



MINISTERUL FINANTELOR  
AL REPUBLICII MOLDOVA



SERVICIUL FISCAL DE STAT

AL REPUBLICII MOLDOVA



Asociația Băncilor  
din Moldova



MARRAKECH

جامعة القاضي عياض  
UNIVERSITÉ CADI AYYAD



ТАВРІЙСЬКИЙ  
НАЦІОНАЛЬНИЙ  
УНІВЕРСИТЕТ  
ІМЕНІ В. І. ВЕРНАДСЬКОГО  
V. I. VERNADSKY TAURIDA  
NATIONAL UNIVERSITY



UNIVERSITATEA  
„ALEXANDRU IOAN CUZA“  
din IAȘI



Academia de Studii Economice din Moldova



FACULTATEA  
FINANȚE

**ACADEMY OF ECONOMIC STUDIES OF MOLDOVA**

**FACULTY OF FINANCE**

**International Scientific Conference**

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



**International scientific conference**  
**“Modern finance from the perspective of sustainability of national economies”**  
**November 22 - 23, 2024, Chisinau, Republic of Moldova**

**PROGRAMME**

<b>Friday, 22 November, 2024</b>	
<b>9:30 – 10:00</b>	<b>Registration of participants</b>
<b>10:00 – 10:20</b>	<b>Welcome speech:</b> <ul style="list-style-type: none"> <li>• <i>Alexandru</i> STRATAN, Rector of Academy of Economic Studies of Moldova (ASEM), Habilitated Doctor, University Professor, Correspondent Member of ASM</li> <li>• <i>Ludmila</i> COBZARI, Dean of Faculty of Finance, ASEM, Habilitated Doctor University Professor</li> </ul>
<b>Panel I: Banks and non-bank financial institutions under the impact of uncertainty and opportunities for modernization</b>	
<b>10:20 – 11:10</b>	<ul style="list-style-type: none"> <li>• <i>Mihnea</i> CONSTANTINESCU, Advisor to the Governor of the National Bank of Moldova</li> <li>• <i>Dionis</i> CATANOI, General Manager of the Deposit Guarantee Fund in the Banking System</li> <li>• <i>Dorel</i> NOROC, President of the Association of Banks of the Republic of Moldova;</li> <li>• <i>Stela</i> CIOBU, PhD of Economic Sciences, Associate Professor, ASEM</li> </ul>
<b>11:10 – 11:30</b>	<b>Coffee break</b>
<b>Panel II: Public finances in conditions of uncertainty and digital transformations</b>	
<b>11:30 – 12:20</b>	<ul style="list-style-type: none"> <li>• <i>Victoria</i> BELOUS, Minister of the Ministry of Finance</li> <li>• <i>Olga</i> GOLBAN, Director of the State Tax Service</li> <li>• <i>Olesea</i> PȘENIȚCHI, Chief of General Finance Directorate, Chisinau Municipal Council</li> <li>• <i>Andrei</i> PETROIA, PhD of Economic Sciences, Associate Professor, ASEM</li> </ul>
<b>Panel III: The institutions and instruments of financial markets: between involution and development</b>	
<b>12:20 – 13:10</b>	<ul style="list-style-type: none"> <li>• <i>Dumitru</i> BUDIANSCHI, Chairman of the Board of Directors of the National Commission for Financial Market</li> <li>• <i>Ion</i> GUMENE, Secretary of State of the Ministry of Finance</li> <li>• <i>Iurie</i> ȚÎRDEA, Head of Corporate Governance, OTP Bank S.A.</li> <li>• <i>Angela</i> SECRIERU, Habilitated Doctor, University Professor, ASEM</li> </ul>
<b>13:10 – 13:30</b>	<b>Coffee break</b>
<b>Panel IV: The synergy of finance and innovation in business modelling</b>	
<b>13:30-14:50</b>	<ul style="list-style-type: none"> <li>• <i>Mihaela</i> GORDILĂ, Head of Analysis and Reporting Division, ODA</li> <li>• <i>Viorica</i> CERBUȘCA, Executive Director of the ARTCOR Creative Industries Center</li> <li>• <i>Veronica</i> HERȚA, Executive Director GreenCityLab</li> <li>• <i>Iulian</i> IHNATOV, PhD, Associate Professor, Alexandru Ioan Cuza University, Iasi, Romania</li> <li>• <i>Constantin-Marius</i> APOSTOAIIE, PhD, Associate Professor, Alexandru Ioan Cuza University of Iași, Romania</li> <li>• <i>Nadejda</i> BOTNARI, PhD, Associate Professor, ASEM</li> </ul>
<b>14:50-15:00</b>	<b>Conclusions. Networking session</b>
<b>Saturday, 23 November, 2024</b>	
<b>10:00 – 12:50</b>	<b>The International Scientific Conference Thematic Sessions according to the Conference program</b>
<b>12:50 – 13:00</b>	<b>Closing of the International Scientific Conference</b>

