INTERNATIONAL SCIENTIFIC CONFERENCE

"MODERN FINANCE FROM THE PERSPECTIVE OF THE SUSTAINABILITY OF NATIONAL ECONOMIES"

27 November 2026
ASEM, Building F, Room 203

AGENDA	
9:30 – 10:00	**Welcome coffee. Participant registration.**
10:00 – 10:10	**Opening remarks:** • *Alexandru* STRATAN, Rector of ASEM, Doctor Habilitatus, University Professor, Academician • *Ludmila* COBZARI, Dean of the faculty of Finance, ASEM, Doctor Habilitatus, University Professor
PANEL I: FINANCE IN THE DIGITAL ERA: INNOVATION, REGULATION AND RESILIENCE	
10:10 – 11:10	• *Natalia* SELEVESTRU, State Secretary, Ministry of Economic Development and Digitalization • *Constantin* ȘCHENDRA, Deputy Governor, National Bank of Moldova • *Ion* GUMENE, State Secretary, Ministry of Finance • *Denis* CHEPTINE, Vice-Chairman of the Management Board, Moldindconbank (MICB) • *Iulian* IHNATOV, Associate Professor, PhD, Head of the Department of Finance, Money and Public Administration, Alexandru Ioan Cuza University of Iași, Romania *(Moderator)*
11:10 – 11:30	**Coffee break**
PANEL II: FINANCIAL POLICIES AND GOVERNANCE FOR ENSURING ECONOMIC SUSTAINABILITY	
11:30 – 12:20	• *Daniel-Bogdan* SPUZĂ, Chairman of the Executive Committee – CEO, OTP Bank S.A. • *Alexandru* SONIC, Vice-Chairman of the Management Board, MAIB • *Dorel* NOROC, President of the Association of Banks of Moldova • *Constantin-Marius* APOSTOAIE, Associate Professor, PhD, Alexandru Ioan Cuza University of Iași, Romania *(Moderator)*
12:20 – 12:40	**Coffee break**
PANEL III: PLENARY SCIENTIFIC DISCUSSIONS	
12:40 – 13:45	• *Alexandru* MINEA, University Professor, PhD, University of Bucharest, On the Evaluation of High-Quality Research in the Financial and Banking Sector • *Cristina* COPĂCEANU, Associate Professor, PhD, ASEM; *Angela* SECRIERU, University Professor, Doctor Habilitatus, ASEM, Rethinking the Financial Sustainability of the Healthcare System in Turbulent Times • *Natalia* ȘTEFÎRȚA, PhD, National Bank of Moldova, EU Macroprudential Directives in the Face of Regulatory Arbitrage: Assessing the Structural Impact on National Financial Stability • *Angela* SECRIERU, University Professor, Doctor Habilitatus, ASEM *(Moderator)*
13:45-14:00	**Conclusions. Networking session.**

14.00-16.30	**Continuarea lucrărilor conferinței**

28 November 2026

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AGENDA	
10:00 – 16:00	**Moderators:** • *Nadejda BERGHE, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova* • *Mariana BUNU, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova* • *Stela CIOBU, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova* • *Andrei PETROIA, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republ Moldova*

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THE DIGITAL TRANSFORMATION OF FINANCIAL AND ACCOUNTING PROCESSES IN ENTITIES IN THE REPUBLIC OF MOLDOVA

Natalia BĂNCILĂ, PhD Habil., Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Angela POPOVICI, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

DIGITAL RESILIENCE IN BANKING: A VIEW FROM THE REPUBLIC OF MOLDOVA

Ludmila COBZARI, PhD Habil., Professor, Academy of Economic Studies of Moldova, Republic of Moldova
Andrey PASLARI, PhD, Constanța , România

Valeria STATI, student, Academy of Economic Studies of Moldova, Republic of Moldova

RETHINKING THE FINANCIAL SUSTAINABILITY OF THE HEALTHCARE SYSTEM IN TURBULENT TIMES

Cristina COPACEANU, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Angela SECRIERU, PhD Habil., Professor, Academy of Economic Studies of Moldova, Republic of Moldova

