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AUTORITATEA  
DE SUPRAVEGHERE  
FINANCIARĂ



# European Conference on Financial Services ECFS2024

**DIGITISATION & SUSTAINABILITY IN THE FINANCIAL SECTOR -  
REGULATIONS AND BEST PRACTICES**

8th Edition

28 - 29 of March 2024

## Parteneri academici



## **General information**

**The Institute of Financial Studies**, with the Financial Supervisory Authority and the Bucharest Stock Exchange as institutional partners, are pleased to invite you to the **European Conference on Financial Services ECFS 2024 DIGITISATION & SUSTAINABILITY IN THE FINANCIAL SECTOR - REGULATIONS AND BEST PRACTICES**, 8th Edition, on 28-29 March 2024, in Brașov, [Qosmo Hotel](#).

Digitisation and sustainability are two particularly important themes in the evolution of the financial sector in the modern era. While digitisation brings with it technological innovations that are changing the way financial business is conducted, sustainability is becoming increasingly central, reflecting the need to address climate and environmental change challenges as well as to promote sustainable and ethical economic development.

In the context of digitisation, financial institutions are under pressure to adapt quickly to new technologies and improve their services to meet the demands of a digitally connected world. This involves implementing fintech solutions, using artificial intelligence to analyse financial data, developing digital payments and more. Regulations in this area need to keep pace with technological change and ensure a secure and transparent environment for online financial transactions.

On the other hand, integrating sustainability into the financial sector requires responsible investment practices, the financing of projects with a positive environmental and community impact, as well as transparent reporting on ESG (Environmental, Social, Governance) performance. Regulations and recommended practices in this regard aim to ensure that financial activities contribute to the achievement of sustainable development goals and the management of risks associated with climate change and other sustainability issues.

Currently in its 8th edition, the European Conference on Financial Services (ECFS) is a prestigious event that brings together financial industry leaders, regulators and experts from across Europe to discuss trends and challenges in the financial sector.

The event will focus on the importance of adapting to the digital age and integrating sustainability factors into all aspects of financial activity.

**The topics of this year's event include among others:**

1. The impact of digitisation on financial services: opportunities and threats
2. The role of regulation in promoting financial sector sustainability
3. Health, life, housing insurance and the presence of insurers in the capital market
4. ESG in finance: trends and best practices
5. Transparency and sustainability reporting in the digitised financial industry
6. Green finance and responsible investment in the digital age
7. Collaboration between financial institutions and authorities to establish a more sustainable financial sector
8. Financial education and sustainability awareness: how can they be integrated in the digital age?

**EUROPEAN CONFERENCE  
ON FINANCIAL SERVICES  
ECFS 2024  
8<sup>TH</sup> EDITION**

**SAVE THE DATE!  
MARCH 28-29<sup>TH</sup>, BRAȘOV ROMÂNIA**

**ACADEMIC PARTNERS**

**INSTITUTIONAL PARTNERS**

**ISF**  
INSTITUTE OF FINANCIAL STUDIES

**GLOBAL MONEY WEEK**

**AUTORITATEA DE SUPRAVEGHERE FINANCIARĂ**

**BURSA DE VALORI BUCUREȘTI**

**BUCHAREST STOCK EXCHANGE**

# Event agenda

Thursday, March 28th, 2024

1.30- 2.00  
P.M.

Registration of participants

## Debate FINANCIAL EDUCATION THROUGH VOCATIONAL TRAINING AND CERTIFICATION

*Moderator - Cătălin CÂMPEANU, ISF Deputy Director*

The session includes a debate on continuing professional development, the need for certification of people working or seeking to work in non-bank financial markets and the role of financial education. The debate is attended by representatives of policy makers, professional associations, practitioners and other stakeholders.

A.S.F. representative - Simona DOBRICĂ

AAF representative - Jan Pricop, Executive Director

UNSAR representative

UNSIAR Representative - Rodica FUICU, Vice-President

PRBAR Representative - Ștefan Prigoreanu, President

Information Security Specialist - Mircea Șcheau

*Partners Representatives (SILVER)*

2:30 P.M.-4.30 P.M.

