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Sustainability, Digital Transformation and Fintech: The New Challenges of the Banking Industry

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In the current competitive scenario, the banking industry must contend with multiple challenges tied to regulations, legacy systems, disruptive models/technologies, new competitors, and a restive customer base, while simultaneously pursuing new strategies for sustainable growth. Banking institutions that can address these emerging challenges and opportunities to effectively balance long-term goals with short-term performance pressures could be aptly rewarded. This book comprises a selection of papers addressing some of these relevant issues concerning the current challenges and opportunities for international banking institutions. Papers in this collection focus on the digital transformation of the banking industry and its effect on sustainability, the emergence of new competitors such as FinTech companies, the role of mobile banking in the industry, the connections between sustainability and financial performance, and other general sustainability and corporate social responsibility (CSR) topics related to the banking industry. The book is a Special Issue of the MDPI journal Sustainability, which has been sponsored by the Santander Financial Institute (SANFI), a Spanish research and training institution created as a collaboration between Santander Bank and the University of Cantabria. SANFI works to identify, develop, support, and promote knowledge, study, talent, and innovation in the financial sector.

