

International scientific conference
“Modern finance from the perspective of sustainability of national economies”
November 28 - 29, 2025, Chisinau, Republic of Moldova

PROGRAMME

Friday, 28 November, 2025	
9:30 – 10:00	Registration of participants
10:00 – 10:10	Welcome speech: <i>Alexandru STRATAN</i>, Rector of the Academy of Economic Studies of Moldova (AESM), Habilitated Doctor, University Professor, Academician of the Academy of Sciences of Moldova; <i>Ludmila COBZARI</i>, Dean of Faculty of Finance, AESM, Habilitated Doctor, University Professor.
Panel I: Financial convergence and EU accession – pillars of economic sustainability in the Republic of Moldova	
10:10 – 10:50	<i>Anca DRAGU</i>, Governor of the National Bank of Moldova; <i>Daniel-Bogdan SPUZĂ</i>, President of the Executive Committee – CEO, OTP Bank S.A.; <i>Dorel NOROC</i>, President of the Association of Banks of the Republic of Moldova; <i>Iulian IHNATOV</i>, PhD in Economic Sciences, Associate Professor, Head of Department of Finance, Money and Public Administration, Alexandru Ioan Cuza University of Iasi, Romania (<i>Conference Panel Moderator</i>).
10:50 – 11:10	Coffee break
Panel II: Financial sustainability of the insurance sector through the lens of innovations	
11:10 – 11:50	<i>Ana LITOCENCO</i>, Head of the Financial Sector Regulation Directorate within the Ministry of Finance <i>Alexandru LUPUȘOR</i>, Director of the Chișinău-Centru Office, Call Center and Online Sales Coordinator, MOLDASIG S.A. <i>Veaceslav GĂMURARI</i>, Expert Insurance and Reinsurance Broker, Rapidasig md (BAR ”MGP Broker” SRL) <i>Constantin-Marius APOSTOAIIE</i>, PhD in Economic Sciences, Associate Professor, Alexandru Ioan Cuza University of Iasi, Romania (<i>Conference Panel Moderator</i>)
Panel III: European funds and investment strategies for economic sustainability	
11:50 – 12:30	<i>Eduard ȚUGUI</i>, PhD in Economics, Head of the Directorate for Investment Attraction Policies and Industrial Development, Ministry of Economic Development and Digitization; <i>Oxana BUDECI</i>, Head of the Directorate for External Assistance and European Funds, Ministry of Finance; <i>Sergiu BRÎNZĂ</i>, Director of the Regional Development Agency of the Chișinău Municipality; <i>Angela SECRIERU</i>, Habilitated Doctor, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova, Head of Department „Investments and banking” (<i>Conference Panel Moderator</i>).
12:30 – 13:00	Networking and Closing of Panel’s discussions of the Conference

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Saturday, 29 November, 2025

10:00 – 16:00

BANK LENDING TO BUSINESSES – NECESSITY, OPPORTUNITY, INTEREST

Natalia BĂNCILĂ, PhD habil., professor, Academy of Economic Studies of Moldova, Republic of Moldova

MOLDOVA'S GREEN FINANCE CONVERGENCE: REGULATION AND INVESTMENT

Ludmila COBZARI, PhD habil., University professor, Academy of Economic Studies of Moldova, Republic of Moldova

Andrei PASLARI, PhD of Economic Sciences, Constanța, România

ECONOMIC EDUCATION – A FORM OF SUPPORT AND FINANCIAL INSURANCE OF THE YOUNG GENERATION

Mariana DOGA-MÎRZAC, PhD habil., Associate professor, State University of Moldova, Republic of Moldova

HOW GOVERNANCE SHAPES THE ECONOMIC OUTCOMES OF EU FUNDING: EVIDENCE FROM EUROPEAN UNION MEMBER STATES IN 2013 AND 2021

Ana-Cristina NICOLESCU, PhD habil., Professor, West University of Timisoara, Romania

Diana BALAN, PhD Student, West University of Timisoara, Romania

THE IMPACT OF EUROPEAN FUNDS ON THE ECONOMIC SUSTAINABILITY OF THE REPUBLIC OF MOLDOVA: AN EMPIRICAL ANALYSIS OF INVESTMENT STRATEGIES

