

TABLE OF CONTENTS

Section I: International Affairs

Section II: Regional Development, Integration and Globalization

| | | | |
|-----|---|---|----|
| 1. | Kamer-Ainur AIVAZ, Mari-Isabella STAN, Ionela IONITIU | <i>Drivers for Development Triggered by the Trilogy Tourism-Underwater Cultural Heritage-Environmental Protection, in Maritime Spatial Planning</i> | 2 |
| 2. | Kamer-Ainur AIVAZ, Mari-Isabella STAN, Dragos-Florian VINTILA | <i>Why Should Fisheries and Agriculture Be Considered Priority Domains for Maritime Spatial Planning in the Black Sea? A Stakeholder Perspective.</i> | 12 |
| 3. | Akad Yassar AL-KASAWNIH | <i>Money Laundering and Its Understanding by the Current Romanian Legal System – Origins, Mechanisms and Implications</i> | 21 |
| 4. | Mashhour Khalaf Abdallah AL-RABIE | <i>The Role of Leadership in Modern Education</i> | 27 |
| 5. | Mashhour Khalaf Abdallah AL-RABIE | <i>Leadership and Its Importance in Sustainable Development</i> | 33 |
| 6. | Oana Alexandra ALEXA | <i>Englishization and the Appeal of Multinational Corporations among Business Students</i> | 38 |
| 7. | Dalina-Maria ANDREI | <i>Determinants of the New Companies Formation in E.U. Member Countries. An Autoregressive ARDL Model Approach</i> | 48 |
| 8. | Daniela - Lavinia BALASAN, Dragos Horia BUHOICIU, Cristinel FERTU | <i>The Current Needs of the Agrarian System in the South-East Region</i> | 58 |
| 9. | Alina BARBULESCU, Cristian Stefan DUMITRIU | <i>Statistical Analysis of the Impact of Application of the European Union Rules on the Number of Death from Traffic Accidents and the CO Pollution</i> | 64 |
| 10. | Cristian Dan BIRIS, Valentin Partenie MUNTEANU | <i>Selection of Features of Smart Cities in the Western Region of Romania</i> | 71 |
| 11. | Ion BOTESCU | <i>The European Union, the United States and China Main Actors in the Global Economy</i> | 79 |
| 12. | Alina-Ramona BUTNARIU, Procopie-Florin GUSUL | <i>Public Innovation in Romania: Financing Smart City Initiatives Using European Funds in Small and Medium Sized Cities</i> | 86 |
| 13. | Maria Alina CARATAS, Elena Cerasela SPATARIU, Gabriela GHEORGHIU | <i>The Influence of Culture on Accounting Disclosure Among Islamic Countries</i> | 95 |

| | | | |
|-----|--|--|-----|
| 14. | Viorica CHIRILA, Ciprian CHIRILA | <i>Analysis of GDP per Capita Convergence Speed in the Member States of the European Union</i> | 101 |
| 15. | Tudor COLOMEISCHI | <i>The Process of Contemporary Globalization in the Context of the Covid-19 Pandemic</i> | 109 |
| 16. | Tudor COLOMEISCHI | <i>The Influence of the Covid-19 Pandemic on Online Acquisitions</i> | 118 |
| 17. | Ioana Claudia DOBRE | <i>Rethinking the Welfare State in Global Economy Affected by Pandemic Crisis</i> | 125 |
| 18. | Anamaria-Nadie EMIN (LEONTE) | <i>Composites in Wind Energy</i> | 130 |
| 19. | Gideon Simon GHAJIGA, Dikeledi Jacobeth WARLIMONT | <i>The Challenge of Language and Cultural Identity in Post-Colonial Africa's National Economic Development</i> | 135 |
| 20. | Cosmin IVASCU, Adina Elena DANULETIU | <i>Structural Developments in Agricultural Activity after Romania's Accession to the European Union</i> | 142 |
| 21. | Ion Danut JUGANARU | <i>On the 125th Anniversary of the Construction of the Modern Port of Constanta (Romania), the Largest Port on the Black Sea: Recent Developments, Perspectives and New Development Strategies</i> | 153 |
| 22. | Luiza Loredana NASTASE | <i>G20 Countries: About Investments and Productivity Growth in the Context of the COVID-19 Pandemic</i> | 164 |
| 23. | Norina POPOVICI, Daniel FIRICA | <i>A Challenge of Service Management - Balancing the Price of Transportation</i> | 171 |
| 24. | Ana-Maria ROMAN | <i>Social Benefits Expenses and their Financing in the Member States of the European Union</i> | 178 |
| 25. | Anca Ioana TROTO (IACOB) | <i>Case Study on KOF Globalization Index for Greece, Czech Republic, Poland, Romania and Hungary</i> | 185 |