MODELING THE IMPACT OF THE FINANCIAL SECTOR'S DIGITAL TRANSFORMATION ON SUSTAINABLE ECONOMIC DEVELOPMENT

Pavlo HRYHORUK, PhD Habil, Khmelnytskyi National University, Ukraine

FINANCING DISTRIBUTED CLEAN ENERGY FOR TERRITORIAL RESILIENCE: EVIDENCE FROM UKRAINE, ROMANIA, AND MOLDOVA

Viktoriia KHAUSTOVA, PhD Habil, Professor, Research Center for Industrial Problems of Development, NAS of Ukraine, Kharkiv, Ukraine

Mykola KYZYM, PhD, Professor, Research Center for Industrial Problems of Development, NAS of Ukraine, Kharkiv, Ukraine

Olena RESHETNYAK, PhD, Associate Professor, Research Center for Industrial Problems of Development, NAS of Ukraine, Kharkiv, Ukraine

Nataliia TRUSHKINA, PhD, Research Center for Industrial Problems of Development, NAS of Ukraine, Kharkiv, Ukraine

INNOVATION, GENDER AND FIRM-LEVEL PRODUCTIVE EFFICIENCY: EVIDENCE FROM STOCHASTIC FRONTIER ANALYSIS

Cristina Mazas PÉREZ-OLEAGA, Professor, European University of the Atlantic, Spain

Inna ALEXEEVA-ALEXEEV, PhD, University of Cantabria (SANFI), Spain

María del Carmen BLANCO ARANA, University of Málaga, Spain

Gonzalo LLAMOSAS-GARCÍA, PhD., University of Málaga, Spain

HOW ROBUST IS THE GENDER GAP IN FIRM PRODUCTIVITY? EVIDENCE FROM THE WORLD BANK ENTERPRISE SURVEYS

Cristina Mazas PÉREZ-OLEAGA, Professor, European University of the Atlantic, Spain

Inna ALEXEEVA-ALEXEEV, PhD, University of Cantabria (SANFI), Spain

María del Carmen BLANCO ARANA, University of Málaga, Spain

Gonzalo LLAMOSAS-GARCÍA, PhD, University of Málaga, Spain

ENHANCING REGIONAL CONVERGENCE AND ECONOMIC SECURITY: A PATHWAY TO GROWTH IN CENTRAL AND EASTERN EUROPE

Alexandra-Mădălina ȚĂRAN, PhD Habil, West University of Timișoara, România

Mihaela DIACONU, West University of Timișoara, România

Eduard Ilie COPACI, West University of Timișoara, România

Grațiela-Georgiana NOJA, West University of Timișoara, România

INNOVATION AS A STRATEGIC FACTOR IN ACHIEVING THE FINANCIAL OBJECTIVES OF THE ENTERPRISE

Nadejda BOTNARI, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

ARTIFICIAL INTELLIGENCE AND FINANCIAL INNOVATION: IMPLICATIONS FOR FINANCIAL INTERMEDIATION, INVESTMENT DECISIONS, AND SYSTEMIC RESILIENCE

Constantin-Marius APOSTOAIE, PhD, Associate Professor, Alexandru Ioan Cuza University of Iași, România

Irina BILAN, Associate Professor, Alexandru Ioan Cuza University of Iași, România

Iulian IHNATOV, Associate Professor, Alexandru Ioan Cuza University of Iași, România

PRESENTATION TITLE AND CO-AUTHOR DETAILS TO BE CONFIRMED

Mobolaji Akeem AYILARA, Dr., Lead City University, Ibadan, Oyo State

FISCAL RESILIENCE OF SMALL OPEN ECONOMIES: RETHINKING FISCAL SPACE IN THE CONTEXT OF SUSTAINABLE DEVELOPMENT

Oxana BARBĂNEAGRĂ, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

FROM REGISTERS TO DIGITAL FINANCIAL INTELLIGENCE: BENEFICIAL OWNERSHIP TRANSPARENCY, FINANCIAL INTEGRITY AND RESILIENCE IN THE EU AML ARCHITECTURE

Angela BELOBROV, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

THE ROLE OF THE CUSTOMS AUTHORITY IN PREVENTING CROSS-BORDER CRIME: PRACTICES AND TOOLS

Nadejda BERGHE, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

SUSTAINABILITY OF SOCIAL PROJECTS IN THE REPUBLIC OF MOLDOVA

Eugenia BUȘMACHIU, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

SEEKING FINANCE, FACING BARRIERS: THE FUNDING CHALLENGES OF ROMANIA'S SOCIAL ECONOMY ORGANISATIONS

Irina BILAN, PhD, Associate Professor, Alexandru Ioan Cuza University of Iași, România