## ACADEMIC PANEL 1

*Moderators - Prof. Marian SIMINICĂ PhD., ISF Executive Director, University of Craiova;  
Prof. Raluca Georgiana LĂDARU PhD., Bucharest University of Economic Studies, Institute  
of Financial Studies;*

**CONNECTION LINK** - <https://ase.zoom.us/j/5023865157>

- Melinda Timea, FÜLÖP, Faculty of Economics and Business Administration, Babeș-Bolyai University of Cluj-Napoca, Romania; Dan Ioan, TOPOR, Faculty of Economic Science, 1Decembrie 1918 University, Alba Iulia, Romania; Constantin Aurelian, IONESCU, Institut of Multidisciplinary



2.00 P.M. -  
3.30 P.M.

Research for Science and Tehnology, Valahia University of Targoviște, Targoviste, Romania - *Metaverse integration in financial institution: opportunities, challenges and strategic implications*

2. Mirela CRISTEA, Faculty of Economics and Business Administration, University of Craiova; Grațiana Georgiana NOJA, Faculty of Economics and Business Administration, West University of Timisoara; Daniel CÎRCIUMARU, Faculty of Economics and Business Administration, University of Craiova; Silviu CÂRSTINA, Faculty of Economics and Business Administration, University of Craiova - *Digital Transformation and Innovation on the Insurance Market. Advanced Empirical Analysis at the European Union Level*
3. Valentin Marian ANTOHI, Department of Business Administration, Dunarea de Jos University, Galați, Romania; Department of Finance, Accounting and Economic Theory, Transilvania University, Brașov, Romania; Marius Sorin DINCĂ, Department of Finance, Accounting and Economic Theory, Transilvania University, Brasov, Romania; Monica Laura ZLATI, Department of Business Administration, Dunarea de Jos University, Galati, Romania; Costinela FORTEA, Department of Business Administration, Dunarea de Jos University, Galati, Romania - *New approaches on the effects of European fiscal pressure in the recession period*
4. Florin BOGHEAN, University Stefan cel Mare, Suceava, Romania - *The influence of integrated IT systems on the accounting and auditing profession*
5. Félix Puime GUILLÉN, University of A Coruna, Spain - *Financial digitalization in Spain*
6. Dan Ioan, TOPOR, Faculty of Economic Science, 1Decembrie 1918 University, Alba Iulia, Romania; Nicolae MĂGDAȘ, Faculty of Economics and Business Administration, Babeș-Bolyai University of Cluj-Napoca, Romania - *Sustainability through financial literacy: integration financial education into organizational strategies*



7. CORDOȘ George-Silviu, Transylvania Business Scholl, Babes-Bolyai University; PĂUN Dragoș, Transylvania Business Scholl, Babes-Bolyai University - *Powering Down? The Impact of Declining EV Demand and Disappearing Incentives on Financial Markets in 2023-2024*
8. Tatiana DĂNESCU, Facultatea de Științe Economice și Drept, Departamentul de Științe Economice ED1, Universitatea de Medicină, Farmacie, Știință și Tehnologie "George Emil Palade" din Târgu Mureș, România; Roxana Maria STEJEREAN, Universitatea "1 Decembrie 1918" din Alba Iulia, România - *Tranziția de la analiza tradițională a situațiilor financiare la metodele bazate pe inteligența artificială*
9. LEOVEANU SOARE Bianca Eugenia, Bucharest University of Economic Studies, Bucharest, Romania - .....
10. Bahramov FUAD, University of Oradea, Romania - *The possible outcomes of e-invoicing on tax collection and impact on future of Romanian tax system*



**ACADEMIC PANEL 2**

**Moderators - Prof. Dan TOPOR PhD., University „1 December 1918” Alba Iulia;  
Cristina DOBRICĂ, ISF Certification and Credit Administration Specialist**

