



MINISTERUL EDUCAȚIEI ȘI CERCETĂRII

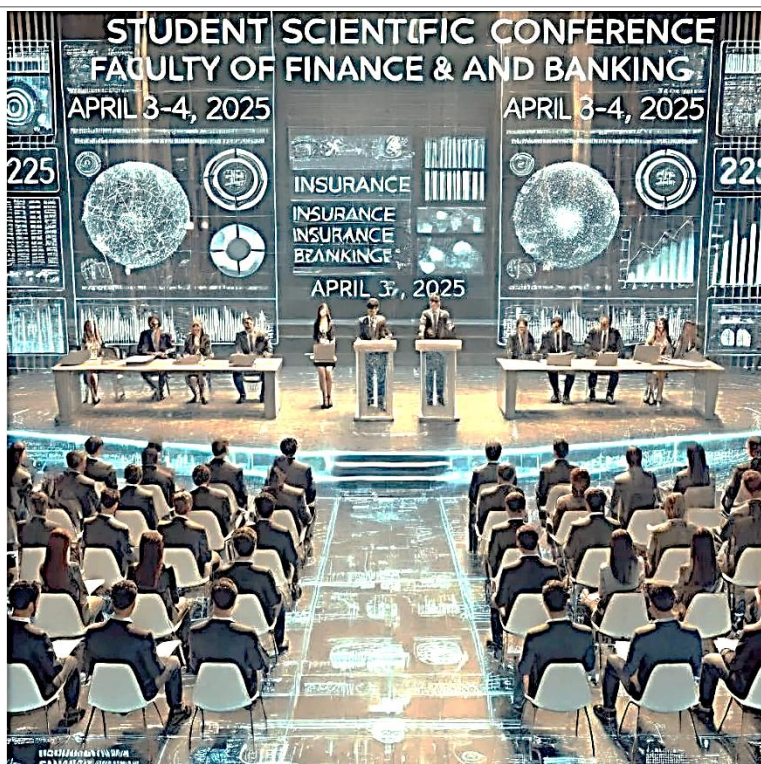
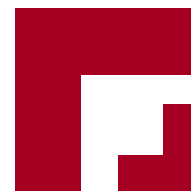
ACADEMIA DE STUDII ECONOMICE DIN BUCUREȘTI

FACULTATEA DE FINANȚE, ASIGURĂRI, BĂNCI ȘI BURSE DE VALORI

Str. Mihail Moxa nr. 7; sector 1, București, România

Telefon (021) 311.19.00, interior 571; e-mail: secretariat@fin.ase.ro, adresa web:

www.fabbv.ase.ro



# Students' Scientific Session

organized by

Faculty of Finance and Banking

in partnership with

Centre of Financial and Monetary Research - CEFIMO

## The ABC of the Financial World

### April 4, 2025

## PROGRAM

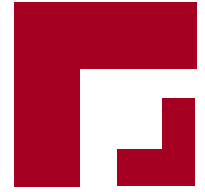
<https://fabbv.ase.ro/en/scientific-session/>

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<b>Section 1 BACHELOR</b> Room 3M3	<b>09.00-15.00</b>	<b>Papers' presentation</b>
<i>Address: No. 7 Mihail Moxa Street, Paul Bran building</i>	<b>approx. 16.00</b>	<b>AWARD CEREMONY</b>

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<b>Section 2 MASTER</b> Room 3M6	<b>09.00-14.00</b>	<b>Papers' presentation</b>
<i>Address: No. 7 Mihail Moxa Street, Paul Bran building</i>	<b>approx. 14.30</b>	<b>AWARD CEREMONY</b>

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<b>Section 1 BACHELOR</b>	<b>09.00-15.00</b>	<b>Room 3M3</b>
<i>Committee</i>		
<i>Chair</i>	Associate Professor Crina-Raluca PETRESCU, PhD	
<i>Members</i>	Associate Professor Paula LAZĂR, PhD Student Maria-Mihaela EFTIMIE Business partners	