Constantin-Marius APOSTOAIE, PhD, Associate Professor, Alexandru Ioan Cuza University of Iași, România

Manuela IFTIMOAEI, PhD, Alexandru Ioan Cuza University of Iași, Romania

ASSESSING THE IMPACT OF FINANCIAL REGULATORY ON SMES REPORTING INVESTMENTS IN GREEN BUSINESSES

Mariana BUNU, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

FINANCING INNOVATION AS A DRIVER OF SUSTAINABLE DEVELOPMENT OF THE REPUBLIC OF MOLDOVA

Mariana BUNU, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

PRICE ELASTICITY OF NATURAL GAS DEMAND AND ITS IMPLICATIONS FOR TAX REVENUES IN THE REPUBLIC OF MOLDOVA

Corina BULGAC, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Nicolai BULGAC, PhD Candidate, Academy of Economic Studies of Moldova, Republic of Moldova

AN ECONOMETRIC APPROACH TO THE CONTRIBUTION OF THE FINANCIAL-BANKING SECTOR TO THE ADJUSTMENT OF THE INFLATION–UNEMPLOYMENT RELATIONSHIP IN THE REPUBLIC OF MOLDOVA

Elena CARA, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Ion PÂRȚACHI, PhD, University Professor, Academy of Economic Studies of Moldova, Republic of Moldova

GREEN FINANCE AND THE ECONOMIC-FINANCIAL ANALYSIS OF CLIMATE INVESTMENTS: PREMISES FOR THE SUSTAINABILITY OF NATIONAL ECONOMIES

Nelea CHIRILOV, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Diana RENCHECI, PhD, University Lecturer, Academy of Economic Studies of Moldova, Republic of Moldova

Lilia GRIGOROI, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

MACROECONOMIC VULNERABILITIES OF THE REPUBLIC OF MOLDOVA IN THE CONTEXT OF FINANCIAL CRISES: AN ANALYSIS OF EXCHANGE RATES, FOREIGN EXCHANGE RESERVES AND REMITTANCES

Ana CÎRLAN, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

EUROPEAN UNION POLICIES ON THE FINANCIAL WELL-BEING OF CITIZENS AND HOUSEHOLDS – BENCHMARKS FOR THE REPUBLIC OF MOLDOVA

Maria COJOCARU, PhD, Associate Professor, Moldova State University, Republic of Moldova, Republic of Moldova

ASSESSING THE IMPACT OF FINANCIAL REGULATORY ON SMES REPORTING

Lica ERHAN, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

THE GLOBAL TRENDS IN INSURTECH DEVELOPMENT

Svetlana GHERJAVCA, PhD, Associate Professor, Moldova State University, Republic of Moldova

Ivan LUCHIAN, PhD, Associate Professor, Moldova State University, Republic of Moldova

SUSTAINABILITY MANAGEMENT WITHIN THE AI ERA AT AMAZON

FROM ADOPTION TO CIRCULAR VALUE: THE ECONOMIC SUSTAINABILITY OF CONSUMER IOT TECHNOLOGIES

Bogdana GLOVAȚCHI, PhD, West University of Timișoara, România

Luminița-Ștefania BOZDOG, PhD, West University of Timișoara, România

INSTANT PAYMENTS AND BANKING TRANSFORMATION

Ilinca GOROBEȚ, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Larisa MISTREAN, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Merita BEGOLLI DAUTI, PhD, Associate Professor, Faculty of Tourism, Hospitality and Environment Management, University "Haxhi Zeka", Peja, Kosovo;

Fisnik MORINA, PhD, Associate Professor, Faculty of Business, University "Haxhi Zeka", Peja, Kosovo

THE RELATIONSHIP BETWEEN THE COST OF LIVING AND CONSUMER LOANS: DEBT RISKS AND DIRECTIONS FOR STRENGTHENING RESPONSIBLE LENDING

Ilinca GOROBEȚ, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Tatiana ZAGAREANU, BC „OTP Bank" S.A., Republic of Moldova

STAKEHOLDER MANAGEMENT IN SUSTAINABLE FINANCE: FROM RESPONSIBLE CORPORATE GOVERNANCE TO THE SUSTAINABILITY OF THE NATIONAL ECONOMY

Silvia IORDACHE, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

FINANCING THE GREEN TRANSITION: THE ROLE OF GREEN BANK LENDING IN THE RESIDENTIAL SECTOR

Victoria IORDACHI, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova;

