


Chapter 7

Innovation by Design: Fintech's Architecting Shared Value in Lending – The Easy Bank Tunisia Case Study

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ABSTRACT

Fintech sits at the intersection of digital finance, sustainability, and supply chain shift (Polat, 2024). This chapter examines how fintech innovation drives shared value creation in lending, emphasizing its contribution to renewable energy financing and sustainable supply chains. Using a case study of Easy Bank Tunisian, the study investigates how digital technologies, enable economic and socio-environmental value. The approach provides Fintech's context-specific insights. Easy Bank's fintech-driven lending model enhances financial inclusion, operational efficiency, and ESG financing, supporting renewable energy adoption and supply chain. The institutional context shapes these outcomes. The chapter extends Porter's shared value framework to fintech, positioning it as an enabler of sustainability, offering empirical insights. Findings inform policy, and fintech practice, spotting strategies for ESG compliant lending in MENA. Based on a single case, the study lays groundwork for comparative research across fintech ecosystems to explore scalability and regulation.

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INTRODUCTION

As global supply chains shift to circular models and low carbon, fintech's innovation rise as an enabler of financing architectures combining economic, social and environmental value creation. For (Polat et al., 2024) fintech sits at the intersection of digital finance, sustainability and supply-chain shift. Platform lending reset capital allocation to optimize costs, facilitating ESG financing for renewable projects and greener suppliers (Hasan, 2024). Qin & Tan (2025) revealed that Fintech accelerate renewable-energy deployment to improve project monitoring with real-time energy management and IoT payments. The existing studies focus on fintech's efficiency and inclusion but rarely explore how fintech supports renewable energy or sustainable supply chains. Empirical analyses exploring specific fintech's mechanisms to track renewable-energy adoption and sustainable supply-chain shift are limited. Scholars spotted such intersections as (Hasan 2024, K. Dunbar, 2024), called for interdisciplinary research to fill this gap.

Regional fintech contexts are under covered in sustainability studies. This chapter grounds the analysis into three complementary theories. First, Shared Value provides the anchor to discern how fintech lending can create simultaneously economic and social impact by financing models implementing sustainable supply chain practices and renewable energy projects. Second, Stakeholder Theory (Freeman, 1984) explains the multi-actor ecosystem, explaining how borrowers, investors, and regulators interact to facilitate sustainability outcomes. Finally, Institutional Theory (DiMaggio, 1983) situates fintech adoption in regulation and contexts explaining how institutional context and these factors impact the effectiveness of Fintech's innovations in financing renewable energy and sustainable supply chains, preciously in Tunisia and in the MENA region.

By decentralized finance, fintech sets bridge between renewable energy and sustainable supply chain management. Major academic debates are summarized as follows: First, Soni et al. (2022) argue that the integration of fintech tools like blockchain enabled supply chain finance and digital lending are channel funds to sustainable and renewable energy initiatives improving transparency. For Han et al. (2024) fintech platforms are trust-building intermediaries, to enhance resilience in supply-chain networks. For Song et al (2023), fintech's mediate flows between stakeholders, generate transparent mechanisms facilitating sustainable investment. While for Kao et al. (2022) blockchain fintech improve transparency and coordination between supply-chain partners, facilitating renewable energy investments.

The International Monetary Fund (2024) stated "By the digitization of supply-chain financing, fintech's facilitate faster traceable transactions." This supports green finance's accountability, and copes with ESG aims in global value chains.

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