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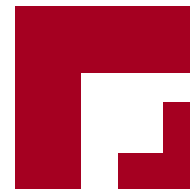
1. <b>Miruna Cristina NEAGU</b> Bachelor, year 2	<i>How political and social factors contribute to the emergence of extreme financial crises</i>	Scientific coordinator Professor Bogdan Cristian NEGREA
2. <b>Florin-Marius ENACHE</b> Bachelor, year 1	<i>Economic reactions to global financial crises</i>	Scientific coordinator Professor Daniela Livia TRĂȘCĂ
3. <b>Andreea Ioana DONȚU</b> <b>Vlad MUNTEANU</b> Bachelor, year 1	<i>Inflation evolution and its repercussions on economic dynamics</i>	Scientific coordinator Professor Daniela Livia TRĂȘCĂ
4. <b>Valentina-Elena ELISEI</b> <b>Maria-Bianca DROG</b> <b>Vasilica-Lidia DRĂGHESCU</b> Bachelor, year 1	<i>Efficiency of tax collection</i>	Scientific coordinator Professor Daniela Livia TRĂȘCĂ
5. <b>Alexandru-Ștefan PISTRIȚU</b> Bachelor, year 3	<i>Evaluation of financial derivatives. American -type options</i>	Scientific coordinator Professor Bogdan Cristian NEGREA
6. <b>Raisa-Ștefania DIACONU</b> Bachelor, year 1	<i>Deep insight into the impact of technology on the labor and monetary market</i>	Scientific coordinator Professor Daniela Livia TRĂȘCĂ

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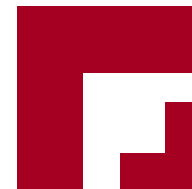
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7.	<b>Daria-Elena GHEORGHE</b> <b>Bianca-Georgiana GERU</b> <b>Andreea-Alexandra GLADUNEAC</b> <b>Elena Codruța GAVRILĂ</b> Bachelor, year 1	<i>The role of life insurance in financial planning</i>	Scientific coordinator Professor Daniela Livia TRĂȘCĂ
8.	<b>Lavinia ȘEICĂRESCU</b> Bachelor, year 2	<i>Analysis of the VAT GAP in Romania. How to increase the level of value added tax collection</i>	Scientific coordinator Associate Professor Nicoleta VINTILĂ
9.	<b>Ana Ruxandra FLOREA</b> Bachelor, year 3	<i>The impact of subsidies on economic growth</i>	Scientific coordinator Associate Professor Mihaela IACOB
10.	<b>Andrei-Florin LAZAROVICI</b> Bachelor, year 1	<i>Oil in the Romanian economy: effects on GDP, inflation and the financial sector</i>	Scientific coordinator Professor Daniela Livia TRĂȘCĂ
11.	<b>Andrei NICOLAE</b> Bachelor, year 3	<i>Sentiment analysis through social-media tools</i>	Scientific coordinator Professor Bogdan Cristian NEGREA
12.	<b>Andrei-Gabriel MAXIM</b> Bachelor, year 3	<i>Dynamic hedging of low-quality loan portfolios: a quantitative derivative-based approach</i>	Scientific coordinator Professor Ciprian NECULA
13.	<b>Adela IONIȚĂ (FLOREA)</b> <b>Gabriela Florentina CHIRU</b> Bachelor, year 1, Faculty of Economics, Petroleum-Gas University of Ploiești <b>Florentin-Gabriel FLOREA</b> Banking System Management, year 1, Faculty of Economics, Petroleum-Gas University of Ploiești	<i>Capital market volatility. Investment uncertainty. Strategic approaches</i>	Scientific coordinator Professor Mirela PANAIT
14.	<b>Naty Cristina Georgiana STOICA</b> Bachelor, year 2	<i>Determinants of financial literacy in the European Union</i>	Scientific coordinator Professor Andreea-Maria STOIAN Research Assistant Andreea-Mădălina BOZAGIU
15.	<b>Alexandru-Constantin GAMAN</b> Bachelor, year 3	<i>The influence of the monetary policy interest rate on the US stock market: a sectoral analysis</i>	Scientific coordinator Associate Professor Ionela COSTICĂ