Stela CIOBU, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

THE IMPACT OF GENERATIONAL CHANGE ON HUMAN RESOURCE MANAGEMENT IN FINANCIAL INSTITUTIONS

Ivan LUCHIAN, PhD, Associate Professor, Moldova State University, Republic of Moldova;

Cristina LACHI, Moldova State University, Republic of Moldova

QUALITY OF GOVERNANCE AS A FACTOR IN PUBLIC INVESTMENT EFFICIENCY AND ECONOMIC SUSTAINABILITY

Oxana LIVIȚCHI, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Stanislav GAIVAS, PhD Candidate, Academy of Economic Studies of Moldova, Republic of Moldova

MECHANISMS FOR THE TRANSMISSION OF EXTERNAL FINANCIAL SHOCKS IN EMERGING ECONOMIES AND IMPLICATIONS FOR MACROECONOMIC SUSTAINABILITY

Aureliu MĂRGINEANU, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Alexandru IACHIM, Free International University of Moldova, Republic of Moldova

VOLUNTARY PENSION FUNDS IN THE REPUBLIC OF MOLDOVA: REALITIES, CHALLENGES AND PROSPECTS

Tatiana MOROI, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

FISCAL IMPLICATIONS OF EUROPEAN INTEGRATION FOR THE REPUBLIC OF MOLDOVA: OPPORTUNITIES, CONSTRAINTS AND POLICY PRIORITIES

Andrei PETROIA, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

CORPORATE FINANCIAL POLICY IN THE CONTEXT OF SUSTAINABLE DEVELOPMENT

Victoria POSTOLACHE, PhD, Associate Professor, Alecu Russo Balti State University, Republic of Moldova

Natalia BRANAȘCO, PhD, Associate Professor, Alecu Russo Balti State University, Republic of Moldova

MANAGEMENT OF FINANCIAL RESULTS OF S.A. "FEE-NORD"

Iulia SUVOROVA, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

REGULATION OF CRYPTO-ASSETS IN THE EUROPEAN UNION AND THE EFFECTS OF THE MiCA FRAMEWORK ON FINANCIAL MARKETS

Ghenadie TIMOFTI, PhD, Associate Professor, Moldova State University, Republic of Moldova

ECONOMIC GOVERNANCE AND STRATEGIC DECISION-MAKING UNDER UNCERTAINTY: FROM FINANCIAL STABILITY TO ECONOMIC RESILIENCE

Aurelia TOMȘA, PhD, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

Diana CEBOTARU, student, Academy of Economic Studies of Moldova, Republic of Moldova

CLIMATE RISK PERCEPTION AND GREEN INSURANCE ACCEPTANCE IN THE REPUBLIC OF MOLDOVA: AN EMPIRICAL ASSESSMENT USING PROTECTION MOTIVATION THEORY

Cristina UNGUR, PhD, Associate Professor, National Institute for Economic Research, ASEM, Republic of Moldova

Lilia ȘARGU, PhD, Associate Professor, National Institute for Economic Research, ASEM, Republic of Moldova

CLIMATE INVESTMENTS AND AUDITORS' RESPONSIBILITY IN PROMOTING ECONOMIC AND ENVIRONMENTAL SUSTAINABILITY

Diana RENCHECI, PhD, University Lecturer, Academy of Economic Studies of Moldova, Republic of Moldova

Iulia-Diana COSTEA (MURESAN), Doctoral School of Economics and Business Administration, West University of Timişoara, România

TAX JUSTICE AND HUMAN RIGHTS: BALANCING INDIVIDUAL FREEDOMS AND PUBLIC INTEREST

Ercan BAHTIYAR, PhD, Uşak University, Türkiye

THE PARTICULARITIES OF USING THE INTERNET OF THINGS IN INSURANCE

Rodica CERNIT, PhD, Academy of Economic Studies of Moldova, Republic of Moldova,

Maria CRANGACI, student, Academy of Economic Studies of Moldova, Republic of Moldova

INNOVATION AND MANAGEMENT IN TECHNOLOGICAL EDUCATION AND PRACTICAL APPLICATIONS THROUGH SCHOOL RETENTION STRATEGIES TO SUPPORT THE NATIONAL ECONOMY

Mihaela MIRON, PhD, Pre-university teacher, National Art College "Octav Băncilă", Iaşi, Romania

