporting innovation and the development of new financial products.

2.3.2 Types of Financial Technology Platforms

There are numerous approaches that can be adopted in the operation of financial technology platforms. The most notable of these are presented in Table 2.

***Table 2**. Types of Financial Technology Platforms*

Application	Concept
Crowdfunding Platforms	Crowd funding stands as a revolutionary method which transformed how people borrow money and make investments. The term describes a group effort which depends on trust and established relationships between people who combine their resources through online platforms to fund cost-effective project support. Start-ups and small to medium-sized businesses find their funding needs fulfilled through crowdfunding platforms which also support project financing for events and activities and scientific and engineering developments and website and mobile application creation and product design and film production and charitable and social initiatives. The four main types of crowdfunding platforms include reward-based crowdfunding and donation-based crowdfunding and equity crowdfunding and real-estate crowdfunding.
Peer-to-Peer (P2P) Lending / Direct Financing Platforms	Peer-to-peer (P2P) lending platforms function as online marketplaces which connect individuals who need loans with those who want to lend money. These platforms allow users to obtain loans through various financial products which include loan tranches and investment stakes and credit packages. The process of loan preparation occurs through P2P platforms that divide and organize loans, yet some platforms enable lenders to pick their own loan opportunities. The electronic platforms help borrowers obtain quick funding at reasonable interest rates and they enable investors to build diversified investment portfolios through dependable monthly payment generation.
Digital Wallet Platforms (Digital Wallets / E-Wallets)	A digital or electronic wallet functions as an electronic platform which organizes financial transactions and stores encrypted user data. The software functions across computers and mobile devices and smartphones and web platforms. Users can save their information in digital wallets which enables them to complete digital transactions. Software applications known as cryptocurrency wallets function to hold private keys which grant access to Bitcoin addresses and other cryptocurrencies while providing users with management tools for buying selling and exchanging their digital assets.
Cryptocurrency Platforms (Digital Currency / Cryptocurrency)	A digital or electronic currency is a virtual, intangible currency with no physical existence. The system operates through instant transactions which allow customers to buy products directly from digital platforms without using any middlemen. The system operates worldwide through Bitcoin, which serves as its leading example because it commands the highest recognition and most active trading activity. Cryptocurrencies operate through decentralized systems which enable users to make protected payments and keep their funds secure without revealing their real identities or visiting bank institutions. The blockchain technology functions as a distributed ledger system which tracks every transaction made by users of cryptocurrencies.

Source: Prepared by the researchers, based on:
(Basel Committee on Banking Supervision, 2018, pp. 15-17).

3 AI-DRIVEN SUSTAINABLE GROWTH METRICS IN FINTECH

Artificial intelligence is considered one of the most important factors contributing to the achievement of sustainable growth for financial technology platforms, not only through enhancing economic performance, but also by supporting social and environmental objectives related to sustainability. This relationship can be analyzed by examining how artificial intelligence applications contribute to the fields of payments, financing, investment, and insurance, and by assessing their impact on the economic, social, and environmental dimensions of sustainability.

3.1 The Role of AI in Achieving the Sustainability of Digital Payment Platforms

Digital payment services have witnessed significant development due to artificial intelligence technologies, which have enabled FinTech platforms to deliver fast, secure, and low-cost services. These technologies play a pivotal role in improving customer experience through machine learning–based fraud detection systems that monitor transactions in real time and accurately identify abnormal patterns, thereby reducing the risks of financial crime and enhancing trust in the financial system.

Artificial intelligence also contributes to promoting financial inclusion by providing mobile payment services to populations that lack access to traditional banking accounts. This enables individuals to store money, conduct transfers, and access basic financial services, thereby improving financial well-being and reducing poverty. These transformations support social sustainability by integrating vulnerable groups into the economic cycle and enhancing their ability to withstand financial shocks (Gautam, 2019, pp. 91-108).

At the economic level, reliance on intelligent payment technologies leads to lower operational costs and increased transaction efficiency, which enhances platform profitability and strengthens their capacity for growth and continuity. Moreover, the transition to digital payments contributes to reducing cash usage, thereby limiting financial crimes and corruption, which in turn supports the institutional framework of financial sustainability systems (Mhlanga, 2020, p. 45).