**CONNECTION LINK -**

<https://us06web.zoom.us/j/82697564967?pwd=nig1ihb7mtjxmdbryf3vxiznl4qbyi.1>

2.00 P.M. -  
3.30 P.M.

1. Ramona-Ionela HARAGUȘ, University „1 December 1918” Alba Iulia ; Attila Szora TAMAȘ, University „1 December 1918” Alba Iulia - *Qualitative analysis of the interference and causality between accounting and auditing*
2. Rareș HURGHÎȘ, University 1 Decembrie 1918 Alba Iulia, Faculty of Economic Sciences, Accounting Department, Romania; Adriana TIRON-TUDOR, Babes-Bolyai University, Faculty of Economic Science and Business Administration, Accounting and Audit Department, Romania; Dan Ioan TOPOR University 1 Decembrie 1918 Alba Iulia, Faculty of Economic Sciences, Accounting Department, Romania - *Market-level effects of voluntary IR adoption in Europe: the case of environmental and social sensitive companies*
3. Dan Ioan TOPOR, 1 Decembrie 1918 University, Faculty of Economic Sciences; Emil MUNTEAN, 1 Decembrie 1918 University, Faculty of Economic Sciences; Alexandra TARAU, 1 Decembrie 1918 University, Faculty of Economic Sciences; Bogdan Ionuț STOLOJESCU, 1 Decembrie 1918 University, Faculty of Economic Sciences - *Role and importance of digital marketing in health services in Romania*
4. Ileana-Sorina RAKOȘ, University of Petrosani, Faculty of Economic Sciences; Alina-Georgiana SOLOMON, ”Dimitrie Cantemir” Christian University, Faculty of Economic Sciences; Bogdan Ionuț STOLOJESCU, 1 Decembrie 1918 University, Faculty of Economic Sciences - *Bibliometric analysis on the evolution of digital platforms*
5. FLOREA Nicoleta Valentina, Valahia University of Târgoviște; CROITORU Gabriel, Valahia University of Târgoviște; RADU (CÂRSTEA) Georgiana, Valahia University of Târgoviște; FLOREA Daria, Valahia University of Târgoviște - *The analysis of the impact of Digital Product Innovation and HR banking specialists on intention to use Artificial Intelligence in financial banking system among young customers*

6. Hassan Danial ASLAM, Institute of Business, Management and Administrative Sciences, The Islamia University of Bahawalpur; Sorinel CĂPUȘNEANU, Faculty of Economic Sciences, "Titu Maiorescu" University, Romania; Tasawar JAVED, Institute of Business, Management and Administrative Sciences, The Islamia University of Bahawalpur; Ileana-Sorina RAKOȘ, Faculty of Sciences, University of Petrosani; Cristian-Marian BARBU, Department of Management-Marketing, Artifex University - *The Mediating Role of Attitude Towards Performing-Well between Ethical Leadership, Technological Innovation and Innovative Performance*
7. Beatrice RADU, National Bank of Romania - *Developments and challenges regarding the european capital markets integration project*
8. Dragoș BÎLTEANU, Bucharest University of Economic Studies, Bucharest, Romania; Florentina Olivia BĂLU, University of Geneva, Geneva, Switzerland - *Identifying the inter-relationships between the company's strategic sectors*
9. Tatiana DĂNESCU, Faculty of Economics and Law, Department of Economic Sciences ED1, University of Medicine, Pharmacy, Science and Technology "George Emil Palade" of Targu Mures, Târgu Mureș, România; LINCA Elena-Vasilica, 1 Decembrie 1918" University of Alba Iulia, România; KELEMEN Imola, 1 Decembrie 1918" University of Alba Iulia, România - *Influențe ale digitalizării asupra serviciilor bancare. O analiză SWOT*
10. Cătălin CÂMPEANU, University of Craiova - *Changes of KPI's in a digital world – insurance market*