Section III: Economic and Social Studies

| | | | |
|-----|--|--|-----|
| 1. | Solomia ANDRES | <i>Study on Some Aspects of the Economic and Social Impact of the Covid 19 Pandemic</i> | 194 |
| 2. | Eleonora BACA | <i>Student Satisfaction and Learning Outcomes during Online Course Delivery - A Case Study</i> | 204 |
| 3. | Camelia BAESU | <i>The Impact of COVID 19 Pandemic on the Entrepreneurial Environment</i> | 210 |
| 4. | Camelia BAESU | <i>Digitalization of Public Administration in Romania</i> | 215 |
| 5. | Razvan Dorin BURZ, Alexandru DUTA | <i>The Performance Potential of Future Employees in the Hospitality Industry in Terms of Cognitive Reflection Test</i> | 221 |
| 6. | Alina BUZARNA-TIHENEA (GALBEAZA) | <i>Assessing ESP Reading Skills. Case Study on Business Topics</i> | 226 |
| 7. | Maria Alina CARATAS, Elena Cerasela SPATARIU, Raluca Andreea TRANDAFIR | <i>Corporate Governance During the Covid-19 Pandemic</i> | 233 |
| 8. | Stefan-Alexandru CATANA, Sorin-George TOMA, Catalin GRADINARU | <i>Larry Page and Internet Entrepreneurship</i> | 239 |
| 9. | Sorinel COSMA | <i>Development and Economic Progress in Mihail Kogălniceanu's Writings</i> | 244 |
| 10. | Sorinel COSMA | <i>Nicolae Bălcescu and the History-Economics-Sociology Triad</i> | 249 |
| 11. | Lacramioara Alina DRACEA | <i>Assessing the Current Situation of the Grape Market in Romania</i> | 255 |
| 12. | Maria Liliana DRUIU | <i>Study Regarding the Tourism Sector in Romanian Economy</i> | 261 |
| 13. | Maria Liliana DRUIU | <i>Specific Aspects Regarding Tourism and Travel in European Union</i> | 267 |
| 14. | Elena DUMITRASCU | <i>The Discursive Features of the Written Tourism Discourse Specific to the Travel Guide</i> | 273 |
| 15. | Ovidiu GHERASIM | <i>Linear Fuzzy Regressions versus Power Fuzzy Regressions</i> | 278 |
| 16. | Mihai-Florentin HERCIU | <i>Regulations Regarding Nonfinancial Reporting and Socially Responsible Behavior</i> | 286 |
| 17. | Mihai-Florentin HERCIU | <i>The Evolution of Corporate Social Responsibility and the Impact on the Organizations</i> | 295 |