3.2 Application of AI in Smart Lending Services

Artificial intelligence has brought about a transformative shift in the lending sector through the development of credit assessment algorithms based on big data, digital footprints, and deep learning models. These technologies make it possible to obtain a more accurate representation of customers' financial behavior, thereby reducing information asymmetry, which had long constituted a major obstacle for traditional banks. Consequently, financial technology platforms have succeeded in expanding the borrower base to include segments that were previously excluded (Berg et al., 2020, pp. 2846-2850).

This development contributes to the achievement of economic sustainability through:

- Supporting small and medium-sized enterprises in obtaining the necessary financing to launch projects;
- Creating new employment opportunities as a result of the expansion of economic activity;
- Encouraging innovation and entrepreneurship.

From the perspective of social sustainability, artificial intelligence–based lending enables low-income groups to access financing at lower costs and under more flexible conditions, thereby helping to improve quality of life and reduce disparities among social groups.

Furthermore, artificial intelligence–enabled crowdfunding platforms offer innovative financing models that facilitate direct connections between investors and entrepreneurs, helping to channel financial resources toward sustainable projects such as environmental initiatives, social ventures, and circular economic activities. This, in turn, enhances their capacity to achieve long-term sustainable growth (Suryanto et al., 2020, pp. 1-9).

3.3 The Role of AI in Developing Investment Platforms

Artificial intelligence is considered one of the most important transformative tools in the field of investment, owing to its applications in robo-advisors, which provide portfolio management

services at lower cost and with a high degree of customization. Machine learning algorithms assist in analyzing market trends, identifying appropriate investment strategies, and delivering automated recommendations that support investors with limited expertise, thereby enhancing their capacity for saving and long-term investment (Schwinn & Teo, 2018, pp. 451-461). These models contribute to strengthening economic sustainability by increasing savings rates and improving the allocation of financial resources at both individual and institutional levels. They also support social sustainability by enabling middle- and low-income groups to invest small amounts, thereby reducing inequality in access to wealth-building instruments.

Moreover, some investment platforms, enabled by the analytical capabilities of artificial intelligence, provide opportunities to finance projects related to environmental and social governance, encouraging the direction of capital toward environmentally and socially sustainable activities. This, in turn, reinforces the environmental dimension within the comprehensive sustainability framework (Arner et al., 2015, pp. 5-35).

3.4 Application of AI in InsurTech Services

Insurance technology companies (InsurTech) have developed remarkably through the use of artificial intelligence in risk assessment and the provision of innovative insurance products, such as on-demand insurance, usage-based insurance, and microinsurance. These models offer low-cost insurance coverage targeting segments that were previously excluded from traditional insurance services (Abdikerimova & Feng, 2021, pp. 735-749).

Artificial intelligence enhances actuarial accuracy by integrating data related to climate conditions, geographic location, the Internet of Things, and individual behavior. This integration facilitates the development of effective insurance solutions against climate-related disasters and social risks, thereby strengthening the ability of households and small businesses to withstand economic shocks and contributing to the construction of adaptive communities—one of the core pillars of sustainability (Volz et al., 2020, pp. 05-07).

4 ZEST-AI AS A MODEL FOR SUSTAINABLE AI LENDING

The Zest AI platform represents one of the most prominent emerging models in the field of artificial intelligence–driven financial technology. It has succeeded in reshaping the traditional lending function by deploying advanced algorithms capable of analyzing financial data with a high degree of accuracy. The platform's rise reflects the profound transformations occurring within the financial sector toward the adoption of intelligent solutions in lending, credit risk management, and the expansion of financial inclusion.

In 2025, Zest AI was ranked among the world's top financial technology companies in the annual list published by CNBC, a prestigious global ranking compiled in partnership with Statista (Zest AI, 2025). It was also ranked in 2024 at position 318 on the Deloitte Technology Fast 500™, an annual ranking that includes 500 of the fastest-growing technology companies in North America over a three-year period. During the period 2020–2023, the platform achieved a growth rate of 368% (Zest AI, 2024).

