

Leveraging Digital Intelligence to Bridge the Green Last Mile

Innovative exploration of green consumer financial services

Abstract: Consumption, as the core link between production and daily life, is the ultimate goal and driving force of production and one of the three major drivers of economic growth. Green finance supports the development of green consumption, aiming to connect the financial chains on both the demand and supply sides. By leveraging digital technology and the platform economy, through innovative financial services and the construction of a financial ecosystem, it incentivizes green consumption, actively guides residents to adopt green lifestyles, and bridges the “last mile” of green development, helping to achieve a virtuous cycle of green production and consumption as well as green supply and demand.

Keywords: Digital-Intelligence Innovation; green finance; green consumption

1. Background

Consumption is the core link between production and daily life. Initiating green transformation from the consumer end plays a crucial role in achieving the “dual carbon” goals. However, the current promotion of green consumption still faces numerous challenges, including incomplete green consumption standards, high price premiums and limited availability of green products, insufficient incentives for businesses and producers to supply green goods, underdeveloped mechanisms for financial institutions to support green consumption, weak policy incentives, and difficulties in fostering green consumption habits among the public. Through green consumer finance, Chongqing Ant Consumer Finance Co., Ltd., is connecting the financial chains between consumer demand and supply, providing dedicated financial support functions for the green consumption transition, and adding financial support for green consumption transformation. Through technological innovation, it is bridging the “last mile” of green development, achieving a virtuous cycle of green production and consumption as well as green supply and demand.

As of the first half of 2025, RMB 130 billion in green consumer loans have been issued to over 100 million users, and the number of green consumer transactions has exceeded 1 billion..

2. Main Practices

1. Integration of government, industry, academia, research, and application to open financial support for green consumption.

(a) Collaboration between industry, academia, and research to promote financial support for the development of green consumption standards.

In collaboration with e-commerce platforms and industry associations, joint efforts have been made to establish standards for green consumer finance. Through mechanisms such as merchant self-declaration, platform review, and consumer finance certification, barriers between consumption scenarios and finance have been removed, thereby improving the efficiency of identifying green consumption.

(b) Technology empowerment continuously improving the systematized capability system for green consumption.

By applying intelligent identification of green consumption scenarios and behaviours, the system reduces the cost of manual verification. Model-based recognition further improves accuracy and helps to prevent issues such as greenwashing. These measures continuously strengthen the systematic capacity for identifying green consumption.

2.Multi-party collaboration to build an Ecosystem for Sustainable Green Consumption.

(a) Integrate multiple resources to innovate sustainable green consumer finance development models.

By building intelligent recognition capabilities for green consumption scenarios, the system not only enhances commercial efficiency but also accumulates high-quality green financial assets. These assets help to lower financing costs and, in turn, feed back into consumer incentives, further driving improvements in both the quality and scale of green consumption and fostering a virtuous cycle.

(b) Implement green interbank lending to expand the supply of green consumer finance.

To address the insufficient supply of green consumer credit in the market, Industrial Bank was jointly engaged to launch the market’ s first green consumer interbank loan. The interest savings from this loan were applied to subsidize consumption scenarios such as public transportation, green food, and green household appliances, thereby expanding consumer-side financial supply and enabling the green consumption transition.

3.Guided the development of green consumption culture and habits and stimulate new vitality for green consumption.

(a) Set up special green consumption activities to guide the formation of green consumption habits.

By collaborating with the platform to organize dedicated campaigns for green product consumption, initiatives such as bundled green appliance packages, interest-free installment subsidies, and bill repayment assistance were introduced to encourage the purchase of green products and enhance consumer awareness of green consumption.

(b) Innovate educational paradigms to facilitate the transition from knowledge to action on green consumption.

In cooperation with universities and industry experts, diversified digital tools such as digital avatars, livestreaming, and quiz competitions were employed to guide the cultivation of green consumption awareness and habits.



Figure 1.
Green and low-carbon home
appliances season



Figure 2.
Green food
question-and-answer



Figure 3. Duodongyidian
green consumer finance
column

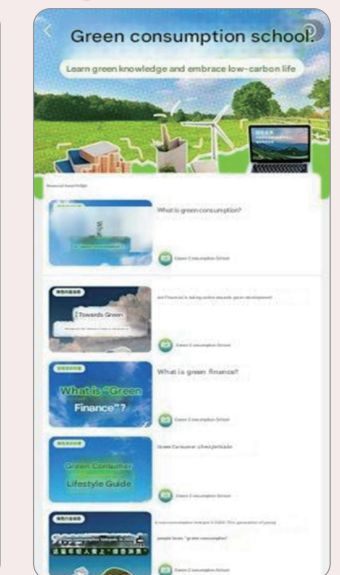


Figure 4. Financial consumer
education platform green
consumption channel

III. Lessons Learned

Pooling the strengths of stakeholders is essential to advancing green consumer finance in a comprehensive manner. Guided by the government-industry-academia-research-application model, a multi-party collaborative innovation framework has been established. At the same time, by linking supply and demand, efforts have been made to continuously promote green consumer education, innovate incentive mechanisms, build a cross-sector green consumer finance system, and improve the overall ecosystem. Through data and technological empowerment, green financial infrastructure has been actively advanced, with systematic products and capabilities for green consumer finance management being developed to effectively bridge the “last mile” of green consumption.