| | | | |
|-----|--|---|-----|
| 18. | Stefania Rodica HUBEL (ANGHEL), Gabriela Iuliana PARASCHIV (GANEA), Anca Cristina STANCIU | <i>The Importance of Implementing Quality Systems in the Economic Development of the Constanta Metropolitan Area</i> | 304 |
| 19. | Dana ICHIM SOMOGYI | <i>Employability Skills: Correspondent Hard and Soft Employability Skills for Main Economic Sectors</i> | 312 |
| 20. | Miorita Melina IORDACHE, Costin Octavian SORICI | <i>Prevalence of Depression in Adults in Constanta County, Romania, before and during the Covid-19 Pandemic</i> | 319 |
| 21. | Miorita Melina IORDACHE, Cristina TOCIA | <i>Zonulin as a Biomarker in Mental Illness - Sistematic Review</i> | 325 |
| 22. | Florin IORDANOAIA | <i>Strategy for the Transfer of River Freight Transport, from the Danube, on an Inland Canal in the South of Romania</i> | 332 |
| 23. | Cristina Mihaela LAZAR, Ionel BOSTAN | <i>Snake Island (Black Sea): Sharing Strategic and Economic Benefits</i> | 342 |
| 24. | Georgiana Maria LUNGU, Radu BALUNA | <i>Financial Communication Inside Companies</i> | 358 |
| 25. | Georgiana MANOLE-ANDREI, Florinela MOCANU | <i>Media Representation of Coronavirus in Romanian Online Press. National, European, and International Themes</i> | 363 |
| 26. | Daniela MARACINE | <i>Analysis of Meat Consumption in the Context of Income Changes</i> | 374 |
| 27. | Daniela MARACINE | <i>Analysis of Fruit Consumption in the Context of Income Change</i> | 378 |
| 28. | Dorin MARTIN, Maria GIRIP, Radu ANTOHE | <i>The Effects of African Swine Fever Virus on Romanian Agriculture</i> | 382 |
| 29. | Carmen Liliana MARUNTELU | <i>English and Modern Business in Nowadays Romania. Case Study - An ESP Course for Business Students</i> | 391 |
| 30. | Ana-Angela MILAN | <i>Digitalization – The Key to Smart City Development</i> | 395 |
| 31. | Madalin-Mihai MOTOC | <i>A Proposal for a Bankruptcy Risk Detection Model - Adaptation of the Taffler Model</i> | 406 |
| 32. | Madalin-Mihai MOTOC | <i>Particularities of the Insolvency Legislative Evolution. Winners, Opportunists and Losers in the Covid-19 Pandemic</i> | 413 |
| 33. | Dorinela NANCU, Camelia MIHAI | <i>An Analysis of the Main Forms of Legal Organization Used in Running Small Businesses in Romania</i> | 419 |

| | | | |
|-----|---|---|-----|
| 34. | Dorinela NANCU, Camelia MIHAI | <i>Trading Companies in Romania</i> | 428 |
| 35. | Daniela PANAIT (ZANESCU) | <i>Extending the Scope of the EU ETS by Including Road Transport and Shipping</i> | 436 |
| 36. | Gabriela Iuliana PARASCHIV (GANEA), Stefania Rodica HUBEL (ANGHEL), Anca Cristina STANCIU | <i>Optimizing the Value Chain of Recycling Biodegradable and Compostable Packaging for Sustainable Development and the Circular Economy</i> | 444 |
| 37. | Nadia Marcela PASCA | <i>Investment and the Importance of Investment in the European Economy - Comparative Analysis</i> | 453 |
| 38. | Nicolae PLATON, Felicia ZAPOROJAN, Elena CABAC | <i>Satisfying the Needs of Consumers-Tourists in Terms of the Quality of Services Provided</i> | 461 |
| 39. | Alexandra POPA, Cristina Elena GEORGESCU Raluca Andreea TRANDAFIR | <i>Students' Perception Regarding the Development of E-learning Activities in Higher Education</i> | 468 |
| 40. | Mariana POPA (PETRESCU) | <i>The Teachers Career Evolution in Romanian Pre-University Education</i> | 475 |
| 41. | Oana Iuliana RUJOIU | <i>Coronavirus Pandemic Crisis</i> | 480 |
| 42. | Diana SAVA | <i>The Creative Tourism – An Interactive Type of Cultural Tourism</i> | 486 |
| 43. | Corina-Florentina SCARLAT (MIHAI), Eleodor-Alin MIHAI | <i>Global Financial Crisis: Economic and Social Impact</i> | 493 |
| 44. | Sofia SCUTARI | <i>Risk - The Element of Uncertainty in Business Activity</i> | 500 |
| 45. | Adriana Alina SPATARIU | <i>The Rule of Law, From Doctrine to Citizen</i> | 506 |
| 46. | Adriana Alina SPATARIU | <i>Assessment of Adequate Use of Public Funds and Ensuring Institutional Performance</i> | 512 |
| 47. | Petruta Ionela STANCA, Tudor TARBUJARU | <i>Remote Working: How the Working Life Changed During the COVID-19 Pandemic</i> | 520 |
| 48. | Robert Daniel STANESCU, Alexandra Cristina DINU | <i>Human Capital Theory in Respect to Cultural, Digital Implications and Integrated Communication</i> | 527 |
| 49. | Robert Daniel STANESCU, Alexandra Cristina DINU | <i>The Tracking of Industrial and Digital Revolutions and the Importance of Human Capital Development</i> | 532 |
| 50. | Adina TITEI | <i>The Life Expectancy and the Economic Conditions in Pandemic Context in EU</i> | 538 |