AI IN FINANCIAL DECISION-MAKING: EMERGING RISKS TO HOUSEHOLD AND CORPORATE FINANCIAL SECURITY

Nina POYDA-NOSYK, PhD, Department of Accounting and Finance, Ferenc Rákóczi II Transcarpathian Hungarian University, Ukraine

Viktoriia MAKAROVYCH, PhD, Department of Accounting and Finance, Ferenc Rákóczi II Transcarpathian Hungarian University, Ukraine

FINANCIAL AND ESG INDICATORS IN CORPORATE CREDIT RISK ASSESSMENT: EVIDENCE FROM EUROPEAN COMPANIES

Algirdas Justinas STAUGAITIS, PhD, Kauno kolegija Higher Education Institution, Lithuania

Česlovas CHRISTAUSKAS, Kauno kolegija Higher Education Institution, Lithuania

EVOLUTION OF MERGER AND ACQUISITION TRANSACTIONS IN THE REPUBLIC OF MOLDOVA

Ecaterina ULIAN, PhD, Moldova State University, Republic of Moldova.

FINTECH SERVICES AS A TOOL FOR FINANCIAL INCLUSION AND IMPROVED WELL-BEING OF DISADVANTAGED GROUPS

Maria-Lavinia BULEAC, PhD Candidate, Moldova State University, Republic of Moldova

SUSTAINABILITY MANAGEMENT WITHIN THE AI ERA AT AMAZON

Laura Raluca CIUI, PhD Candidate, Interdisciplinary School of Doctoral Studies, "Aurel Vlaicu" University of Arad, România

Cristian Iulian Moldovan, PhD Candidate, Interdisciplinary School of Doctoral Studies, "Aurel Vlaicu" University of Arad, România

SUSTAINABILITY REPORTING AS A STRATEGIC TOOL OR MERE COMPLIANCE?
Gabriela CIUREA-ERCAU, PhD Candidate, Bucharest University of Economic Studies, Romania

RELATIVE CONVERGENCE, ABSOLUTE DIVERGENCE: PUBLIC RESEARCH FUNDING ACROSS EU MEMBER STATES
Cristina CRISTE, PhD Candidate, West University of Timișoara, Romania

Oana-Ramona LOBONȚ, PhD, Associate Professor, West University of Timișoara, Romania

Gabriela MIRCEA, West University of Timișoara, Romania

Roxana ILIESCU, West University of Timișoara, Romania

DINAMICA POTENȚIALULUI DEMOGRAFIC AL RESURSELOR DE MUNCĂ ÎN ORAȘELE REGIUNII DE DEZVOLTARE NORD ÎN PERIOADA 2014–2024
Felicia CROITOR, PhD Candidate, Academy of Economic Studies of Moldova, Republic of Moldova

THE IMPACT OF CORPORATE GOVERNANCE MECHANISMS ON FINANCIAL PERFORMANCE AND COST OF CAPITAL IN PUBLICLY LISTED COMPANIES
Carina CULAI, PhD Candidate; Moldova State University, Republic of Moldova

Maria COJOCARU, PhD, Associate Professor, Moldova State University, Republic of Moldova

ANALYSIS OF BUY NOW, PAY LATER MECHANISMS IN ROMANIAN E-COMMERCE: A CASE STUDY OF EMAG WALLET
Iulian ENCUȚU, PhD Candidate, Aurel Vlaicu University of Arad, România

Luiela Magdalena CSORBA, Aurel Vlaicu University of Arad, România

TRADE GOVERNANCE AND ECONOMIC SUSTAINABILITY: DE FACTO VERSUS DE JURE GLOBALIZATION IN THE GREEN TRANSITION OF CEE EU MEMBER STATES
Alina IONAȘCU, Research Assistant / PhD Candidate, East-European Center for Research in Economics and Business (ECREB), Doctoral School of Economics and Business Administration, West University of Timișoara, Romania

THE INFLUENCE OF TAX RATE DIFFERENTIALS ON THE REPORTED PROFITABILITY OF MULTINATIONAL GROUP SUBSIDIARIES FROM A TRANSFER PRICING PERSPECTIVE
Irina GALIȚAN, PhD Candidate;