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**SCIENTIFIC COMMITTEE**

1. Stratan Alexandru, Habilitated Doctor, University Professor, Correspondent Member of ASM, Rector of the Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
2. Cociug Victoria, PhD, Associate Professor, Vice Rector of the Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
3. Casian Angela, PhD, Associate Professor, First Vice-rector of the Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
4. Cobzari Ludmila, Habilitated Doctor, University Professor, Dean Faculty of Finance, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
5. Dodu-Gugea Larisa, PhD., Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
6. Roman Teodora Cristina, PhD, University Professor, Alexandru Ioan Cuza University of Iasi, Romania
7. Botnari Nadejda, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
8. Secieru Angela, Habilitated Doctor, University Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
9. Mehdiyan Seyed, PhD, University Professor, University of Michigan-Flint, United States of America
10. Duarte Antonio Portugal, PhD, University Professor, University of Coimbra, Portugal
11. Verga Geovani, PhD, Associate Professor, University of Parma, Italy
12. Martos Luis Palma, PhD, University Professor, Universitatea Seville, Spain
13. Roman Angela, PhD, University Professor, Alexandru Ioan Cuza University of Iasi, Romania
14. Stoica Ovidiu, PhD, University Professor, Alexandru Ioan Cuza University of Iasi, Romania
15. Apostoae Constantin-Marius, PhD, Associate Professor, Alexandru Ioan Cuza University of Iași, Romania
16. Ilnatov Iulian, PhD, Associate Professor, Alexandru Ioan Cuza University of Iași, Romania
17. Zakaradze Ekaterina, PhD, Associate Professor, Grigol Robakidze University, Batumi, Georgia
18. Mrabti Jalal, Dr., Financial Researcher Center of Financial Innovation (AUAS), University of Applied Sciences, Netherlands
19. Özen Ercan, PhD, University Professor, Usak University, Turkey
20. Belobrov Angela, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
21. Panait Mirela, PhD, Associate Professor, University of Oil and Gas, Ploiesti, Romania
22. Timuș Angela, PhD, Associate Professor, National Institute for Scientific Research, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
23. Hornyk Volodymyr, PhD, University Professor, Vernadsky Taurida National University, Ukraine
24. Lopotenco Viorica, Habilitated Doctor, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
25. Stratulat Oleg, PhD, University Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
26. Mykhailyshyn L.I., PhD, University Professor, Vasyl Stefanyk Precarpathian National University, Ukraine