| | | |
|--------------------------------|---|-----|
| 51. Corina-Maria TUDOR (BARBU) | <i>European Investigation Order's Issuance Procedure for Smuggling Crime Investigation</i> | 542 |
| 52. Cristina Mihaela ZAMFIR | <i>The Dynamics of the Verbal and Non-verbal Communication Process in Professional Rapports</i> | 548 |

Section IV: Marketing – Management

| | | |
|---|--|-----|
| 1. Ionel Ciprian ALECU | <i>Uncertainty Management Using Triangular Fuzzy Numbers with Associated Variable Indicators</i> | 555 |
| 2. Solomia ANDRES | <i>Managerial Challenges and the Impact of the Pandemic at the Level of a Corporate Governance Enterprise</i> | 562 |
| 3. Gabriela Nicoleta ANDRISAN, Andra MODREANU | <i>Business Strategy: Choosing the Right Fit</i> | 570 |
| 4. Ionut ANTOHI | <i>An Overview on the Entrepreneurship in Constanta County during the COVID-19 Pandemic</i> | 575 |
| 5. Corina Aurora BARBU, Elena CONDREA | <i>Quality Management in the Romanian Tourism Industry: An Approach Regarding the Rural Mountain Areas</i> | 580 |
| 6. Corina Aurora BARBU | <i>Management Strategies for the Recovery of the Romanian Tourism Industry in the Covid-19 Pandemic Context</i> | 589 |
| 7. Ionel BOSTAN, Cristina Mihaela LAZAR | <i>The Internal Managerial Control Applicable to Public Entities: Regulation, Achievements, Perspectives</i> | 599 |
| 8. Veronica BULAT, Irina CALUGAREANU | <i>The Aim of Primary and Secondary Sources in International Supply Chain Selection Process</i> | 608 |
| 9. Agata Elena BULEI | <i>Conflict Management in Organizations – The Role of Alternative Dispute Resolution</i> | 618 |
| 10. Elena Cristina CERNATESCU, Andra-Nicoleta PLOSCARU, Simona DUMITRIU | <i>Employees' Perceptions Concerning the Influences of Training and Personal Development Programs on Performance, Productivity, and Profit</i> | 623 |
| 11. Elena Cristina CERNATESCU, Michael Marian NICOLESCU, Marian CAZACU | <i>Study on Employees' Perception of the Characteristics of the Activity Improved through Training and Personal Development</i> | 629 |
| 12. Raluca-Giorgiana CHIVU (POPA) | <i>The Role of Marketing in Luxury Tourism: A Case Study on the Structures of Tourist Reception in Romania</i> | 636 |

