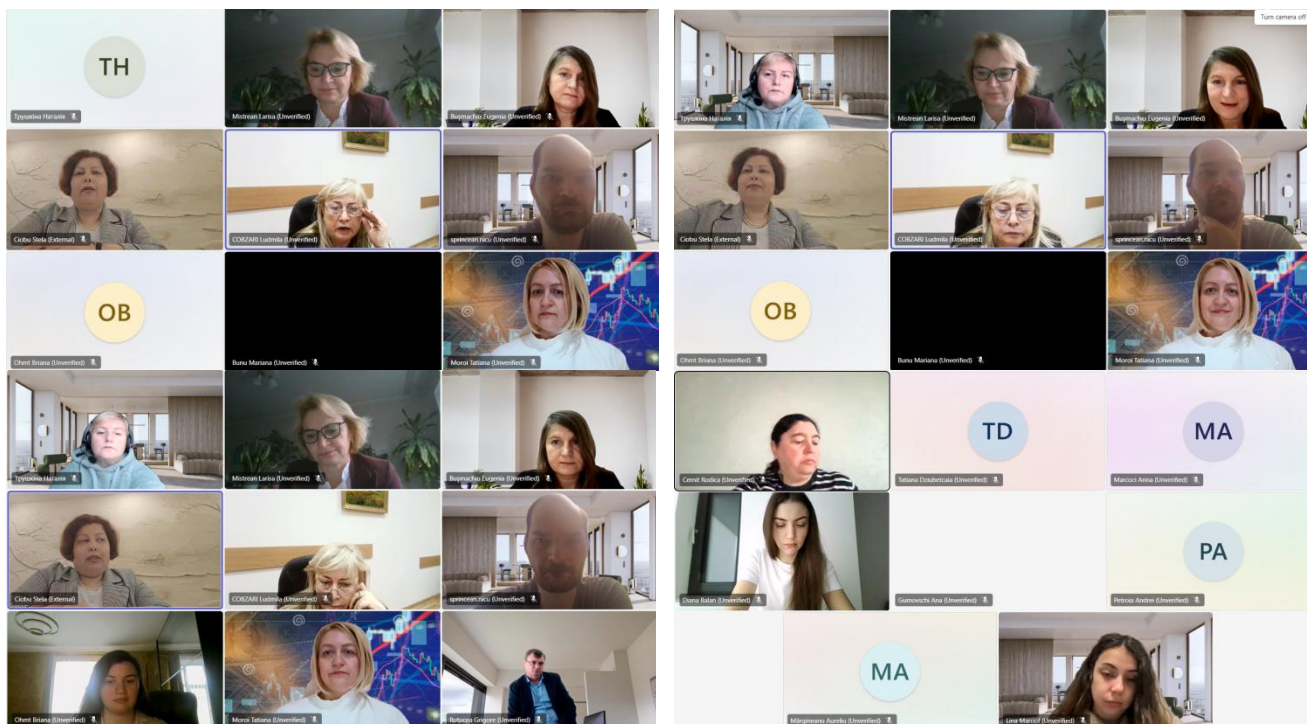
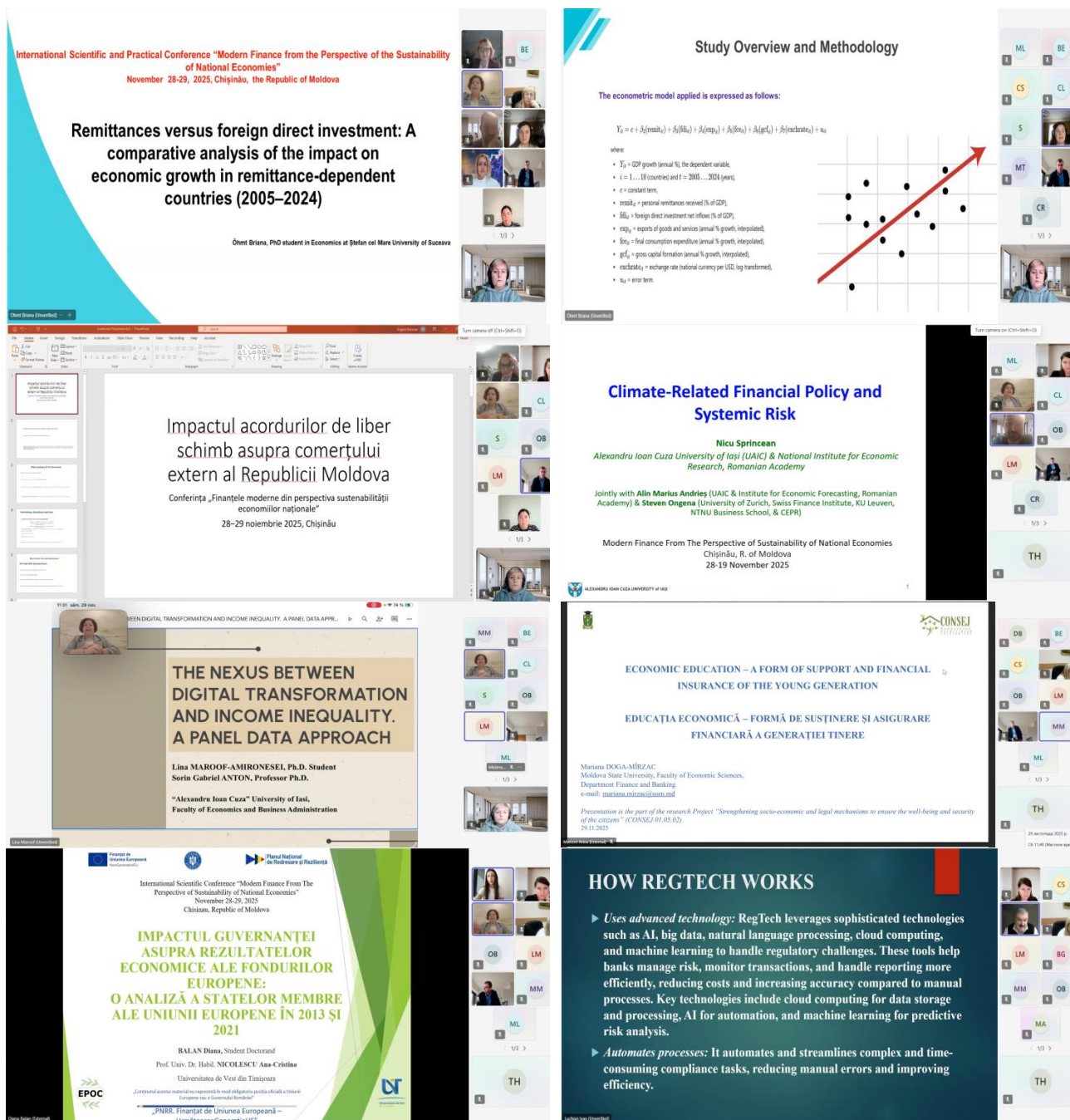


