



# IECS 2026 - International Economic Conference of Sibiu

## Saturday 23 May 2026

### **3B - Banking, Finance and Accounting Issues (08:00 - 10:35)**

time	[id] title	presenter
08:00	[19] The impact of banking digitalisation on retail and corporate client acquisition in Romania	Ms PETRASCU, DANIELA
08:20	[50] The Architecture of Choice: Economic Incentives and the Cost of Absolute Fulfillment	MOROSAN, Adrian
08:40	[67] Enforced Collection of Tax Receivables	Dr JEFLEA, CALIN GHEORGHE
09:00	[48] DeFi and the Transformation of Capital Formation and Investment Intermediation	EMANUEL, Mesteru
09:20	[54] Information Architecture of Public Transparency in Romania: Analysing Financial Data Flows and Digital Maturity in Budgetary Reporting	MATIEȘ, Teodora
09:40	[72] The Microeconomics of Agricultural Digital Finance: Value Added and Managerial Drivers of Non-Traditional Funding in CEE	BRATU, Renate
10:00	[59] Public Sector Transparency in Romanian – A Multi-Criteria Assessment of Romanian Municipalities	GEMENEL, Ioana
10:20	[75] Environmental Kuznets Curve: A Bibliometric Analysis Perspective	VASIU, DIANA ELENA