## CONNECTION LINK -

<https://us06web.zoom.us/j/82278898808?pwd=sHIA6juIFujxLB358FCPTjwbb82HkA.1>

3.30 P.M. -  
5.30 P.M.

1. Gabriela Mihaela, MUREȘAN, Faculty of Economics and Business Administration, Babeș-Bolyai University of Cluj-Napoca, Romania; Melinda Timea, FÜLÖP, Faculty of Economics and Business Administration, Babeș-Bolyai University of Cluj-Napoca, Romania - *Analyzing the role of artificial intelligence in personalized financial services offered by instructions*
2. Attila, TAMAS-SZORA , Faculty of Economic Science, 1Decembrie 1918 University, Alba Iulia, Romania; Teodora Odett BREAZ, Faculty of Economic Science, 1Decembrie 1918 University, Alba Iulia, Romania - *Sustainable finance practices: A case study of environmental, social and governance integration in financial institution*
3. Georgiana Raluca LĂDARU, The Bucharest University of Economic Studies, Romania; Ionut Laurentiu PETRE, The Bucharest University of Economic Studies, Romania; Steliana MOCANU, The Bucharest University of Economic Studies, Romania; Lavinia Maria NEȚOIU, University of Craiova, Romania – *Analysis of the ESG component for the main Romanian listed companies*
4. Steliana MOCANU, The Bucharest University of Economic Studies, Romania; Ionuț Laurențiu PETRE, The Bucharest University of Economic Studies, Romania; Marilena E. POTÂRNICHE (BERHECI), The Bucharest University of Economic Studies, Romania - *Bibliometric analysis of environmental, social and governance (ESG) in finance*
5. Mihai Radu BAJAN, Bucharest University of Economic Studies - *Impactul Asigurarilor asupra Pieței de Capital: O Analiză a Performanței Financiare*
6. GROSU (SIMION) Petruța-Simona, Bucharest University of Economic Studies, Bucharest, Romania; Center for Study and Research for AgroForestry Biodiversity "Acad. David Davidescu", Romanian Academy, Bucharest, Romania - *The role of regulations and recommended practices in promoting the use of digital technologies for biodiversity conservation in agriculture*

7. Nicolae MĂGDAȘ, Faculty of Economics and Business Administration, Babeș-Bolyai University of Cluj-Napoca, Romania; Melinda Timea FÜLÖP, Faculty of Economics and Business Administration, Babeș-Bolyai University of Cluj-Napoca, Romania - *Blockchain technology in banking: Exploring opportunities and challenges for financial institution*
8. Carmina Elena CONSTANTINESCU, Head of Credit Department, Cooperative Bank Unirea Brașov - *Sustainable Management of the Cooperative Banking System*
9. Liviu DRĂGHICI, School of Advanced Studies of Romanian Academy (SCOSAAR), Bucharest, Romania; Mirela PANAIT, Petroleum-Gas University of Ploiesti, Romania & Institute of National Economy, Romanian Academy, Bucharest, Romania; Carmen MINCĂ, Petroleum-Gas University of Ploiesti, Romania; Eugenia BUȘMACHIU, Academy of Economic Studies of Moldova, Chișinău, Republic of Moldova - *Effective financial education - challenges for stakeholders*
10. Ioana Andreea CILOMIC, The “1<sup>st</sup> December 1918” University, Faculty of Economic Studies, Alba Iulia, Romania; Teodora Odett BREAZ, The “1<sup>st</sup> December 1918” University, Faculty of Economic Studies, Alba Iulia, Romania - *Investigating the level of compulsory corporate governance information disclosed by Romanian state-owned enterprises*