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27. Buşmachiu Eugenia, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
28. Bunu Mariana, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
29. Erhan Lica, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
30. Ulian Galina, Habilitated Doctor, University Professor, State University of Moldova, Republic of Moldova
31. Hamuraru Maria, PhD, Associate Professor, State University of Moldova, Republic of Moldova
32. Perciun Rodica, Habilitated Doctor, University Professor, National Institute for Scientific Research, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
33. Şargu Lilia, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
34. Vasylchenko S.M., PhD, University Professor, Vasyl Stefanyk Precarpathian National University, Ukraine
35. Lazari Liliana, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
36. Pârţachi Ion, PhD, University Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
37. Mihaila Svetlana, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
38. Feuraş Eugenia, Habilitated Doctor, University Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
39. Morozov Boris, dr., Mount St. Mary's University, United States of America
40. Zahrane Tarik, Interim Director of ENCG – Marrakesh-UCA, Morocco
41. Yuriy Korovchuk, PhD, University Professor, Vasyl Stefanyk Precarpathian National University, Ukraine

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**ORGANIZING COMMITTEE**

1. Băncila Natalia, Habilitated Doctor, University Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
2. Berghe Nadejda, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
3. Bioloaia Svetlana, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
4. Bolgari Natalia, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
5. Bulgac Corina, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
6. Cernit Rodica, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
7. Cheradi Natalia, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
8. Chicu Nadejda, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
9. Ciobu Stela, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
10. Cîrlan Ana, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
11. David Angela, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
12. Dziubețcaia Tatiana, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
13. Gorobeț Ilinca, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
14. Gumovschi Ana, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
15. Ignatiuc Diana, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
16. Ivanov Tatiana, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
17. Mancaș Maria, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
18. Mărgineanu Aureliu, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
19. Mistrean Larisa, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
20. Moroi Tatiana, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
21. Petroia Andrei, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
22. Pirlog Angela, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

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23. Romanova Anastasia, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
24. Staver Liliana, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
25. Suvorova Iulia, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
26. Tomşa Aurelia, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
27. Vasilachi Serghei, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova
28. Vostricov Denis, PhD, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

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**Saturday, 23 November, 2024**

**THE INTERNATIONAL SCIENTIFIC CONFERENCE THEMATIC SESSIONS**

**Moderators:**

- *Stela CIOBU*, PhD of Economic Sciences, Associate Professor, ASEM
- *Andrei PETROIA*, PhD of Economic Sciences, Associate Professor, ASEM
- *Angela SECRIERU*, Habilitated Doctor, University Professor, ASEM
- *Nadejda BOTNARI*, PhD of Economic Sciences, Associate Professor, ASEM

**STUDY OF THE CAUSES AND CHALLENGES OF GLOBAL CRISES**

PETROIA Andrei, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

**CAPITALIZING EMERGING OPPORTUNITIES THROUGH ACCESS TO ADEQUATE FINANCING AND INNOVATIVE APPROACHES**

HĂMURARU Maria, PhD of Economic Sciences, Associate Professor, State University of Moldova, Republic of Moldova

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

**SUSTAINABLE COMPETITIVE ADVANTAGE IN BOOSTING ECONOMIC GROWTH THROUGH INTEGRATION OF FINANCE WITH BUSINESS MODELING INNOVATION IN THE AGRICULTURAL SECTOR**

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

PRIGOREANU Ioan, PhD student, University of Life Sciences “Ion Ionescu de la Brad”, Faculty of Agriculture, Iasi, Romania

**INTEGRATING FINANCIAL SUSTAINABILITY WITH INNOVATIVE BUSINESS STRATEGIES: A FUZZY LOGIC APPROACH FOR AGRICULTURAL HOLDINGS**

PRIGOREANU Ioan, PhD student, University of Life Sciences “Ion Ionescu de la Brad”, Faculty of Agriculture, Iasi, Romania

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

**FISCAL MANAGEMENT OF LOCAL AUTHORITIES FROM THE PERSPECTIVE OF TAXPAYERS' BEHAVIOR FOR LOCAL AND NATIONAL SUSTAINABILITY**

VRABIE (Gudană) Tincuța, PhD of Economic Sciences, "Dunarea de Jos" University of Galati, Romania

**REFORM AND MODERNIZATION OF THE TAX SYSTEM OF THE REPUBLIC OF MOLDOVA IN THE CONTEXT OF THE CHALLENGES OF THE DIGITAL ECONOMY**

