

A STRATEGIC FRAMEWORK FOR SUSTAINABLE DIGITAL TRANSFORMATION IN THE ROMANIAN BANKING SECTOR

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The digital transformation of financial services has become a key driver of efficiency, competitiveness, and sustainability in modern banking systems. Within the broader European context marked by the objectives of the European Green Deal and the Digital Decade strategy, the Romanian banking sector is undergoing a significant transition toward the adoption of digital technologies. Despite notable progress, structural disparities persist in terms of digital financial inclusion, technological adoption, and the integration of sustainable banking practices. In response to these challenges, this study proposes an integrated strategic framework aimed at supporting the sustainable digital transformation of the Romanian banking sector over the medium term horizon. The research identifies several priority directions designed to address current challenges and enhance the resilience of the banking ecosystem. These include the comprehensive digitalization of banking processes across institutions, the development of an expanded portfolio of sustainable financial products, the strengthening of cooperation between the banking sector and public institutions, and the promotion of digital financial education initiatives, particularly in rural areas. Thus, the findings suggest that the integration of advanced digital technologies, combined with coordinated institutional collaboration and inclusive financial policies, can significantly improve accessibility, operational efficiency, and environmental responsibility within the banking sector. Ultimately, the proposed strategic approach contributes to redefining the role of banks as active promoters of sustainable economic development and digital financial inclusion in Romania.

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