**ACADEMIC PANEL 4**

**Moderators – Assoc. Prof. Daniel CÎRCIUMARU PhD., University of Craiova;**

3.30 P.M. -  
5.30 P.M.

1. Diana JOIȚA, School of Advanced Studies of Romanian Academy, Bucharest, Romania; Mirela PANAIT, Petroleum-Gas University of Ploiesti, Romania & Institute of National Economy, Romanian Academy, Bucharest, Romania; Carmen-Elena DOBROTĂ, University of Bucharest & Institute of National Economy, Romanian Academy, Bucharest, Romania; Raquel FERNÁNDEZ-GONZÁLEZ, University of Vigo, Vigo, Spain - *European funding for energy transition - opportunities and challenges*
2. Kevin BICA, Department of Economy and Business, Beder University College, Tirana, Albania; Erinda IMERAJ, Department of Economics, Epoka University, Tirana, Albania - *Assessment of Public Debt Drivers in Balkans*
3. Laeeq Razzak JANJUA, WSB University, Dąbrowa Górnicza, Poland; Laura ELLY NAGHI, Bucharest University of Economic Studies, Bucharest, Romania; Mirela PANAIT, Petroleum-Gas University of Ploiesti, Ploiesti, Romania & Institute of National Economy, Romanian Academy, Bucharest, Romania; Marian SIMINICĂ, University of Craiova, Craiova, Romania - *From shadows to spotlight in current era: an insight into the informal economy's influence on growth under governmental oversight in FATF grey list states*
4. Răzvan IONESCU, School of Advanced Studies of the Romanian Academy (SCOSAAR); Romanian Academy, Bucharest, Romania; Mirela PANAIT, Petroleum-Gas University of Ploiesti, Romania & Institute of National Economy, Romanian Academy, Bucharest, Romania; Iza GIGAURI, Saint Andrew the First-Called Georgian University, Tbilisi, Georgia; Lindita MUKLI, Aleksander Moisiu University, Durres, Albania - *Financing the fossil fuel sector: environmental, social and governance challenges*

5. Mahesha NIMANTHI, Open University of Sri Lanka; Hiranya DISSANAYAKE, Wayamba University of Sri Lanka; Anuradha IDDAGODA, University of Sri Jayewardenepura, Sri Lanka - *Fintech Adoption Dynamics Among Sri Lankan Undergraduates*
6. LĂPĂDAT Cătălin-Valentin-Mihai, University of Craiova, Faculty of Economics and Business Administration, Doctoral School of Economics, Domain: Finance - *The development of rural communities in Romania through the implementation of LEADER during the period 2023 – 2027*
7. NIȚU Loredana-Georgia, University of Craiova - *Evaluating the Interplay between ESG Practices and Corporate Financial Performance in America: the Industrial sector*
8. Ana Maria COSTEA, University of Craiova - *Factorii determinanți ai performanței financiare ai companiilor din sectorul construcțiilor*
9. TUDORACHE Claudiu, Academia de Studii Economice, București, Romania - *Sustenabilitatea în sectorul bancar românesc*
10. IOV Daniela Rodica, Petroleum-Gas University of Ploiești, Romania; DAMIAN Aurelia, Petroleum-Gas University of Ploiești, Romania; DAMIAN Dorian Florin, Economic College „Virgil Madgearu” of Ploiești, Romania - *Natural differences or anomalies established in the business valuation*

Moderators - Prof. Marian SIMINICĂ PhD., ISF

 Executive Director, University of Craiovaș Prof. Raluca Georgiana LĂDARU PhD., Bucharest  
University of Economic Studies, Institute of Financial Studies