| | | | |
|-----|---|--|-----|
| 13. | Raluca-Giorgiana CHIVU (POPA), Bianca-Cristiana VOICU, Ionut-Claudiu POPA | <i>Marketing through Social Networks - Analysis of the Presence in Social Media of Romanian Consumers</i> | 646 |
| 14. | Florinel CIMPEANU, Maria Aurelia RUSEN | <i>Entrepreneurship for Sustainable Development</i> | 653 |
| 15. | Daniel DANECI PATRAU | <i>Statistical Approaches in Railway Transport</i> | 663 |
| 16. | Elena DOBRE | <i>Implementation Assessment Approach for Market-Driven Projects</i> | 671 |
| 17. | Denisa Adriana DRAGOI | <i>Facial Coding as a Neuromarketing Technique: An Overview</i> | 681 |
| 18. | Denisa Adriana DRAGOI | <i>Methods, Instruments and Scales Used for Country Image Measurement: A Literature Review</i> | 688 |
| 19. | Diana Andreea DUMITRACHE, Delia Mioara POPESCU | <i>Evolution of Stress at Work during Pandemic Context for Romanian Employees</i> | 699 |
| 20. | Daniel FIRICA, Norina POPOVICI | <i>The Impact of COVID 19 on Tourism Services</i> | 705 |
| 21. | Lucia FRATICIU | <i>Some Peculiarities of the Japanese Management's Model</i> | 712 |
| 22. | Liliana GHERGHINA | <i>Study on the Students' Opinion on the Educational Offer of a Bachelor's Degree Program in Business Administration</i> | 717 |
| 23. | Liliana GHERGHINA | <i>The Opinion of Business Administration Graduates on the Skills Acquired During Undergraduate Studies</i> | 728 |
| 24. | Catalin GRADINARU, Sorin-George TOMA, Stefan-Alexandru CATANA | <i>Marketing Simulations in Education: A Brief Overview for the Markstrat Simulator</i> | 737 |
| 25. | Constantin ILIE, Andreea Daniela MORARU | <i>Management Based on Data Analysis. Part Two: Artificial Intelligence Data Modeling</i> | 743 |
| 26. | Margareta ILIE, Constantin ILIE | <i>Management Based on Data Analysis. Part One: Data Visualisation Analysis</i> | 749 |
| 27. | Alina Elena IONASCU, Gabriela GHEORGHIU, Florina MIHAI (LETA) | <i>Modern Communication Methods in Online Education</i> | 758 |
| 28. | Oana Raluca IVAN, Andrei Octavian HARMANAS, Mihai COSMA | <i>Practices of Corporate Social Responsibility Reporting for Semiconductor and Chip Manufacturing Industry – A Multicriterial Analysis on INTEL and AMD</i> | 763 |

| | | | |
|-----|--|--|-----|
| 29. | Mariana JUGANARU, Razvan ANDRONACHE, Ruxandra Florentina MIHUTIU (FIRICA) | <i>Using Digital Marketing to Study Customer Behavior</i> | 773 |
| 30. | Mariana JUGANARU, Razvan ANDRONACHE, Ruxandra Florentina MIHUTIU (FIRICA) | <i>Using Digital Marketing for Product Development and Communication Strategies</i> | 779 |
| 31. | Anca MADAR, Nicoleta Andreea NEACSU | <i>What Do Consumers Know About the Relationship Between Soft Drinks and Their Health?</i> | 787 |
| 32. | Adriana MANOLICA, Elena MUNTEAN, Raluca-Alexandra JELEA | <i>The Brand Reflected in the Mind of the Consumer. Conceptual Map of the Starbucks Brand.</i> | 797 |
| 33. | Adriana MANOLICA, Alexandra FLORESCU, Beniamin-Vladut FARAONEL | <i>Marketing Semiotics - The Universal Language of E-Consumer</i> | 807 |
| 34. | Doina MARGARITTI, Cristina TASE, Sirma TOMOS | <i>Management of the Pharmaceutical Entity's Resources in the Conditions of the Sanitary Crisis of COVID-19</i> | 816 |
| 35. | Lucia Violeta MELNIC, Andrei Marian GURAU, Ruxandra MARIN | <i>Improving Production Flows by Integrating AON Critical Networks</i> | 823 |
| 36. | Angela-Eliza MICU, Daniel POPA | <i>Coaching and Mentoring Study Hypothesis Testing with the SPSS Software</i> | 830 |
| 37. | Andra MODREANU, Gabriela Nicoleta ANDRISAN, Maria Alexandra SARBU | <i>Strategy: An Overview</i> | 836 |
| 38. | Andreea-Daniela MORARU, Margareta ILIE | <i>Towards Sustainability in Banking Services Development. Customer Satisfaction with Banking Services – Influences and Perspectives</i> | 842 |
| 39. | Claudiu-Catalin MUNTEANU, Adina CRISTEA | <i>A Methodological Approach for the Journey through Real-Time Marketing: from Customer Journey Analytics to Personalization Engines</i> | 849 |
| 40. | Oana PETRISOR-MATEUT | <i>The Evolution of Real Estate Market in Romania</i> | 856 |
| 41. | Oana PETRISOR-MATEUT | <i>The Influence of the Exchange Rate on the Real Estate Market</i> | 865 |
| 42. | Alexandra POPA, Alina Elena IONASCU, Dana Nicoleta DOMOLESCU | <i>Innovative Marketing Strategies for the Development of Tourism in Romania</i> | 870 |
| 43. | Ionut RIZA, Catalina SITNIKOV, Costinel Cristian MILITARU | <i>Security Management from the Perspective of Internal Control and Audit</i> | 879 |