BULGAC Corina, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

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### **THE EFFICIENCY OF THE TAX ADMINISTRATION OF LARGE TAXPAYERS FROM THE REPUBLIC OF MOLDOVA THROUGH THE PRISM OF THE ACTIVITY OF THE STATE TAX SERVICE**

BERGHE Nadejda, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

### **FISCAL SUSTAINABILITY AND EUROPEAN INTEGRATION: CHALLENGES FOR THE REPUBLIC**

COBZARI Ludmila, Habilitated Doctor, Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

SHARGU Nicu, PhD student, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

### **IMPACT OF TAX OBLIGATIONS ON THE ECONOMIC AND FINANCIAL SITUATION OF ECONOMIC AGENTS OF THE REPUBLIC OF MOLDOVA**

CHICU Nadejda, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

SUVOROVA Iulia, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

### **MODERN RISKS AND CHALLENGES IN INSURANCE**

CERNIT Rodica, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

### **STUDIES ON THE CONCEPT OF ECONOMIC PERFORMANCE IN AGRIBUSINESS**

PĂDURARU Ștefana - Beatrice, PhD student, University of Life Sciences “Ion Ionescu de la Brad”, Faculty of Agriculture, Iasi, Romania

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

### **FINANCIAL SECURITY – DYNAMIC CHARACTERISTIC OF THE DEVELOPMENT OF SOCIETY**

MĂRGINEANU Aureliu, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

### **CREDIT GUARANTEE SCHEMES: AN EFFICIENT TOOL FOR ENHANCING SME ACCESS TO FINANCE**

COBZARI Ludmila, Habilitated Doctor, Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

NOROC Dorel, Moldovan Banks Association, Republic of Moldova

### **DEVELOPMENT TRENDS OF CORPORATE INSURANCE IN THE MOLDOVAN INSURANCE MARKET**

DZIUBETCAIA Tatiana, PhD of Economic Sciences, Associated Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova



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### **ANALYSIS OF THE POTENTIAL FOR INNOVATION THROUGH DIGITIZATION OF MANAGERIAL PROCESSES AT ENTERPRISES IN THE FOOD INDUSTRY OF THE REPUBLIC OF MOLDOVA**

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

### **THE ROLE OF SYNERGY MODELS APPLIED IN FINANCE**

MOROI Tatiana, PhD of Economic Sciences, Associated Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

### **THE NEOBANKS: FINANCIAL INCLUSION AND DIGITAL INNOVATION**

COBZARI Ludmila, Habilitated Doctor, University Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

PASLARI Andrei, Global Grain International SRL, Romania, PhD student, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

### **STUDIES ON EFFICIENT RISK MANAGEMENT STRATEGIES IN AGRIBUSINESS**

GHERASIM Roxana-Elena, PhD student, University of Life Sciences “Ion Ionescu de la Brad”, Faculty of Agriculture, Iasi, Romania

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

PĂDURARU Ștefana-Beatrice, PhD student, University of Life Sciences “Ion Ionescu de la Brad”, Faculty of Agriculture, Iasi, Romania

DIACONU Florin, PhD student, University of Life Sciences “Ion Ionescu de la Brad”, Faculty of Agriculture, Iasi, Romania

### **SUPERVISION OF RESULTING INDICATORS OF THE COMPANY IN DIFFICULT BUSINESS CONDITIONS**

CUȘNIR Corina, PhD of Economic Sciences, Associate Professor, Trade Co-operative University of Moldova, Republic of Moldova

### **THE CONCEPT OF CORPORATE GOVERNANCE AND ITS ROLE IN FINANCIAL REPORTING**

ERHAN Lica, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

PALADI Valentina, PhD of Economic Sciences, Associate Professor, Moldova State University, Republic of Moldova

VIERU Eduard, PhD student, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

### **FINANCIAL OFFERS FOR CONDOMINIUM OWNERS ASSOCIATIONS: CHALLENGES AND TRENDS**

MÎRZAC Mariana, Habilitated Doctor, Associate Professor, Moldova State University, Republic of Moldova