Angela SECRIERU, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

SUSTAINABILITY REPORTING IN INSURANCE COMPANIES

Eugenia BUȘMACHIU, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

FINANCIAL PERFORMANCE OF INSURANCE COMPANIES IN THE REPUBLIC OF MOLDOVA AND DIRECTIONS FOR ITS IMPROVEMENT

Nadejda BOTNARI, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

CLIMATE-RELATED FINANCIAL POLICY AND SYSTEMIC RISK

Alin Marius ANDRIEȘ, PhD of Economic Sciences, University professor, Alexandru Ioan Cuza University of Iasi, Romania

Steven ONGENA, PhD of Economic Sciences, University professor, University of Zurich, Switzerland

Nicu SPRINCEAN, PhD of Economic Sciences, Lecturer, Alexandru Ioan Cuza University of Iasi, Romania

FROM BIG DATA TO AGENTIC INTELLIGENCE: HOW ARTIFICIAL INTELLIGENCE IS REIGNITING INNOVATION IN FINANCE

Constantin-Marius APOSTOAIE, PhD of Economic Sciences, Associate professor, Alexandru Ioan Cuza University of Iasi, Romania

Iulian IHNATOV, PhD of Economic Sciences, Associate professor, Alexandru Ioan Cuza University of Iasi, Romania

ECONOMIC MEASURES AS A DIMENSION OF THE HYBRID WARFARE

Andra Ioana BANCILA, PhD of Economic Sciences, Bucharest University of Economic Studies, Romania

Gabriela ILIE, PhD of Economic Sciences, Bucharest University of Economic Studies, Romania

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THE ULTIMATE BENEFICIAL OWNER – A PILLAR OF FINANCIAL TRANSPARENCY AND CORPORATE INTEGRITY IN THE CONTEXT OF THE REPUBLIC OF MOLDOVA’S ALIGNMENT WITH EUROPEAN STANDARDS

Angela BELOBROV, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

RECENT DEVELOPMENTS AND PROSPECTS OF EXCISE TAX REVENUES RELATED TO PRODUCTS IMPORTED INTO THE REPUBLIC OF MOLDOVA

Nadejda BERGHE, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

MAIN DIRECTIONS OF PRICING IMPROVEMENT IN THE CONTEXT OF DEVELOPING A SUSTAINABLE ECONOMY

Svetlana BILOOCAIA, PhD of Economic Sciences, Associate professor, Moldova State University, Republic of Moldova

EUROPEAN FUNDS AND INVESTMENT STRATEGIES FOR ECONOMIC SUSTAINABILITY

Svetlana BÎRSAN, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

THE PROPORTIONALITY OF FISCAL SANCTIONS AND THEIR IMPACT ON COMPLIANCE: BETWEEN TAX LAW AND FISCAL ETHICS

Corina BULGAC, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

Nicolai BULGAC, University assistant, Academy of Economic Studies of Moldova, Republic of Moldova

EXPANDING GREEN FINANCING INSTRUMENTS: INNOVATION AND INTEGRATION STRATEGIES FOR ACHIEVING SUSTAINABLE DEVELOPMENT GOALS

Mariana BUNU, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

DEVELOPING DIGITAL INSURANCE AS A FINANCIAL INCLUSION TOOL IN THE REPUBLIC OF MOLDOVA

Rodica CERNIT, PhD, University Lecturer, Academy of Economic Studies of Moldova, Republic of Moldova
Oxana MIRON, Doctor of Economic Sciences, Associate Professor, Paris, France

IMPLEMENTATION OF ESG PRINCIPLES IN THE BANKS OF THE REPUBLIC OF MOLDOVA: DRAWBACKS AND OPPORTUNITIES

Stela CIOBU, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

THE ISSUE OF THE EXTERNAL DEBT OF THE WORLD'S STATES AND THE REPUBLIC OF MOLDOVA AND POSSIBLE WAYS TO ADDRESS IT

Ana CÎRLAN, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

THE RELATIONSHIP BETWEEN FINANCIAL PLANNING AT THE MACRO AND MICRO LEVELS

Nadejda CHICU, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

TECHNOLOGICAL INNOVATION AS A PILLAR OF FINANCIAL SUSTAINABILITY IN THE INSURANCE SECTOR

Carmen Elena COCA, PhD of Economic Sciences, Lector univ., Tomis University of Constanta, Romania

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Oana BOCĂNETE, PhD of Economic Sciences, Associate professor, Tomis University of Constanta, Romania

Daniela Simona NENCIU, PhD of Economic Sciences, Lector univ., Tomis University of Constanta, Romania