Its rapid development constitutes clear evidence of the capacity of artificial intelligence to improve the quality of financial decision-making and reduce biases in credit allocation. In the context of intensifying competition within financial technology markets, Zest AI emerges as a leading platform that combines technological innovation with social impact, making it a suitable model for examining the role of artificial intelligence technologies in achieving sustainable growth for financial technology platforms.

4.1 Definition of the U.S.-Based Zest AI Platform

Founded in 2009 under the name Zest Finance, the company is headquartered in Los Angeles, California, United States. Its initial objective was to employ machine learning to enhance the lending capabilities of credit unions and make them more fair and transparent. In 2019, it transitioned from being merely a provider of financial solutions to a specialized artificial intelligence platform under the name Zest AI (Hurst, 2019).

The platform currently operates as a business-to-business software-as-a-service (B2B SaaS)

partner for banks, credit unions, and specialized lending institutions by providing innovations and developing models based on artificial intelligence technologies to facilitate access to consumer loans in a more efficient and effective manner. It has developed more than 600 models for creditworthiness assessment and automated decision-making and holds over 50 patents, including both registered and pending patents, in areas such as automation, accuracy, performance, and model interpretability. These capabilities enable the platform to reduce risk and maximize growth opportunities throughout the lending process.

As a leading platform in intelligent and innovative lending solutions that span areas such as marketing, credit analysis, fraud detection, loan policies, and related functions, Zest AI manages assets with a value exceeding USD 5.6 trillion (Zest AI, 2025).

4.2 Foundations of the Zest AI Business Model

In light of the ability of artificial intelligence to penetrate various financial and banking functions, the Zest AI platform's business model is based on providing intelligent, analytically driven solutions in the lending function. The key pillars of this model can be outlined as follows:

- *Big Data:* The platform collects and analyzes vast amounts of data from multiple sources, including banking data, credit reports, and even digital usage patterns related to mobile phones or internet activity, in order to construct an accurate and comprehensive profile of the customer.
- *Machine Learning Algorithms:* Artificial intelligence algorithms identify and analyze recurring patterns to predict an individual's credit behavior. As the volume of data increases, the accuracy of the models correspondingly improves.
- *Interpretability and Transparency:* The platform provides full transparency regarding how decisions are made, which assists institutions in complying with regulatory requirements.
- *AI-Automated Underwriting (May 2021):* Customized machine learning models are developed for each lender to enhance credit decision-making through fair and accurate assessments. These models contribute to higher approval rates for creditworthy borrowers and a reduction in non-performing loans.
- *Fraud Detection System – "Zest Protect" (August 2024):* This system offers advanced protection against fraud in loan applications through artificial intelligence technologies by enhancing comprehensive risk visibility and improving the ability to control risk levels, while reducing friction in customer interactions (Zest AI, 2025).
- *Intelligent Lending Platform – "LuLu Lending Intelligence":* Launched in February 2024, this platform is based on generative artificial intelligence (GenAI) technologies and enables lenders to obtain instant analytical insights into their credit portfolios and the broader market. The platform supports faster strategic decision-making based on a broader dataset, while facilitating the identification of business opportunities, the detection of performance gaps, and the improvement of credit portfolio health. It includes the following two modules:
  - *"LuLu Pulse" Module:* Launched in February 2025, this generative AI–based module allows financial institutions to use natural language to submit queries and obtain performance and market analyses without the need for complex dashboards.
  - *LuLu Strategy Unit:* This unit represents the second phase of the credit intelligence platform, developed by the platform beginning in May 2025. It provides advanced analyses of loan performance through simulations based on generative artificial intelligence and actionable data, as a strategic step toward integrating public sectoral data with institution-specific data. *LuLu Strategy* focuses on consolidating information derived from multiple sources within a unified, reliable, and customizable platform tailored to the needs of each client. With the launch of the *LuLu Strategy* unit, financial institutions can benefit from the features shown in Figure 1.