 CONNECTION LINK - <https://ase.zoom.us/j/5023865157>

 3.30 P.M. -  
5.30 P.M.

1. FLORESCU Decebal Remus, “Babeș-Bolyai” University Cluj-Napoca Romania; TURCENIUC Alexia-Raluca, “Babeș-Bolyai” University Cluj-Napoca Romania; VĂIDEAN Viorela-Ligia, “Babeș-Bolyai” University Cluj-Napoca Romania; CUCEU Ionuț Constantin, “Babeș-Bolyai” University Cluj-Napoca Romania - *Media freedom and the rights to a clean environment and good health – do they vary as a function of countries’ development level?*
2. NICULAE Ionuț, Școala Doctorală de Finanțe – ASE BUCUREȘTI - *Transformarea digitală, economia subterană și echilibrul macroeconomic*
3. Oana Ramona GLONȚ, External public auditor of the Romanian Court of Accounts, Timișoara, România - *The impact of improvement the degree of digitization of financial and business activities on socio-economic structures in Romania*
4. Ana-Rebeca NEAGU (ION), IOSUD-SDSE Valahia University of Targoviste, Romania; Stefan Alexandru PREDA, IOSUD-SDSE Valahia University of Targoviste, Romania - *Financial and accounting security and control of entities in the context of the necessity for digitalization*
5. Antonia PUSU, “Babeș-Bolyai” University Cluj-Napoca Romania - *Navigating the Digital Frontier: Exploring the Impact and Evolution of Electronic Billing and Invoice Systems in Modern Accounting Practices*
6. RADAC Flavius Ilie, Lucian Blaga University of Sibiu; Vasile Paul BRESFELEAN, Faculty of Economics and Business Administration, “Babeș-Bolyai” University, Cluj-Napoca, Romania & Faculty of Economics and Law, “George Emil Palade” University of Medicine, Pharmacy, Science, and Technology, Targu Mures, Romania; TĂNĂSESCU Cristina Roxana, “Lucian Blaga” University of Sibiu - *The impact of macroeconomic variables on unemployment in European countries*
7. Maria- Lenuța CIUPAC-ULICI, IPAG Business School, Paris, France; Hyperion University, Bucharest, Romania; Ioan-Alin NISTOR, Babeș Bolyai University, Cluj-Napoca, Romania; Daniela-Georgeta BEJU, Babeș Bolyai



University, Cluj-Napoca, Romania; Selena Larisa MARCHIS, Transilvania Bank, Satu Mare, Romania - *Does ESG score impact share performance*

8. Lukman RAIMI, Department of Business Administration (Entrepreneurship), Universiti Brunei Darussalam, Brunei Darussalam; Nurudeen Babatunde BAMIRO, Department of Language, Art & Social Science Education, Faculty of Education, Lagos State University, Lagos, Nigeria; Basirat Olaide RAIMI, School of Social Entrepreneurship, Roxbourg Institute of Social Entrepreneurship, La Sarraz, Switzerland - *Impact of promoting financial education and sustainability awareness on entrepreneurship using digital technologies in developing countries*



FRIDAY, MARCH 29TH, 2024

 10.30 A.M. -  
11:00 A.M.

Welcome Coffee

**Plenary Session - DIGITISATION & SUSTAINABILITY IN THE FINANCIAL SECTOR -  
REGULATIONS AND BEST PRACTICES**
*Moderator - Antena 3*

Session in which special guests address topics related to digitisation, sustainability, financial education and continuing financial education in the context of the current multiple crises.

*OPENING SPEECH:* Gabriel AVRĂMEȘCU, First Vice-President of the Financial Supervisory Authority;

Sorin MITITELU, Vice-President, Insurance-Reinsurance Sector, Financial Supervisory Authority;

Prof. Daniel Ștefan ARMEANU, Vice-President, Private Pensions Sector, Financial Supervisory Authority;

George-Cristian TUȚĂ, Deputy, Chestor of the Chamber of Deputies, Romanian Parliament;

Acad. Lucian ALBU, President of the ISF Scientific Council;

 11.00 A.M.  
-1.30 P.M.

Prof. Ionela COSTICĂ, Prorector Academy of Economic Studies of Bucharest;

Prof. Daniel BREAZ, Rector "1 Decembrie 1918" University of Alba Iulia;

Daniela SECARĂ, Member of the Board of Directors Bucharest Stock Exchange;

Horia GUSTĂ, President of AAF, Association of Fund Managers

Alexandru CIUNCAN, President and Director General of UNSAR;

Dorel DUȚĂ, President of UNSICAR;

Ștefan PRIGOREANU, President of PRBAR;

*Partners Representatives (PLATINUM, GOLD);*

Valentin IONESCU, President of the Board of Directors, Institute of Financial Studies



