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**Driving Sustainability in Corporate and Investment Banking through
Digital Transformation: A Resource-Based and Sociotechnical Perspective**

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Driving Sustainability in Corporate and Investment Banking through Digital Transformation: A Resource-Based and Sociotechnical Perspective

Abstract:

This study proposes an integrated theoretical framework that explains how digital transformation (DT) enables sustainability performance and strategic advantage in Corporate and Investment Banks (CIBs). Drawing upon the Resource-Based View (RBV) and Sociotechnical Systems Theory (STS), the paper develops a novel conceptual model where digital capability, stakeholder engagement, and organizational governance interact to influence environmental, social, and governance (ESG) outcomes, which in turn affect financial performance. Drawing from recent studies on digital banking, ESG integration, and organizational theory, we define and explain the key independent variables, mediators, and moderators. The model advances our understanding of the ESG-fintech nexus because it explains how technology and institutional systems concurrently evolve in a high-risk, high-regulation financial environment. The implications point to relevant strategies for stakeholders in the financial sector doing their best to align digital innovation with sustainable development goals.



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