**28-29 листопада 2025 року** у місті Кишинів (Республіка Молдова) відбулася Міжнародна науково-практична конференція ***“Modern Finance from the Perspective of the Sustainability of National Economies”***, яку організовано на базі Академії економічних досліджень Молдови (ASEM).

Захід відбувся у змішаному форматі (офлан і онлайн), який об’єднав представників банківських установ, міністерств, наукових інститутів і центрів, провідних університетів, а також дослідників з Молдови, України, Румунії, Грузії, Швейцарії та інших країн Європи. Учасники обговорювали ключові питання сталого фінансування, управління інвестиціями, модернізації фінансових ринків і посилення стійкості національних економік шляхом реалізації механізму зелених інвестицій в умовах глобальної турбулентності.

Особливе місце у науковій дискусії посіли питання зелених інвестицій, сталого фінансування та зеленого банкінгу як фундаментальних механізмів переходу країн до моделей економічного розвитку, що ґрунтуються на екологічній відповідальності, енергоефективності та мінімізації системних ризиків. У межах секційних засідань було представлено низку доповідей щодо впливу цифрових технологій на нерівність доходів, регуляторних інновацій у банківському секторі, використання RegTech-рішень, впливу кліматичних ризиків на фінансову стабільність, а також результативності європейських фондів і важливості належного врядування для сталого економічного зростання.





Важливою частиною наукових обговорень стали питання розвитку інфраструктури, інвестицій у транспортні, енергетичні та фінансові системи, а також роль інфраструктурних проєктів у зміцненні резильєнтності національних економік. Представлені дослідження наголосили, що модернізація критичної інфраструктури, інтеграція цифрових рішень та активне залучення зелених інвестицій забезпечують стійкість держав до зовнішніх шоків, сприяють структурній трансформації економіки та формують основу для довгострокового сталого розвитку.

Від Науково-дослідного центру індустріальних проблем розвитку НАН України участь у конференції взяла кандидат економічних наук, старший дослідник

**Наталія Трушкіна.** У своєму вітальному виступі вона подякувала керівництву ASEM та організаторам конференції за багаторічне партнерство та спільну науково-освітню діяльність і підкреслила, що сталі фінанси, зелені інвестиції та зелений банкінг є пріоритетними напрямками розвитку як для України, так і для Молдови.