1.30 P.M. - 2.00 P.M. Conclusions of the Conference

## Call for papers

Presentations of scientific papers (.pdf or .ppt format) to be held during this event shall be submitted by **March 22th 2024** to: [evenimente@isf.ro](mailto:evenimente@isf.ro). Selected articles will be published in the Journal of Financial Studies No 16/2023. For the purpose of entering these papers into the review process, the final version shall be submitted in English according to the [drafting requirements](#) until **April 5th 2024**, via e-mail to the address: [revista@isf.ro](mailto:revista@isf.ro)

## Deadlines

Confirmation of participation/ abstract submission: **7th of March 2024** to [evenimente@isf.ro](mailto:evenimente@isf.ro)

Presentation submission (.pdf, .ppt): **22nd of March 2024** - at [evenimente@isf.ro](mailto:evenimente@isf.ro)

Submission of final paper for publication: **5th of April 2024** - to [revista@isf.ro](mailto:revista@isf.ro)

## Scientific committee

- ✓ **Prof. Monica Violeta ACHIM PhD.**, Babeș-Bolyai University of Cluj-Napoca;
- ✓ **Acad. Lucian-Liviu ALBU**, Romanian Academy, Institute for Economic Forecasting, Institute of Financial Studies;
- ✓ **Prof. Alin ANDRIEȘ PhD.**, “Alexandru Ioan Cuza” University of Iași;
- ✓ **Prof. Flavia BARNA PhD.**, West University of Timișoara;
- ✓ **Assoc. Prof. Claudiu BOȚOC PhD.**, West University of Timișoara;
- ✓ **Prof. Gabriel BRĂTUCU PhD.**, Transilvania University of Brașov;
- ✓ **Cătălin CÂMPEANU PhD. Cand.**, Institute of Financial Studies, Bucharest;
- ✓ **Assoc. Prof. Daniel CÎRCIUMARU PhD.**, University of Craiova;
- ✓ **Prof. Cristina CIUMAȘ PhD.**, Babeș-Bolyai University of Cluj-Napoca;
- ✓ **Prof. Ludmila COBZARI PhD.**, Academy of Economic Studies of Moldova, Republic of Moldova;
- ✓ **Assoc. Prof. Ionela COSTICĂ PhD.**, ASE Bucharest;
- ✓ **Prof. Mirela CRISTEA PhD.**, University of Craiova;
- ✓ **Prof. Marius DINCĂ PhD.**, Transilvania University of Brașov;
- ✓ **Prof. Zbysław DOBROWOLSKI PhD.**, Institute of Public Affairs, Jagiellonian University, Krakow, Poland;
- ✓ **Prof. Grzegorz DROZDOWSKI PhD.**, Jan Kochanowski University in Kielce, Kielce, Poland;
- ✓ **Prof. Liliana FELEAGĂ PhD.**, ASE Bucharest;
- ✓ **Assoc. Prof. Georgiana GEORGESCU PhD.**, ASE Bucharest;
- ✓ **Prof. Iza GIGAURI PhD.**, St. Andrews Georgian University, Tbilisi, Georgia;
- ✓ **Lect. Sergiu GOLUB PhD.**, Babeș-Bolyai University of Cluj-Napoca;