CLUSTERING INITIATIVES - A GROWTH PARADIGM IN DEVELOPING COUNTRIES

Larisa DODU-GUGEA, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

ECO-INSURANCE: DEVELOPMENT TRENDS AND MECHANISMS TO SUPPORT A GREEN ECONOMY

Tatiana DZIUBEȚCALA, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

RELEVANCE OF FINANCIAL STATEMENTS INFORMATION FROM SMES PERSPECTIVE

Lica ERHAN, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

INSURANCE INTERMEDIATION IN THE AGE OF DIGITAL TRANSFORMATION

Svetlana GHERJAVCA, PhD of Economic Sciences, Associate professor, State University of Moldova, Republic of Moldova

Ivan LUCHIAN, PhD of Economic Sciences, Associate professor, State University of Moldova, Republic of Moldova

TRANSFORMING BANKING IN THE GREEN TRANSITION

Ilinca GOROBET, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

Larisa MISTREAN, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

PUBLIC-PRIVATE PARTNERSHIP IN THE REPUBLIC OF MOLDOVA IN THE CONTEXT OF NEW REGULATIONS IN THE FIELD

Ana GUMOVACHI, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

INTEGRATING SUSTAINABILITY INTO BANKING: EVIDENCE FROM EUROPEAN PRACTICES

Victoria IORDACHI, Associate Professor, National Institute of Economic Research of ASEM, Republic of Moldova

INVESTMENT SUPPORT FOR SUSTAINABLE INFRASTRUCTURE DEVELOPMENT AS A FACTOR OF NATIONAL ECONOMIC RESILIENCE

Viktoriia KHAUSTOVA, PhD of Economic Sciences, Professor, Director of the Research Center for Industrial Problems of Development of the NAS of Ukraine (Kharkiv, Ukraine)

Mykola KYZYM, PhD of Economic Sciences, Professor, Corresponding Member of the National Academy of Sciences of Ukraine, Head of the Human Development Research Department of the Institute of Demography and Quality of Life Problems of the NAS of Ukraine (Kyiv, Ukraine)

Olena RESHETNYAK, PhD of Economic Sciences, Associate Professor, Head of the of Sector of Industrial Policy and Innovative Development of the Department of Industrial Policy and Energy Security, Research Center for Industrial Problems of Development of the NAS of Ukraine (Kharkiv)

Nataliia TRUSHKINA, PhD (Economics), Senior Research Fellow, Senior Researcher of the Sector of Industrial Policy and Innovative Development of the Department of Industrial Policy and Energy Security, Research Center for Industrial Problems of Development of the NAS of Ukraine (Kharkiv, Ukraine)

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SPECIFIC ASPECTS OF THE USE OF REGTECH IN BANKING

Ivan LUCHIAN, PhD of Economic Sciences, Associate professor, State University of Moldova, Republic of Moldova

OPPORTUNITIES FOR ECONOMIC GROWTH OF THE REPUBLIC MOLDOVA IN THE CONTEXT OF INTERNATIONAL FINANCIAL MARKET VOLATILITY

Aureliu MĂRGINEANU, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

BENEFITS AND CHALLENGES FOR EU ACCESSIONS IN FINANCIAL EU LAW

Nikoleta MELNIC, PhD in Law, LLM, Republic of Moldova

Vladimir RUSNAC, Deputy Chairman, National Commission for Financial Markets

Roman BULIBA, Deputy Director, Head of Department Regulatory - Authorization Directorate, National Commission for Financial Markets

THE ROLE OF FINANCING ECONOMIC ENTITIES THROUGH EUROPEAN FUNDS IN STRENGTHENING FINANCIAL SUSTAINABILITY IN THE REPUBLIC OF MOLDOVA

Tatiana MOROI, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

FROM GRANTS TO CROWDFUNDING: INNOVATIVE FINANCING MODELS FOR ENTREPRENEURS IN THE CONTEXT OF EUROPEAN INTEGRATION

Dumitru NICULĂIȚĂ, Scientific Researcher, National Institute of Economic Research of ASEM, Republic of Moldova

VALUE ADDED TAX AS A TOOL FOR EUROPEAN CONVERGENCE: FISCAL NEUTRALITY AND THE COMMON FRAMEWORK OF THE SINGLE MARKET

Dorel NOROC, PhD., Chairman of the Moldovan Banks Association, Republic of Moldova

Ludmila COBZARI, PhD habil., University professor, Academy of Economic Studies of Moldova, Republic of Moldova

CONSEQUENCES OF THE CRISES ON THE BUDGETARY-FISCAL INDICATORS IN THE REPUBLIC OF MOLDOVA

Andrei PETROIA, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

SUSTAINABLE FINANCE: THE CONVERGENCE OF DIGITAL INNOVATION (FINTECH) WITH ECONOMIC RESPONSIBILITY

Maia PISANIUC, PhD of Economic Sciences, Associate professor, coord. research (NIER), Academy of Economic Studies of Moldova, Republic of Moldova

THE FINANCIAL PERFORMANCE OF ENTERPRISES - A PREMISE FOR ECONOMIC INTEGRATION OF THE REPUBLIC OF MOLDOVA INTO THE EU AREA

Victoria POSTOLACHE, PhD., associate professor, Alecu Russo Balti State University, Faculty for Exact, Economic and Natural Science, Department of economic sciences, Balti, Republic of Moldova

CURRENT TRENDS AND INNOVATIONS IN CORPORATE FINANCE

Iulia SUVOROVA, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

HARMONIZATION OF THE FISCAL CONTROL MECHANISMS OF THE REPUBLIC OF MOLDOVA WITH EUROPEAN STANDARDS – DEVELOPMENT DIRECTIONS AND CHALLENGES

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Nicu ȘARGU, PhD researcher Doctoral School, Academy of Economic Studies of Moldova, Republic of Moldova

STREAMLINING HUMAN RESOURCES MANAGEMENT REGARDING DATA STORAGE AND PROCESSING WITHIN INDUSTRIAL ENTERPRISES TO ENSURE THEIR SUSTAINABILITY

Irina ȘCHIOPU, PhD of Economic Sciences, Associate professor, Cahul State University “Bogdan Petriceicu Hasdeu”, Republic of Moldova

Iurie RUMEUS, Doctor of Engineering, Associate professor, Cahul State University “Bogdan Petriceicu Hasdeu”, Republic of Moldova

Ilona POPOVICI, University assistant, Cahul State University “Bogdan Petriceicu Hasdeu”, Republic of Moldova

Irina VÎȘCU, University assistant, Cahul State University “Bogdan Petriceicu Hasdeu”, Republic of Moldova

FINANCIAL INTELLIGENCE AND EMOTIONAL LITERACY: PSYCHOLOGICAL DETERMINANTS OF FINANCIAL DECISIONS IN THE CONTEXT OF EUROPEAN INTEGRATION

Aurelia TOMȘA, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

FINANCIAL SUSTAINABILITY AND DATA GOVERNANCE: A SYNTHESIS OF NATIONAL REGULATIONS IN THE REPUBLIC OF MOLDOVA

Aurelia ȚURCAN (SUSU), PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

Lucia GUJUMAN, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

EVALUATION OF CONSUMER BEHAVIOUR IN THE PURCHASE OF SUSTAINABLE INSURANCE PRODUCTS IN THE REPUBLIC OF MOLDOVA

Cristina UNGUR, PhD of Economic Sciences, Scientific Researcher, National Institute of Economic Research of ASEM, Republic of Moldova

Lilia ȘARGU, PhD of Economic Sciences, Associate professor, State University of Moldova, Republic of Moldova

TRANSNATIONALIZATION OF THE WORLD ECONOMY: WHY ECONOMIC LEADERS ARE CHANGING

Serhii VASYLCHENKO, PhD of Economic Sciences, Associate professor, Carpathian National University, Ukraine

ANALYSIS OF THE QUALITY OF INVESTMENT STRATEGIES OF LOCAL COMMUNITIES USING THE EXAMPLE OF LOCAL COMMUNITIES IN THE CARPATHIAN REGION

Serhii VASYLCHENKO, PhD of Economic Sciences, Associate professor, Carpathian National University, Ukraine

Lilia MYHAILYSHYN, PhD of Economic Sciences, Professor, Carpathian National University, Ukraine

THE IMPACT OF TAX BURDEN ON SMES IN VARIOUS INDUSTRIES AND FIELDS OF ACTIVITY, USING A CASE STUDY OF MANUFACTURING AND CONSULTING ENTERPRISES

Denis VOSTRICOV, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

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FORMATION OF A RISK-RESISTANT ECONOMY AS THE BASIS FOR AN EFFECTIVE RISK MANAGEMENT SYSTEM FOR SECURE SOCIO-ECONOMIC DEVELOPMENT

Olha ZAKHAROVA, PhD of Economic Sciences, Associate professor, Mariupol State University, Ukraine

INNOVATION-DRIVEN TRANSFORMATION IN EUROPE’S INSURANCE SECTOR

Gia ZOIDZE, PhD of Economic Sciences, Lecturer, Batumi Shota Rustaveli State University, Georgia

George ABUSELIDZE, PhD of Economic Sciences, University professor, Batumi Shota Rustaveli State University, Georgia

EUROPEAN FUNDS AND INVESTMENT STRATEGIES FOR ECONOMIC SUSTAINABILITY: OPPORTUNITIES AND CHALLENGES FOR MOLDOVA

GEH HENRIETTE ZUH, Independent Researcher, Tiko, Cameroon

APPROACHES FROM THE NEW INSTITUTIONAL ECONOMICS TO MAXIMIZING VOLUNTARY TAX COMPLIANCE IN THE REPUBLIC OF MOLDOVA AND EU COUNTRIES

Nicolai BULGAC, University assistant, Academy of Economic Studies of Moldova, Republic of Moldova

RECONFIGURATION OF HUMAN CAPITAL IN DIGITAL AGRICULTURE: COMPETENCIES, ADAPTABILITY, AND PERFORMANCE

Petra Violeta BALAZS, “Ion Ionescu de la Brad” Iasi University of Life Sciences (IULS), Romania

STUDY ON SUSTAINABILITY IN THE WINE INDUSTRY

Petra Violeta BALAZS, “Ion Ionescu de la Brad” Iasi University of Life Sciences (IULS), Romania

Ioan PRIGOREANU, PhD Student at “Ion Ionescu de la Brad” Iasi University of Life Sciences, Romania

Andy Felix JITAREANU, PhD of Economic Sciences, Associate professor, “Ion Ionescu de la Brad” Iasi University of Life Sciences, Romania

Gabriela IGNAT, PhD of Economic Sciences, Professor, “Ion Ionescu de la Brad” Iasi University of Life Sciences, Romania

MEASURING SMUGGLING THROUGH THE GRAVITY EQUATION AND THE MIMIC MODEL: EVIDENCE FROM THE REPUBLIC OF MOLDOVA

Grigore BUTUCEA, PhD Student, Academy of Economic Studies of Moldova, Republic of Moldova

STRENGTHENING THE INSTITUTIONAL SYSTEM OF THE REPUBLIC OF MOLDOVA THROUGH THE UTILIZATION OF EUROPEAN FUNDS AND SUSTAINABLE INVESTMENTS IN CRISIS MANAGEMENT

Natalia CATANOI, PhD Student, University of the State of Moldova, Republic of Moldova

ECOLOGICAL LEADERSHIP AND GREEN INVESTMENTS - DRIVERS OF ECONOMIC SUSTAINABILITY IN THE REPUBLIC OF MOLDOVA

Sergiu CATANOI, PhD Student, University of European Studies of Moldova, Republic of Moldova

Olga SÂRBU, PhD of Economic Sciences, Associate professor, University of European Studies of Moldova, Republic of Moldova

VOLUNTARY SUSTAINABILITY REPORTING (VSME) AS A PREMISE FOR ACCESSING EUROPEAN FUNDS AND DEVELOPING SUSTAINABLE INVESTMENT STRATEGIES IN SMES

Gabriela CIUREA-ERCAU, PhD Student, Faculty of International Business and Economics, Bucharest University of Economic Studies, Romania

ECONOMIC PERFORMANCE AND ADAPTABILITY OF AGRICULTURE IN THE NORTH-EAST REGION OF ROMANIA UNDER THE COMMON AGRICULTURAL POLICY (CAP) AND CLIMATE CHANGE CHALLENGES

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Monica CHIHULCĂ, PhD Student, “Ion Ionescu de la Brad” Iasi University of Life Sciences (IULS), Romania

FROM CHALLENGES TO OPPORTUNITIES: RENEWABLE ENERGY IN THE ERA OF SUSTAINABLE DEVELOPMENT

Georgiana CHIȚIGA, Scientific Researcher, “Victor Slăvescu” Centre for Financial and Monetary Research, Romanian Academy

Silvia Elena ISACHI, PhD. student, “Victor Slăvescu” Centre for Financial and Monetary Research, Romania

RECONFIGURATION OF HUMAN CAPITAL IN DIGITAL AGRICULTURE: COMPETENCIES, ADAPTABILITY, AND PERFORMANCE

Cristina CRISTE, PhD Student, West University of Timișoara, Romania

Denisa-Andreea ȘELARU, PhD. Student, West University of Timișoara, Romania

Lucian-Florin SPULBAR, PhD. Student, University of Craiova, Romania

Larisa MISTREAN, PhD of Economic Sciences, Associate professor, Academy of Economic Studies of Moldova, Republic of Moldova

Oana-Ramona LOBONȚ, PhD habil., University professor, West University of Timișoara, Romania

INSTITUTIONAL PROCESS IMPROVEMENT AS A DRIVER OF ECONOMIC SUSTAINABILITY IN MOLDOVA’S EU ACCESSION CONTEXT

Stanislav GAIVAS, Republic of Moldova

ECONOMIC IMPACT IN EU

Mohan Raj JAISHI, Malta

THE NEXUS BETWEEN DIGITAL TRANSFORMATION AND INCOME INEQUALITY. A PANEL DATA APPROACH

Lina MAROOF-AMIRONESEI, Ph.D. Student, Alexandru Ioan Cuza University of Iasi, Romania

Sorin Gabriel ANTON, PhD of Economic Sciences, Professor, Alexandru Ioan Cuza University of Iasi, Romania

MECHANISM OF THE FINANCING OF BANK RESOLUTION ANT DEPOSITOR PROTECTION

Constantin MOVILĂ, PhD Student, Academy of Economic Studies of Moldova, Republic of Moldova

TRANSFORMING ESG MANDATES INTO BUSINESS VALUE: INSIGHTS FROM THE FINTECH SECTOR

Elena MUNTEANU, PhD Student, Academy of Economic Studies of Moldova, Republic of Moldova

Angela TIMUȘ, PhD in Economics, Associate Professor, Director of the National Institute for Economic Research, Academy of Economic Studies of Moldova, Republic of Moldova

REMITTANCES VERSUS FOREIGN DIRECT INVESTMENT: A COMPARATIVE ANALYSIS OF THE IMPACT ON ECONOMIC GROWTH IN REMITTANCE-DEPENDENT COUNTRIES (2005–2024)

Briana ÖHMT, Romania

THE ROLE OF ARTIFICIAL INTELLIGENCE IN ENHANCING AGRICULTURAL DECISION-MAKING AND SUSTAINABILITY

Ștefana-Beatrice PĂDURARU, „Ion Ionescu de la Brad” Iasi University of Life Sciences, Iasi, Romania

INTEGRATING EUROPEAN FUNDING INTO STRENGTHENING RURAL DEVELOPMENT: REGIONAL PERSPECTIVES AND IMPLICATIONS FOR ROMANIA

Gabriela RADU, „Ion Ionescu de la Brad” Iasi University of Life Sciences, Iasi, Romania

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REGIONAL DISPARITIES AND SUSTAINABLE DEVELOPMENT IN ROMANIA: INSIGHTS FROM EU FUNDS ABSORPTION DATA 2021–2027

Vanesa-Luisa SIDOR, PhD Student, Aurel Vlaicu University of Arad, Romania

Teodor-Florin CILAN, PhD of Economic Sciences, Associate professor, Aurel Vlaicu University of Arad, Romania

Raluca-Simina BILȚI, PhD of Economic Sciences, Lecturer, Aurel Vlaicu University of Arad, Romania

INTEGRATED INPUT–OUTPUT MODELLING FOR ECONOMIC CONVERGENCE AND INVESTMENT IMPACT ASSESSMENT: A STRUCTURAL FORECASTING FRAMEWORK FOR THE REPUBLIC OF MOLDOVA

Andrian TATARU, PhD Student, Academy of Economic Studies of Moldova, Republic of Moldova

Ion PÂRȚACHI, PhD of Economic Sciences, University professor, Academy of Economic Studies of Moldova, Republic of Moldova

UNLOCKING EUROPEAN FUNDS FOR SUSTAINABLE ENERGY AND RESPONSIBLE DECOMMISSIONING IN THE REPUBLIC OF MOLDOVA

Cornelia ZAHARIA, Audit manager EY Moldova, Republic of Moldova