**Наталія Трушкіна** звернула увагу на важливість поглиблення академічної співпраці в умовах нової міжурядової Угоди про взаємне визнання документів про освіту та наукові ступені між Україною та Республікою Молдова, що відкриває ширші можливості для мобільності, спільних проєктів, підготовки аспірантів і докторантів, а також реалізації міжнародних програм, зокрема Erasmus+.

У рамках дискусій **Наталія Трушкіна** наголосила на визначальній ролі інвестицій у сталу інфраструктуру для забезпечення економічної резильєнтності, підкресливши актуальність дослідження ***«Інвестиційне забезпечення розвитку сталої інфраструктури як чинник резильєнтності національної економіки»***, яке нині готується авторським колективом НДЦ ІПР НАН України (д.е.н., проф. **В. Хаустова**, чл.-кор. НАН України, д.е.н., проф. **М. Кизим**, д.е.н., доц. **О. Решетняк**, к.е.н. **Н. Трушкіна**). У своєму аналізі вона відзначила, що інфраструктурні інвестиції у поєднанні зі сталими фінансовими інструментами та зеленими технологіями формують потужний мультиплікативний ефект для економіки: сприяють створенню нової доданої вартості, розвитку логістичних і виробничих ланцюгів, підвищенню конкурентоспроможності та соціальної стійкості територій.

Захід став важливою платформою для інтеграції наукових поглядів та пошуку інноваційних підходів до вирішення складних викликів сучасної економіки. Обговорення питань сталого фінансування, модернізації інфраструктури, впровадження ESG-принципів, використання фінансових технологій і цифрових інструментів підтвердило актуальність формування нових стратегій розвитку, які поєднують фінансову стабільність, екологічну відповідальність та інституційну ефективність.

Проведення конференції засвідчило посилення міжнародної наукової співпраці, зміцнення українсько-молдовського партнерства та важливість комплексного підходу до формування резильєнтних економічних систем. Участь українських учених стала значним внеском у міжнародний дискурс щодо сталого фінансування та інфраструктурної резильєнтності, а напрацьовані ідеї та контакти сприятимуть розвитку подальших спільних проєктів і міжнародних ініціатив.

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

**PROGRAMME**

<b>Friday, 28 November, 2025</b>	
<b>9:30 – 10:00</b>	<b>Registration of participants</b>
<b>10:00 – 10:10</b>	<b>Welcome speech:</b> <ul style="list-style-type: none"> <li><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;</li> <li><i>Ludmila COBZARI</i>, Dean of Faculty of Finance, AESM, Habilitated Doctor, University Professor.</li> </ul>
<b>Panel I: Financial convergence and EU accession – pillars of economic sustainability in the Republic of Moldova</b>	
<b>10:10 – 10:50</b>	<ul style="list-style-type: none"> <li><i>Anca DRAGU</i>, Governor of the National Bank of Moldova;</li> <li><i>Daniel-Bogdan SPUZĂ</i>, President of the Executive Committee – CEO, OTP Bank S.A.;</li> <li><i>Dorel NOROC</i>, President of the Association of Banks of the Republic of Moldova;</li> <li><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>).</li> </ul>
<b>10:50 – 11:10</b>	<b>Coffee break</b>
<b>Panel II: Financial sustainability of the insurance sector through the lens of innovations</b>	
<b>11:10 – 11:50</b>	<ul style="list-style-type: none"> <li><i>Ana LITOCENCO</i>, Head of the Financial Sector Regulation Directorate within the Ministry of Finance</li> <li><i>Alexandru LUPUȘOR</i>, Director of the Chișinău-Centru Office, Call Center and Online Sales Coordinator, MOLDASIG S.A.</li> <li><i>Veaceslav GĂMURARI</i>, Expert Insurance and Reinsurance Broker, Rapidasig md (BAR ”MGP Broker” SRL)</li> <li><i>Constantin-Marius APOSTOAIIE</i>, PhD in Economic Sciences, Associate Professor, Alexandru Ioan Cuza University of Iasi, Romania (<i>Conference Panel Moderator</i>)</li> </ul>
<b>Panel III: European funds and investment strategies for economic sustainability</b>	
<b>11:50 – 12:30</b>	<ul style="list-style-type: none"> <li><i>Eduard ȚUGUI</i>, PhD in Economics, Head of the Directorate for Investment Attraction Policies and Industrial Development, Ministry of Economic Development and Digitization;</li> <li><i>Oxana BUDECI</i>, Head of the Directorate for External Assistance and European Funds, Ministry of Finance;</li> <li><i>Sergiu BRÎNZĂ</i>, Director of the Regional Development Agency of the Chișinău Municipality;</li> <li><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>).</li> </ul>
<b>12:30 – 13:00</b>	<b>Networking and Closing of Panel’s discussions of the Conference</b>



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

**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*

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

**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*

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

*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)*

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

**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**



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

*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*

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

**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**

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

*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*

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

**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*