### **PUBLIC FINANCE STABILITY UNDER DIGITAL EVOLUTION WITH A FOCUS ON OPTIMAL TAXATION AND DEVELOPMENT GOALS**

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VOSTRICOV Denis, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

#### **STRENGTHENING STABILITY THROUGH COORDINATION OF MONETARY POLICY AND PUBLIC FINANCE IN THE DIGITAL AND UNCERTAIN ENVIRONMENT**

Irina IALAI, National Bank of Moldova, PhD student, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

#### **EFFICIENCY OF BUDGETARY AND FISCAL MANAGEMENT UNDER CONDITIONS OF DIGITAL TRANSFORMATION: advantages and limitations of different approaches**

PRUTEANU Mariana, PhD student, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

#### **BANKS AND THEIR IMPACT ON FINANCIAL EDUCATION AT THE CURRENT STAGE**

GOROBEȚ Ilinca, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

MISTREAN Larisa, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

#### **MANAGEMENT OF PRICE ELEMENTS FOR FINANCIAL AND SOCIAL PURPOSES**

DONEA Sofia, Assistant Professor, State University “Bogdan Petriceicu Hasdeu”, Cahul, Republic of Moldova

#### **POSSIBILITIES OF IMPROVING THE BANK RESULTS BY USING MODERN MARKETING STRATEGIES IN THE REPUBLIC OF MOLDOVA**

CIOBU Stela, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

IORDACHI Victoria, PhD of Economic Sciences, Researcher Associate Professor, National Institute of Economic Research of AESM, Republic of Moldova (ASEM), Republic of Moldova

GUMOVSCI Ana, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

#### **ESG FACTORS AND THEIR IMPACT ON FINANCIAL METRICS: A STUDY OF STOCK PRICES AND REVENUE CORRELATIONS IN BANKS**

MAHENDRA M V S, PhD of Economic Sciences, Associate Professor, Department of Management Studies, Bhavan’s Vivekananda College of Science, Humanities and Commerce, Sainikpuri, Secunderabad, Telangana, India.

GHOSH Seema, PhD of Economic Sciences, Head Department of Economics, Bhavan’s Vivekananda College of Science, Humanities and Commerce, Sainikpuri, Secunderabad, Telangana, India.

#### **INSURANCE, AN EFFECTIVE INVESTMENT AND SAVINGS TOOL**

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

#### **OPTIMIZING THE FINANCIAL BANKING SECTOR THROUGH ARTIFICIAL INTELLIGENCE**

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BĂNCILĂ Natalia, Habilitated Doctor, University Professor, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

CADOCINICOV Evghenii, PhD of Economic Sciences, University Lecturer, University of European Studies of Moldova, Republic of Moldova

#### **BENEFICIAL OWNERSHIP REGISTRATION: A COMPARATIVE STUDY BETWEEN REPUBLIC OF MOLDOVA AND SELECTED COUNTRIES**

BOROZAN Cristina, Public Services Agency, Head of Service of the beneficial ownership identification, Republic of Moldova

#### **ANNUITY AS AN INSTRUMENT GUARANTEEING STABLE RETIREMENT INCOME**

KUZMINA Olga, PhD of Economic Sciences, Associate Professor, Senior Tax Analyst, Toronto, Canada

#### **PARTICIPATING WHOLE LIFE INSURANCE AS A TAX-SHELTERED INVESTMENT SOLUTION**

COVALIOV Sveatoslav, MBA, Insurance Advisor at RBC Insurance, Toronto, Canada

#### **UNCERTAINTY AND BANK RISK IN MOLDOVAN MARKET: THE MODERATING ROLE OF BUSINESS MODELS.**

STETS Vladislava, PhD student, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

#### **ECONOMIC DIPLOMACY REGARDING EUROPEAN SANCTIONING LEGAL REGIME OF VIOLATIONS OF THE LEGISLATION OF MARKETS IN FINANCIAL INSTRUMENTS**