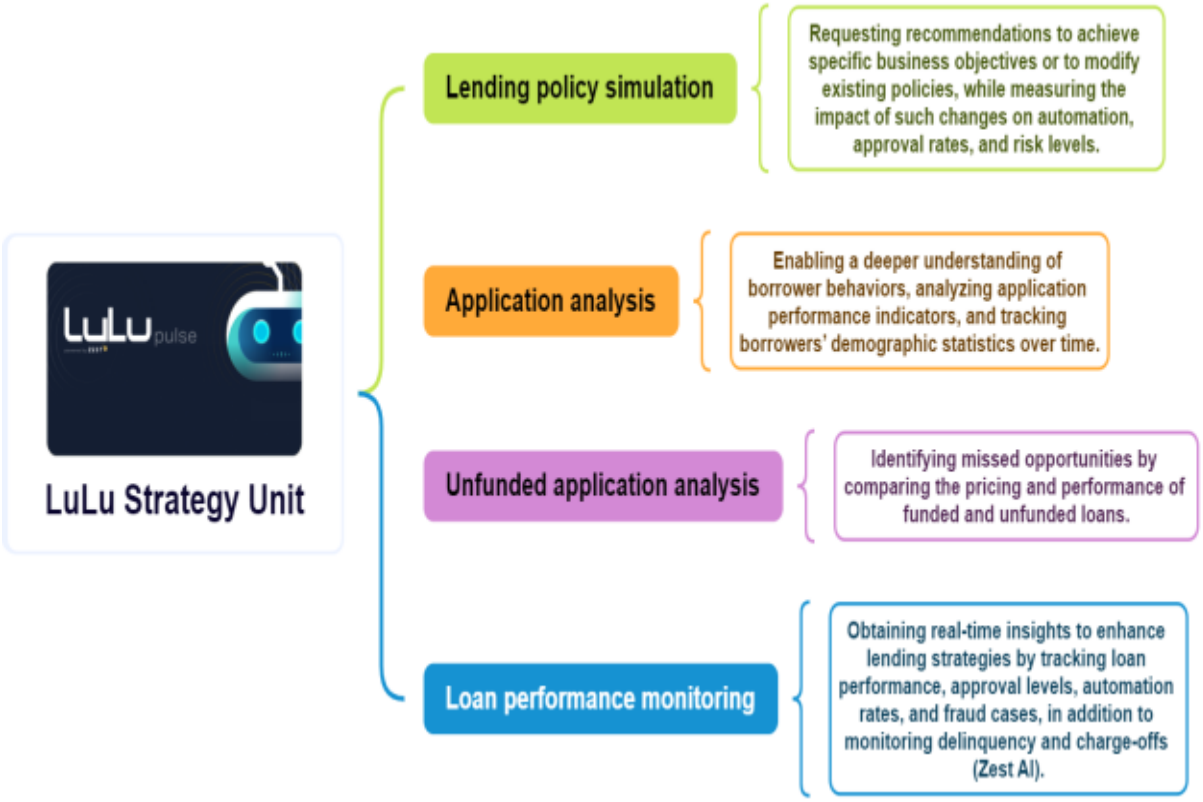


Figure 1*. Features of LuLu Strategy Unit*
Source: By the researchers based on a review of the Zest AI website on November 14, 2025, https://www.zest.ai/

Building on its intelligent solutions, the benefits for financial institutions in using the *Zest AI* platform can be summarized as follows:

- *Improved assessment accuracy:* The platform relies on comprehensive analytical decision-making, which reduces instances of incorrect loan approvals and helps enhance the quality of the credit portfolio;
- *Enhanced financial inclusion:* It enables lenders to reach new customer segments that may be rejected under traditional systems due to insufficient credit history, thereby increasing access to financing;
- *Reduction in loan default rates:* Through precise analysis, the platform allows for better prediction of borrowers' repayment capacity, thereby improving overall financial performance;
- *Processing speed:* The platform accelerates the evaluation process, positively affecting the customer experience and reducing waiting times.