| | | | |
|-----|--|---|-----|
| 44. | Adrian SERBAN COMANESCU | <i>Post-pandemic Challenges and Evolutions for the Romanian E-commerce Market</i> | 886 |
| 45. | Petruta Ionela STANCA, Tudor TARBUJARU | <i>The Challenges and Importance of Virtual Teams During the COVID-19 Pandemic</i> | 893 |
| 46. | Mihai STOICA | <i>Green Brand Positioning as a Strategy to Guide the Green Marketing Mix: A Perspective on the Organic Food Supply Chain</i> | 900 |
| 47. | Bogdan Andrei TILIUTA, Ioana Raluca DIACONU | <i>The Role of the Leader and the Manager in the Organizational Changes</i> | 911 |
| 48. | Anamaria TOHATAN | <i>Challenges of Executive Leaders in the Context of the COVID-19 Crisis. Aspects from the International and Romanian Environment</i> | 920 |

Section V: Finance and Accounting

| | | | |
|----|---|--|-----|
| 1. | Maria Petronela ARON | <i>Performance Measurement and Characterization of Financial Indicators of Agricultural Companies in Romania</i> | 928 |
| 2. | Nicoleta ASALOS, Bianca ZOTA, Luminita Ioana STEFANICA | <i>Uncertainty and Risk in the Accounting Profession during COVID 19 Pandemic</i> | 935 |
| 3. | Marius BOITA, Luminita PAIUSAN, Adina Maria MOTICA | <i>Financial Impact Accounting in Determining the Fiscal Result</i> | 940 |
| 4. | Leliana Diana BOLCU, Mihaela-Raluca BOHARU (MIRCEA) | <i>The Impact of Information Technologies on the Activity of Accountants</i> | 945 |
| 5. | Leliana Diana BOLCU, Mihaela-Raluca BOHARU (MIRCEA) | <i>Outsourcing of the Accounting and Financial Function</i> | 953 |
| 6. | Alina CALDARARU (ILIESCU), Gabriella SZEKERES (VANCZA), Mihai PAUNICA | <i>The Romanian Education Budget: Financing Pre-University Education (2001–2020)</i> | 962 |
| 7. | Silviu CARSTINA, Radu BUZIERNESCU, Anca-Alina BUZIERNESCU | <i>Cash-Flow of the Horeca Sector in Romania under the Impact of Covid-19</i> | 970 |
| 8. | Marius Ionel CETINA, Oana Raluca IVAN | <i>The Importance of Internal Audit in Public Sector Research - A Bibliometric Study</i> | 976 |
| 9. | Irina CHIRIAC | <i>Aspects Regarding Mergers and Acquisitions in the Pandemic Context</i> | 987 |