Carina CULAI, PhD Candidate, Moldova State University, Republic of Moldova

FINANCIAL CHALLENGES FOR EXPORTERS FROM THE REPUBLIC OF MOLDOVA IN THE CONTEXT OF THE EUROPEAN GREEN DEAL AND THE CBAM MECHANISM
Ana LEȘAN, PhD Candidate, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

THE IMPACT OF THE COVID-19 PANDEMIC ON CROSS-BORDER ONLINE TRANSACTIONS: FINANCIAL DIGITALIZATION AND E-COMMERCE RESILIENCE IN THE REPUBLIC OF MOLDOVA
Alexandru MARIȚ, PhD Candidate, European University of Political and Economic Sciences "Constantin Stere", Republic of Moldova

Mariana VATAMANITA, European University of Political and Economic Sciences "Constantin Stere", Republic of Moldova

DETERMINANTS OF PUBLIC SPENDING EFFICIENCY IN PROCUREMENT FROM AN EXTERNAL PUBLIC AUDIT PERSPECTIVE
Mileva-Valentina MĂNESCU-DRAGOTOIU, PhD Candidate, State University of Chișinău

THE IMPACT OF GREEN TAXES ON GREENHOUSE GAS EMISSIONS REDUCTION AND ECONOMIC GROWTH IN EUROPEAN UNION MEMBER STATES
Aliona MEDVETCAIA, PhD Candidate, Moldova State University, Republic of Moldova

IMPACT OF AI ON HR DEVELOPMENT
Cristian Iulian MOLDOVAN, PhD Candidate, Interdisciplinary School of Doctoral Studies, "Aurel Vlaicu" University of Arad, Romania

DIGITAL INNOVATION IN BANK RECOVERY AND RESOLUTION: FROM PROACTIVE CRISIS MANAGEMENT TO FINANCIAL SYSTEM RESILIENCE
Constantin MOVILĂ, PhD Candidate, Academy of Economic Studies of Moldova, Republic of Moldova

CORPORATE GOVERNANCE OF STATE-OWNED ENTERPRISES FROM THE PERSPECTIVE OF PUBLIC FINANCE SUSTAINABILITY
Alexandru MUNTEANU, PhD Candidate, Academy of Economic Studies of Moldova, Republic of Moldova

DIGITALIZATION OF INTERNAL AUDIT: DATA ANALYTICS, RPA AND CONTINUOUS AUDITING AS TOOLS FOR IMPROVING FINANCIAL REPORTING QUALITY
Alexandrina OSOIANU, PhD Candidate, Moldova State University, Republic of Moldova

IMPLICATIONS OF INTERNATIONAL MIGRATION AND TECHNOLOGICAL SPECIALIZATION FOR ECONOMIC DEVELOPMENT: EMPIRICAL EVIDENCE FROM THE EUROPEAN UNION

Andreea PROFIR, PhD Candidate, West University of Timişoara, Romania

DRIVING SUSTAINABLE GROWTH: THE STRATEGIC ROLE OF MANAGEMENT IN ESG-DRIVEN GOVERNANCE

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

Lavinia-Denisia CUC, Aurel Vlaicu University of Arad, Romania

THE FINANCIAL AND ECONOMIC DIMENSION OF MIGRATION: IMPLICATIONS FOR THE SUSTAINABLE DEVELOPMENT OF NATIONAL ECONOMIES

Florina STAN-BASALIC, PhD Candidate, Doctoral School of Economic Sciences, "Dunărea de Jos" University of Galați, Romania

AID THAT FOLLOWS THE CRISIS? ROMANIA'S DEVELOPMENT ASSISTANCE AND THE ENERGY SECURITY OF THE REPUBLIC OF MOLDOVA, 2022–2025

Emil-Adrian TEODORESCU, PhD Candidate, National University of Political Studies and Public Administration (SNSPA), Bucharest, Romania

FINANCIAL INSTRUMENTS AND GOVERNANCE IN WASTE MANAGEMENT IN THE REPUBLIC OF MOLDOVA: CHALLENGES AND SOLUTIONS FOR SUSTAINABLE DEVELOPMENT

Vlada VUTCARU, Doctoral School of Economic Sciences, ASEM, Republic of Moldova

INSTANT PAYMENTS IN THE REPUBLIC OF MOLDOVA: BETWEEN FINANCIAL INCLUSION, CONSUMER PROTECTION AND OPERATIONAL RESILIENCE. A CASE STUDY OF MIA

Carmen Elena COCA, Lecturer / Assistant Professor, Tomis University of Constanța, România