MELNIC Nikoleta, PhD LLM, MBA student International Transactions and Economy Diplomacy, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

#### **THE REPUBLIC OF MOLDOVA FINANCIAL SYSTEM ADJUSTMENT TO THE EUROPEAN MONETARY ORDER**

LOPOTENCO Viorica, Habilitated Doctor, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

ISAC Doina, PhD Student, Academy of Economic Studies of Moldova, (ASEM), Republic of Moldova

#### **THEORETICAL-PRACTICAL ARGUMENTS REGARDING THE SELECTION OF THE OPTIMAL METHOD OF DETERMINING THE EXCHANGE RATE**

CÎRLAN Ana, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

#### **THE ROLE OF DIGITALIZATION IN ENHANCING FISCAL STABILITY AND TRANSPARENCY DURING ECONOMIC UNCERTAINTY**

Diana RENCHECI, PhD of Economic Sciences, University Lecturer, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

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### **LEGAL REGULATIONS ON GENDER QUOTAS IN GEORGIA: CURRENT SITUATION AND CHALLENGES**

ZAKARADZE Ekaterina, PhD, Associate Professor, Grigol Robakidze University, Batumi, Georgia

RUSADZE Nana, PhD, Associate Professor, Akaki Tsereteli State University, Kutaisi, Georgia

### **BIG DATA IN FINANCE: PROS, CONS AND SOME PRACTICAL APPLICATIONS**

APOSTOAIIE Constantin-Marius, PhD, Associate Professor, Alexandru Ioan Cuza University of Iași, Romania

IHNATOV Iulian, PhD, Associate Professor, Alexandru Ioan Cuza University of Iași, Romania

### **WAR OR PEACE: RUSSIA'S AI AND GEOPOLITICAL INTENTIONS IN THE CAUCASUS AND THE MIDDLE EAST**

ZAKARADZE Ekaterina, PhD, Associate Professor, Grigol Robakidze University, Batumi, Georgia

RUSADZE Nana, PhD, Associate Professor, Akaki Tsereteli State University, Kutaisi, Georgia

### **CONCEPTUAL AND METHODOLOGICAL SUBSTANTIATION OF THE RELATIONSHIP BETWEEN THE QUALITY OF PUBLIC EXPENDITURE MANAGEMENT AND THE LEVEL OF RESPECT FOR HUMAN RIGHTS**

SECRIERU Angela, Habilitated Doctor, Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

SECRIERU Iulian, PhD Student, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

### **THE BUDGETARY SYSTEM OF THE REPUBLIC OF MOLDOVA: PROBLEMS AND SOLUTIONS**

VICOL Iulia, PhD Student, State University „Bogdan Petriceicu Hasdeu”, Cahul, Republic of Moldova

### **THE EXPANSION OF CENTRAL BANKS' ROLES AND FUNCTIONS**

BELOBROV Angela, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

### **THE ROLE OF THE WORLD BANK GROUP IN GENERATING FINANCIAL FLOWS**

NEDELICU Ana, PhD of Economic Sciences, Associate Professor, State University „Bogdan Petriceicu Hasdeu”, Cahul, Republic of Moldova

### **CONSUMER BEHAVIOR IN THE CONTEXT OF SUSTAINABLE BANKING IN THE REPUBLIC OF MOLDOVA**

MISTREAN Larisa, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

GOROBEȚ Ilinca, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

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### **INVESTMENT ACTIVITY OF WATER SUPPLY UTILITIES IN THE REPUBLIC OF MOLDOVA**

TIMUŞ Ana, PhD of Economic Sciences, ONDRL

BUSMACHIU Eugenia, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

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ULIAN Ecaterina, PhD Student, Moldova State University, Chisinau, Republic of Moldova

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DAVID Angela, PhD of Economic Sciences, Associate Professor, Academy of Economic Studies of Moldova (ASEM), Republic of Moldova

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