| | | | |
|-----|---|---|------|
| 10. | Erika-Maria DOACA | <i>The Impact of Access to Finance on the Performance of the SME Sector</i> | 993 |
| 11. | Cristian DRAGAN, Ana Cornelia OLTEANU, Viorela Georgiana STINGA | <i>The External Public Audit of the Budgetary Programs- Preparatory Activities</i> | 1003 |
| 12. | Cristina DUHNEA, Georgiana Loredana SCHIPOR | <i>The Fintech Industry in Romania - Assessing the Level of Acceptance for the Financial Services Consumers</i> | 1013 |
| 13. | Silvia GHITA-MITRESCU | <i>Trends of the Energy Market Reflection on the Capital Market in Romania</i> | 1023 |
| 14. | Ileana Iulia ISTUDOR, Florina MOCANU, Mariana ZAMFIR | <i>The Analysis of the Local Budgets' Contribution in the Formation of the Public Financial Resources</i> | 1031 |
| 15. | Gabriela MANGU (GIUREA) | <i>Study on the Need to Regulate the Audit Profession and the Determinants of the Improvement of the Internal Managerial Control and the Internal Audit in Relation to the External Audit</i> | 1041 |
| 16. | Gabriela MANGU (GIUREA) | <i>Improving the Internal Managerial Control and the Internal Audit in Relation to the External Audit</i> | 1046 |
| 17. | Eugen-Axel MIHANCEA, Marilen-Gabriel PIRTEA, Florin-Claudiu BOTOC | <i>Bibliometric Analysis on the Recent Trends in Dividend Policy Research</i> | 1051 |
| 18. | Roxana-Gabriela MOZOLEA, Sorin Gabriel ANTON | <i>The Impact of Investments in Intangible Assets and Implications on SMEs' Performance. A Systematic Literature Review</i> | 1060 |
| 19. | Irena MUNTEANU, Elena DOBRE | <i>Financial Intermediation in Romania</i> | 1072 |
| 20. | Irena MUNTEANU, Constantina Alina ILIE | <i>The Use of ROA and ROE in the Study of a Bank's Profitability</i> | 1078 |
| 21. | Dumitru NANCU | <i>The Impact of the Increase in Market Interest Rates on The Credit Risk of Guarantees Issued Under the SME Invest Program</i> | 1084 |
| 22. | Traian Cristin NICOLAE | <i>Considerations Regarding the Use of Information Technology in the Creation of Current Models of Entities' Accounting</i> | 1088 |
| 23. | Oana OPRISAN, Maria DUMITRACHE - SERBANESCU | <i>The Impact of Taxation and Crisis on Savings - An Interdisciplinary Approach</i> | 1095 |
| 24. | Andrei-Dragos POPESCU | <i>Assessing Portfolio Risks Involving Bitcoin and Ethereum Using Vector Autoregressive Model</i> | 1101 |
| 25. | Ileana - Sorina RAKOS | <i>Cost Management Regarding S.C. Adarco Invest S.R.L. Petroșani</i> | 1110 |

| | | | |
|-----|---|--|------|
| 26. | Mihai Razvan SANDA, Cristina-Petrina TRINCU- DRAGUSIN | <i>Supreme Audit Institutions and the Strive Towards an Open Data Culture</i> | 1120 |
| 27. | Andreea-Cristina SAVU, Lucian BADALAU | <i>The Role of Accounting in Conducting Judicial Accounting Expertises and their Evolution in the Digital Era</i> | 1131 |
| 28. | Andreea-Cristina SAVU | <i>Financial Audit from Robotization to Digitization</i> | 1138 |
| 29. | Luciana SIMION, Antonia MIHAI | <i>An ARCH / GARCH Approach on Euro / RON Exchange Rate Volatility</i> | 1145 |
| 30. | Nina SINITIN, Adela SOCOL | <i>Does the Disclosure of Performance Indicators Impact Bank Profitability? Empirical Study for the Romanian Banking System</i> | 1153 |
| 31. | Cristi SPULBAR, Ramona BIRAU, Lucian Florin SPULBAR | <i>A Critical Survey on Efficient Market Hypothesis (EMH), Adaptive Market Hypothesis (AMH) and Fractal Markets Hypothesis (FMH) Considering their Implication on Stock Markets Behavior</i> | 1161 |
| 32. | Cristi SPULBAR, Ramona BIRAU, Jatin TRIVERDI | <i>Investigating Short and Long Run Volatility Movements in the Context of COVID-19 Pandemic: A Case Study for Norwegian Stock Market</i> | 1166 |