- ✓ **Prof. Félix Puime GUILLÉN PhD.**, University of A Coruña, Spain;
- ✓ **Prof. Eglantina HYSA PhD.**, Epoka University, Tirana, Albania;
- ✓ **Assoc. Prof. Raul Felix HODOȘ PhD.**, „1 Decembrie 1918” University of Alba Iulia;
- ✓ **Valeriu IOAN-FRANC PhD.**, "Costin C. Kirițescu" National Institute for Economic Research;
- ✓ **Valentin IONESCU**, Financial Supervisory Authority, Institute of Financial Studies;
- ✓ **Prof. Nicolae ISTUDOR PhD.**, ASE Bucharest;
- ✓ **Assoc. Prof. Meral KAGITCI PhD.**, ASE Bucharest;
- ✓ **Prof. Elżbieta KUBIŃSKA PhD.**, Cracow University of Economics, Poland;
- ✓ **Prof. Carolina MACHODO PhD.**, University of Minho, Portugal;
- ✓ **Prof. Adrian MICU PhD.**, „Dunărea de Jos” University of Galați;
- ✓ **Assoc. Prof. Adrian MITROI PhD.**, ASE Bucharest;
- ✓ **Prof. Carmen Eugenia NĂSTASE PhD.**, „Ștefan cel Mare” University of Suceava;
- ✓ **Prof. Valentina NDOU**, University of Salento, Italy;
- ✓ **Prof. Florian Marcel NUȚĂ PhD.**, Danubius University, Galați;
- ✓ **Prof. Mihaela ONOFREI PhD.**, „Alexandru Ioan Cuza” University of Iași;
- ✓ **Prof. Maria PALAZZO PhD.**, Universitas Mercatorum, Italy;
- ✓ **Prof. Mirela PANAIT PhD.**, Petroleum-Gas University of Ploiești;
- ✓ **Prof. Răzvan-Mihail PAPUC PhD.**, University of Bucharest;
- ✓ **Narcis PĂVĂLAȘCU PhD. Cand.**, Association Centre for Arbitration and Mediation in Insurance (ACAMA), Bucharest;
- ✓ **Prof. Daniela PÎRVU PhD.**, University of Pitești;
- ✓ **Prof. Silviu Mirel PIȚURU PhD.**, University of Medicine and Pharmacy "Carol Davila" Bucharest;
- ✓ **Prof. Lukman RAIMI PhD.**, Universiti Brunei Darussalam, Brunei;
- ✓ **Prof. Irina Gabriela RĂDULESCU PhD.**, PetroleumGas University of Ploiești;
- ✓ **Prof. Claudia Diana SABĂU-POPA PhD.**, University of Oradea;
- ✓ **Prof. Murat SARI PhD.**, Istanbul Technical University, Faculty of Science and Letters, Turkey
- ✓ **Prof. Alfonso SIANO PhD.**, University of Salerno, Fisciano, Italy;
- ✓ **Prof. Satyendra SINGH**, Academy of Business and Emerging Markets, University of Winnipeg, Canada;
- ✓ **Lect. Ioan - Ovidiu SPĂTĂCEAN PhD.**, George Emil Palade University of Medicine, Pharmacy, Science, and Technology of Târgu Mureș;
- ✓ **Prof. Eduard STOICA PhD.**, Lucian Blaga University of Sibiu;
- ✓ **Prof. Ovidiu STOICA PhD.**, “Alexandru Ioan Cuza” University of Iași;
- ✓ **Assoc. Prof. Maria Cristina ȘTEFAN PhD.**, "Valahia" University of Târgoviște;
- ✓ **Assoc. Prof. Daniel ȘTEFAN PhD.**, George Emil Palade University of Medicine, Pharmacy, Science, and Technology of Târgu Mureș;
- ✓ **Prof. Petru ȘTEFEA PhD.**, West University of Timișoara;
- ✓ **Prof. Ioan Dan TOPOR PhD.**, „1 Decembrie 1918” University of Alba Iulia;
- ✓ **Prof. Laslo VASA PhD.**, Metropolitan University, Budapest, Hungary;



- ✓ **Prof. Valentina VASILE**, Institute of National Economy, Romanian Academy, Romania;
- ✓ **Prof. Agostino VOLLERO PhD.**, University of Salerno, Fisciano, Italy.

### **Organising committee**

- Prof. Marian SIMINICĂ PhD., University of Craiova; Executive Director, Institute of Financial Studies, Bucharest;
- Cătălin CÂMPEANU, Deputy Director Institute of Financial Studies, Bucharest;
- Prof. Raluca Georgiana LĂDARU PhD., Bucharest University of Economic Studies; Institute of Financial Studies, Bucharest;
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