Oana BOCĂNETE, Tomis University of Constanța, România

Daniela Simona NENCIU, Tomis University of Constanța, România

Daniel DĂNECI PĂTRĂU, Tomis University of Constanța, România

Romeo BOȘNEAGU, Tomis University of Constanța, România

Florin SORESCU, Tomis University of Constanța, România

THE EVOLUTION AND TRANSFORMATION OF THE BUSINESS MODEL OF BANKING INSTITUTIONS IN THE CONTEXT OF FINANCIAL SERVICES DIGITALIZATION

Natalia COSTOVA, Lecturer / Assistant Professor, Academy of Economic Studies of Moldova, Republic of Moldova

MĂDĂLINA ROTARU, Student, Academy of Economic Studies of Moldova, Republic of Moldova

SUSTAINABLE PUBLIC PROCUREMENT AS AN INSTRUMENT OF GREEN ECONOMIC TRANSFORMATION

Elena RUSU, Lecturer / Assistant Professor, Moldova State University, Republic of Moldova

THE STRATEGIC NEXUS OF FINANCIAL INVENTIONS, MANAGERIAL FORESIGHT, AND MACROECONOMIC VIABILITY

Corina Maria RUSU, Lecturer / Assistant Professor, Aurel Vlaicu University of Arad, România

Raluca Simina BILȚI, Aurel Vlaicu University of Arad, România

Teodor Florin CILAN, Aurel Vlaicu University of Arad, România

Lucia RISTI, Aurel Vlaicu University of Arad, România

SUSTAINABLE FINANCE AS A DRIVER OF ECONOMIC RESILIENCE AND NATIONAL COMPETITIVENESS

Daria Maria SITEA, Lecturer / Assistant Professor, Lucian Blaga University of Sibiu, Romania

Ioana Andreea BOGOSLOV, Lucian Blaga University of Sibiu, Romania

Alexandra Gabriela MARINA, Lucian Blaga University of Sibiu, Romania

INTEGRATED MODEL OF ESG INVESTMENT ATTRACTION FOR AGRICULTURAL ENTERPRISE DEVELOPMENT IN UKRAINE'S AGRICULTURE

Dmytro SOLOMONKO, Lecturer / Assistant Professor, Stepan Gzhytskyi National University of Veterinary Medicine and Biotechnologies of Lviv, Ukraine

Pavlo MUZYKA, Stepan Gzhytskyi National University of Veterinary Medicine and Biotechnologies of Lviv, Ukraine

THE IMPACT OF REDESIGNING LABOUR STANDARDS ON PERFORMANCE IN THE FISCAL SECTOR

Tincuța VRABI, Lecturer / Assistant Professor, "Dunărea de Jos" University of Galați, România

GREEN TRANSITION AND CARBON DECOUPLING: ECONOMIC AND SOCIAL TRADE-OFFS

Alina Cristina NUTA, Danubius International University, Romania

SUSTAINABLE QUALITY IN THE CONTEXT OF A SUSTAINABLE ECONOMY: A NEW METHOD PROPOSAL

Elif ÖĞLÜ, Student; Ekrem TUFAN, University Professor, Çanakkale Onsekiz Mart University, Türkiye

ENERGY SECURITY AND THE FINANCIAL SUSTAINABILITY OF NATIONAL ECONOMIES: CHALLENGES FOR THE REPUBLIC OF MOLDOVA

David POZIUMSKI, Student, Academy of Economic Studies of Moldova, Republic of Moldova

Elina BENEA-POPUȘOI, PhD, Associate Professor, Academy of Economic Studies of Moldova, Republic of Moldova

CIRCULAR ECONOMY INVESTMENT AND PRODUCTIVITY IN EUROPEAN RECYCLING INDUSTRIES: THE ROLE OF WORKFORCE SKILLS

Maria-Izabela PURDESCU, Master's Student, under the supervision of Prof. Dr. Habil. Grațiela-Georgiana NOJA, West University of Timișoara, Romania

GREEN ENERGY – SUSTAINABLE DEVELOPMENT GOALS

Alisahib SOLTANOV, Student

EXCHANGE RATE VOLATILITY AND THE FINANCIAL PERFORMANCE OF SMALL RETAIL ENTERPRISES IN THE REPUBLIC OF MOLDOVA

Terenteac ALEXANDREEA, Student

Eugen STOIAN, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova