

The Future of Finance is Digital – and Sustainable

APRIL 2025



GreenTech is reshaping finance by fusing technology with sustainability. From startups to large financial institutions, there's a clear push to embed climate intelligence into financial decisions. In 2024, green fintech investments hit **USD 2.7B** – underscoring strong momentum and growing confidence in tech-led sustainability solutions.

The focus is sharp: drive financial innovation while delivering real environmental impact.

Here's a look at key Green Finance trends that are reshaping the industry.





Catalysing Change: Impact Investing

Impact investing is going mainstream, especially in fast-growing emerging markets.

This shift reflects a growing realisation: private capital is critical to climate action, and tackling climate risks is a financial opportunity, not just an ethical choice.

AVPN (Asian Venture Philanthropy Network) has **launched ImpactCollab** – a platform linking finance professionals with verified impact organisations, due diligence tools, and monitoring resources. Initially used by private banks in Singapore to bolster philanthropy advisory, it will soon expand into blended finance and impact investing, backed by MAS.

Green bonds are also gaining momentum, driven by investor demand, regulatory tailwinds, and rising climate risk awareness. In Singapore, **NUS, UOB, and Northern Trust** piloted tokenised green bond reporting to boost transparency. India, meanwhile, **opened its sovereign green bonds** to foreign investors via the Fully Accessible Route (FAR), unlocking global capital for climate goals.



Empowering Customers with Carbon Insights

Carbon tracking is becoming a staple in digital banking, driven by a growing demand for transparency around environmental impact. Banks are responding by embedding carbon calculators into apps – enabling users to measure emissions, benchmark against national averages, and get actionable tips to reduce their footprint.

In Indonesia, Bank Mandiri has launched an in-app feature that helps customers track their personal carbon emissions, making it easy to understand the environmental impact of daily actions. The Royal Bank of Canada has partnered with a carbon management platform to offer businesses tools to monitor and manage their emissions.

These moves reflect a broader shift: banks are embedding sustainability into everyday financial behaviour and deepening customer engagement through purpose-driven services.

Globally, 47% of banks say their customers are the most vocal advocates for sustainability.

SOURCE: ECOSYSTEM, 2025



Blockchain-Enabled Carbon Trading

Blockchain is transforming carbon trading by enabling a decentralised, transparent, and secure way to verify and transact carbon credits.

This technology addresses long-standing issues of fraud and inefficiency, offering a more reliable and cost-effective approach to managing credits and meeting climate goals.

Thailand has [eased crypto regulations](#) to promote blockchain-based carbon trading, positioning itself as a leader in sustainable tech. Meanwhile, US-based financial services firm Northern Trust has [launched a blockchain platform](#) that allows project developers to generate, verify, and trade voluntary carbon credits in near real-time. Together, these moves signal a shift toward mainstream adoption of blockchain in carbon markets.





Addressing the Climate Risk Gap

As climate risks intensify, small and medium enterprises (SMEs) are seeking tools to assess and manage their exposure. Despite being highly vulnerable to climate events, SMEs often lack the resources to navigate complex risk landscapes.

Fintechs are stepping in with climate risk-scoring tools that help SMEs identify vulnerabilities and take proactive steps – such as securing insurance or adapting their strategies.

Marsh has highlighted the need for [SME-focused climate assessments in New Zealand](#), particularly for high-risk sectors. Its Climate Risk Navigator helps businesses build resilience and make informed decisions on insurance and sustainability. In India, insurers like [ICICI Lombard are using geospatial tech](#) – GIS, satellite imagery, and AI – to power climate-linked products. For example, its satellite-based insurance for wheat farmers in Punjab enables faster, more accurate yield assessments and claim settlements.



Rise of Climate-Conscious Crypto

Once criticised for high energy use, crypto mining is undergoing a green makeover – fuelled by surplus renewable energy and optimised by AI.

What was seen as wasteful is now being reimagined as a tool for grid stability and sustainable growth.

In Switzerland’s Canton of Bern, **Bitcoin mining is being explored as a way to absorb excess power** and stabilise the grid. In the UK, **mining firms are tapping into unused wind energy** during off-peak hours to avoid waste. This shift is reaching emerging markets too – Pakistan is converting surplus electricity into value by launching **state-backed Bitcoin mining** and AI data centres, turning untapped power into economic opportunity.



Ecosystem Opinion

Becoming truly sustainable presents a unique challenge for financial organisations, as their responsibility extends beyond internal operational efficiencies to actively empowering customers and the wider ecosystem to embrace green practices. This is compounded by a growing reliance on increasingly compute-intensive and energy-inefficient technologies.

The recent and growing emphasis on Green Finance offers a promising outlook, suggesting a positive shift in the industry's trajectory towards a more sustainable future.



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