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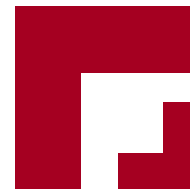
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<b>Section 2 MASTER</b>	<b>09.00-14.00</b>	<b>Room 3M6</b>
<i>Committee</i>		
Chair	Associate Professor Filip-Teodor IORGULESCU	
Members	Associate Professor Dan-Gabriel ANGHEL Student Baicu-Gheorghe GIUBALCĂ Business partners	
1. <b>Dan-Mihai DIMA</b> DOFIN, year 2	<i>Dynamic Risk Spillovers in European Stock Markets: A TVP-VAR Approach</i>	Scientific coordinator Professor Andreea-Maria STOIAN
2. <b>Constantin-Ștefan SIMION</b> DOFIN, year 1	<i>Mind the Gap, the Output Gap</i>	Scientific coordinator Associate Professor Bogdan-Octavian COZMÂNCĂ
3. <b>Natanael DRĂGAN</b> Master of Applied Finance, year 1	<i>Study on the influence of cultural factors on the level of financial literacy: Comparative results at EU level based on the Esping Andersen classification</i>	Scientific coordinator Professor Andreea-Maria STOIAN
4. <b>Bogdan-George DRĂGUȚ</b> Fiscality, year 1 <b>Alexandru-Marian GRIGORAȘ</b> Financial management and investment, year 1 <b>Ștefan-Lucian ILIUȚĂ</b> Financial management and investment, year 1	<i>Comparative analysis of the taxation system applicable to individuals</i>	Scientific coordinator Professor Radu CIOBANU
5. <b>Erdal IUSUF</b> Master of Applied Finance, year 2	<i>The effects of Consumer Credit Benchmark Index implementation on bank lending and consumer behavior in Romania</i>	Scientific coordinator Professor Radu CIOBANU
6. <b>Dan-Mihai DIMA</b> DOFIN, year 2 <b>Maria-Teodora PAPAINOG</b> Corporate Finance, year 2	<i>CRYPTOCURRENCY: Financial boom or factor of economic volatility?</i>	Scientific coordinator Professor Victor DRAGOTĂ Professor Ciprian NECULA
7. <b>Florentin-Gabriel FLOREA</b> <b>Dumitru-Viorel PETRE</b> Banking System Management, year 1, Faculty of Economics, Petroleum-Gas University of Ploiești	<i>Economic policies and strategies of the central bank of Romania in the current geopolitical context</i>	Scientific coordinator Associate Professor Mihail Vinčențiu IVAN

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8.	<b>Ioan CHIRILĂ</b> DOFIN, year 2	<i>Political News Impact on Information Asymmetry in the Romanian Capital Market</i>	Scientific coordinator Professor Ciprian NECULA
9.	<b>Neli-Maria VASDEKI</b> <b>Valentina MAKARIEVA</b> <b>Vanessa POPOVA</b> Faculty of Finance and Accounting, University of National and World Economy, Sofia	<i>Will Neobanks Replace Traditional Banks in the near future?</i>	Scientific coordinator Chief Assist. dr. Elena RALINSKA
10.	<b>Marieta BOROVINOVA</b> <b>Miglena DIMITROVA</b> <b>Radoslav PETROV</b> Faculty of Finance and Accounting, University of National and World Economy, Sofia	<i>The real estate market and mortgage lending in Bulgaria over the past 10 years</i>	Scientific coordinator Chief Assist. dr. Elena RALINSKA Chief Assist. dr. Zlatin SARASTOV
11.	<b>Monika MLADENOVA</b> <b>Radina STOILOVA</b> <b>Viktor ANEV</b> Faculty of Finance and Accounting, University of National and World Economy, Sofia	<i>Innovations in Banking</i>	Scientific coordinator Chief Assist. dr. Elena RALINSKA Chief Assist. dr. Zlatin SARASTOV
12.	<b>Samuil Chalashkanov</b> <b>Boris Dochev</b> Faculty of Finance and Accounting, University of National and World Economy, Sofia	<i>Abstract of crypto banks</i>	Scientific coordinator Chief Assist. dr. Elena RALINSKA Chief Assist. dr. Zlatin SARASTOV
13.	<b>Kristian DINOV</b> Faculty of Finance and Accounting, University of National and World Economy, Sofia	<i>The Balkan Dream or Nightmare Adopting the Euro</i>	Scientific coordinator Chief Assist. dr. Elena RALINSKA
14.	<b>Teodor GABRAKOV</b> <b>Mihael GALABOV</b> Faculty of Finance and Accounting, University of National and World Economy, Sofia	<i>The Journey of ESG: From Ethical Investing to Mainstream Practice</i>	Scientific coordinator Chief Assist. dr. Elena RALINSKA