4.3 Measuring AI Impact on Zest-AI Sustainable Growth

Despite variations in lending policies among lenders, the assessment of the use of artificial intelligence technologies in achieving the effectiveness of sustainable growth indicators for the *Zest AI* platform is based on a three-dimensional framework that reflects the comprehensive concept of sustainable growth in the financial technology sector. This framework integrates the economic, social, and environmental dimensions, and the following methodology was adopted:

- *Economic dimension:* improving operational efficiency through the automation of credit decision-making and reducing application processing time; increasing profitability by lowering default rates through accurate risk assessment models; and expanding the customer base as a result of broadening loan approval coverage.

Table 3. *Indicators for Measuring the Performance of Zest AI Platform Products Based on Artificial Intelligence Technologies*

Dimension	AI Technique Used	Growth Indicator	Value Before Use AI (2019)	Value After AI Use (2020–2024)	Impact Rate on Growth
Economic	Credit scoring models using machine learning techniques	Number of credit applications	Very low	Over 600,000 applications per year	Significant growth
		Value of granted loans	Limited scope	USD 250 billion	Considerable increase
		Customer growth rate	Very limited (approximately 10%)	50% per year	50%
		Increase in approvals / reduction of risk	—	25% increase in approvals	25%
	Fraud detection models	Loss reduction	—	20% reduction after system integration	20%
	Risk assessment models using machine learning techniques	Default rate	—	Reduced by between 30% to 40%	Average rate default 35%
	Decision automation models using machine learning techniques	Decision automation	Large-scale manual review	Increased automation from 60% to 80%	Average automated decisions: 70%
		Accuracy of decisions	—	Highly accurate decisions	—
Social	Bias reduction models	Financial inclusion expansion; increase in approvals for protected groups	—	Latinos: 49%. African Americans: 41%. Hispanics: 31%; women: 40%. older: 36%;	Average expansion of financial inclusion: 39.4%
	Bias correction techniques using AI	Fairness	Legal challenges	More than 62 million individuals approved: +271%	—
	Explainable artificial intelligence (XAI)	Balance across groups	Verity	Improvement in fairness indicators	Significant improvement in equity rates
	Generative artificial intelligence analytics; interpretable prediction models	Customer satisfaction analysis; customer loyalty	—	100% customer retention; increased customer satisfaction; Net Promoter Score (NPS): 81 points	High loyalty and satisfaction

Source: Prepared by the researchers based on a review of the Zest AI website on November 17, 2025, https://www.zest.ai/

- *Social dimension:* enhancing financial inclusion by accepting new segments previously excluded from the traditional credit system; promoting fairness in lending; and reducing racial bias through evaluation models that rely on Explainable AI techniques, which minimize exclusionary decisions.
- *Environmental dimension:* reducing paper consumption through the transition to fully digital assessment models; lowering carbon emissions by decreasing travel and manual procedures; and promoting the shift toward green operations (*Green FinTech*) through the integration of artificial intelligence tools that support operational sustainability.

Following a comprehensive electronic survey conducted to collect the necessary statistical data, the environmental dimension was excluded due to the unavailability of relevant data. Table 3 highlights the main indicators used to measure the performance level of the platform's smart lending solutions and their impact on achieving sustainable growth, through a comparison between the periods before and after the adoption of artificial intelligence technologies.

4.3.1 Calculation of the Sustainable Growth Index (SGI)

Based on the results presented in the table, the indicator values were initially converted into standardized scores (ranging from 0 to 100 points) using a simplified relative rescaling formula, due to the unavailability of minimum values representing conditions prior to the adoption of artificial intelligence technologies, as required in the original model methodology:

- *Average increase in credit approvals (25%):* By selecting the maximum possible increase observed in Zest AI's experiences, estimated at approximately 30%, the score is calculated as follows: $(25/30) \times 100 = 83 points$.
- *Average reduction in risk (20%):* The maximum achievable reduction in certain cases is estimated at 40%. A study by McKinsey & Company indicates that machine learning technologies can reduce risk by between 20% and 40% in lending models (Dash et al., 2021). The score is therefore calculated as: $(20/40) \times 100 = 50 points$.
- *Reduction in default rates (assuming an average rate of 35%):* With a maximum reduction of 40% observed in Zest AI's experiences, the score is calculated as: $(35/40) \times 100 = 87.5 points$.
- *Rate of credit decision automation (average automation rate of 70%):* The maximum level observed in Zest AI's experiences is 83%. The score is calculated as follows: $(70/83) \times 100 = 84.5 points$.
- *Fairness / inclusion of protected groups (average growth of protected classes at 39.4%):* The maximum level is approximately 49% (Zest AI's Credit Models Proven to Increase Loan Approvals for Every Protected Class, 2024). The score is calculated as: $(39.4/49) \times 100 = 80.41 points$.
- *Customer satisfaction / customer loyalty*: The Net Promoter Score (NPS) equals 81 points out of 100 (PR Newswire, 2024).
- *Selection of dimension weights*: Due to the lack of official data for the environmental dimension, the Sustainable Growth Index is calculated based solely on the economic and social dimensions, assuming a weight of 0.5 for each dimension.

4.3.2 Calculation of dimensional averages:

- *Economic dimension average:* increase in approval rate + risk reduction + default reduction + automation $(83 + 50 + 87.5 + 84.5)/4 = 76.25 points$.
- *Social dimension average:* fairness + customer satisfaction $(80.41 + 81)/2 = 80.70 points$.
- *Approximate Sustainable Growth Index score for the platform:* $(76.25 \times 0.5) + (80.70 \times 0.5) = (38.12 + 40.35) = 78.47 points$.

4.3.3 Analysis of Results

The application of the three-dimensional measurement model to the Zest AI platform reveals a set of significant results that reflect the ability of artificial intelligence technologies to enhance sustainable growth across the following dimensions:

A. Analysis of the Economic Dimension

The data indicate that the Zest AI platform has achieved substantial economic improvement across several indicators:

- *An increase in loan approval rates by 25% without raising risk levels:* This reflects the ability of predictive machine learning models to expand the pool of creditworthy customers by analyzing thousands of variables, including non-traditional data. This outcome translates into increased revenue flows without a corresponding rise in loss rates, thereby reinforcing the institution's sustainable growth.
- *A tangible reduction in credit losses by 20%:* This suggests that machine learning–based risk assessment models have enhanced the accuracy of borrower classification, thereby reducing default cases. This contributes to lower operational costs, improved credit portfolio quality, and the support of sustainable growth through capital protection.
- *A significant decline in default rates (ranging from 30% to 40%):* This reduction reflects the effectiveness of algorithms in predicting credit behavior, enabling early risk detection and more proactive decision-making.
- *High levels of decision automation, ranging between 60% and 80%:* Automation leads to shorter application processing times, lower operational costs, improved productivity, and the provision of faster and more reliable services to beneficiaries.

Overall, the results of the economic dimension demonstrate that artificial intelligence serves as a fundamental driver of enhanced efficiency and profitability, in addition to reducing risk.

B. Social Dimension Analysis

The indicators of the social dimension point to the following results:

- *Significant increases in approval rates for protected groups:* Latinos: +49%, African Americans: +41%, women: +40%, older adults: +36%, and Americans of Asian descent and Pacific Islander populations: +31%. These results demonstrate that the Zest AI platform has succeeded in correcting biases inherent in traditional lending models, thereby enhancing social justice and achieving broader financial inclusion.
- *Credit fairness:* The Verity Credit Union recorded substantial increases in lending to the following groups: Asian populations: +375%, older adults: +271%, and women: +194%. This constitutes strong evidence of the use of artificial intelligence models equipped with bias-mitigation algorithms and *Explainable AI* techniques that reduce exclusionary decision-making.
- *Very high levels of customer satisfaction* (Net Promoter Score = 81 points and customer retention rate = 100% for credit unions): Satisfaction and retention reflect the credibility of the model, the clarity of credit decisions, the high level of trust in the accuracy of assessments, and the improvement in the lending experience resulting from automation and transparency.

It is evident that the Zest AI platform not only supports economic growth, but also strengthens fairness and expands access to equitable financing opportunities for groups that were previously marginalized.

C. Environmental Dimension Analysis:

Although no officially published statistical data are available regarding the environmental dimension, the following indicators can be inferred:

- Transition toward full digitalization of credit underwriting: Decision automation at a rate of 80% indicates a reduction in the need for paper-based files, a decrease in meetings and manual interventions, and a reduction in travel and wasted time. This represents a direct contribution to lowering the carbon footprint and supporting green financial practices (Green FinTech).
- Integration with high-efficiency cloud data centers: Operating through modern cloud platforms reduces reliance on heavy infrastructure and enhances energy efficiency.

Despite the limited availability of data, the environmental dimension demonstrates a clearly positive outcome through the use of artificial intelligence technologies.

Based on the recorded results, the study shows that the sustainable growth index outcome, calculated using weighted averages, reveals that the Zest AI platform achieves a very high level of sustainable growth, scoring 78.47 points out of 100, representing a rate of 78.47%. This indicates that the platform exhibits strong economic efficiency, achieves social justice, and is environmentally oriented toward sustainable

digitalization. This level of performance is classified as high maturity in AI-supported sustainability.

5 CONCLUSION

Artificial intelligence has evolved from a technological phenomenon into a primary force which now drives the operations of the financial technology industry. It has become a fundamental pillar for innovation, the enhancement of operational efficiency, and the strengthening of early risk detection capabilities. The financial industry has undergone a major transformation because of AI technology implementation which allows institutions to deliver better financial solutions through digital platforms that support their transition into new banking models for the digital era.

The intelligent solutions function as a driving force which helps financial technology companies to enhance their sustainable growth indicators during the worldwide digital transformation. The American platform Zest AI shows how artificial intelligence integration into financial operations enhances system performance and service quality and expands financing options through sustainable and equal methods which proves technology enables a smarter financial future.

5.1 Study Results

Based on this study, the following conclusions can be drawn:

- Theoretical analysis shows that artificial intelligence drives sustainable development in financial technology platforms through improved decision accuracy and risk reduction and expanded financial access.
- Financial technology platforms achieve sustainable growth through artificial intelligence systems which extend beyond technical aspects because they affect economic elements and social structures and environmental sustainability. Modern businesses need to create regulatory systems and digital solutions which enable this type of integration.
- Artificial intelligence technology implementation in lending and investment and insurance platforms creates fair financial resource distribution which improves access to financial services for marginalized populations.
- The Zest platform analysis shows that artificial intelligence technologies which include machine learning and deep learning and generative intelligence serve as fundamental tools for developing new creditworthiness assessment systems and fraud prevention mechanisms and fast financing decision support.
- It is observed that the application of artificial intelligence technologies within the Zest platform enhances the financing capabilities of its partner banking and financial institutions;
- Machine learning enables the creation of models which focus on operational efficiency enhancement and cost reduction and credit decision accuracy improvement to achieve platform profitability and ongoing growth.
- The platform uses interpretable machine learning models which adapt to individual lenders to create fair and precise credit decisions that result in more approvals for qualified borrowers and fewer loan defaults.
- The credit services powered by artificial intelligence can process vast amounts of data at speeds and accuracies that surpass human abilities which enables banks to generate exact operational decisions for marketing and credit and risk management and other functions.
- The sustainable growth indicators show that the Zest AI platform achieves excellent sustainable growth performance because it combines economic efficiency with social equality and environmentally sustainable digitalization practices. The system demonstrates advanced artificial intelligence-based sustainable performance.

5.2 Study Recommendations

Based on the positive results achieved by the financial technology platform Zest in the field of artificial intelligence, and with the aim of developing the financial technology sector in Algeria, the study proposes the following recommendations:

- Working toward the development of similar platforms capable of supporting banking and financial institutions in enhancing the financing function;

- The financial sector needs to improve education and training programs which will help professionals learn how to operate artificial intelligence technologies at their best.
- Public banks along with other financial institutions should start using advanced artificial intelligence technologies according to the recommendations.
- Banking institutions must create an environment of permanent innovation which treats artificial intelligence as a core development element for future growth instead of a temporary solution.
- The financial sector needs to add environmental factors to its applied research activities which currently focus on three dimensions of sustainable growth.

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