UBB FSEGA
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Department of Finance

2nd International Conference on

Finance and Behavioral Decision Making

OCTOBER 15-16, 2026

UBB-FSEGA, Cluj-Napoca, Romania



Stefan Palan, PhD

University of Graz



Davide Romelli, PhD

Trinity College Dublin

PROGRAM

Detailed program of the

2nd International Conference on Finance and Behavioral Decision Making

October 15

9:30-9:45 Registration, FSEGA, Room 118

9:45-10:00 OPENING REMARKS

Speakers: Răzvan V. Mustață, Dean, Faculty of Economics and Business Administration, Babeș-Bolyai University

Maria-Miruna Pochea, Professor, Department of Finance, Babeș-Bolyai University

10:00-11:00 PLENARY SESSION 1

Stefan Palan, *"Promoting Sustainable Investments"*, University of Graz

11:00-11:15 **Coffee break, Room 118 foyer**

11:15-12:15 PLENARY SESSION 2

Davide Romelli, *"Rules, Words, and Markets"*, Trinity College Dublin

12:15-12:30 **Coffee break, Room 118 foyer**

12:30-13:50 SESSION 1: ECONOMIC TRANSFORMATION AND DEVELOPMENT, ROOM 118

13:50-15:30 **Lunch at Marty Restaurant, Iulius Mall**

15:30-16:50 SESSION 2: BANKING RISK AND CENTRAL BANK COMMUNICATION, ROOM 118

16:50-17:10 **Coffee break, Room 118 foyer**

17:10-18:30 SESSION 3: FINANCIAL MARKETS, TECHNOLOGY AND GOVERNANCE, ROOM 118

19:30 **Dinner at Nuka Restaurant, Cluj-Napoca**

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9:30-10:50 SESSION 4: BANKING, REGULATION AND FINANCIAL STABILITY, ROOM 118

10:50-11:10 **Coffee break, Room 118 foyer**

11:10-12:30 SESSION 5: CORPORATE PERFORMANCE AND FINANCIAL DECISION-MAKING, ROOM 118

12:30-12:40 **Closing remarks, Room 118**

13:00-14:30 **Lunch at Marty Restaurant, Iulius Mall**

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12:30-13:50 SESSION 1: ECONOMIC TRANSFORMATION AND DEVELOPMENT, ROOM 118, CHAIR ALIN MARIUS ANDRIEȘ

Presenter	Presenter affiliation	Title	Co-authors
Eugenia Ramona Mara	Babeș-Bolyai University	**Digital Transformation and Value Added Tax Compliance in EU Countries**	(with Simona Dragoș)
Darius-Daniel Buzila	Alexandru Ioan Cuza University of Iași	**Household Consumption Decision and Digital Competence**	
Ioana Maria Vlad	Babeș-Bolyai University	**Informal Social Structures and Foreign Direct Investment**	(with Alexandru Todea)
Alin Marius Andrieș	Alexandru Ioan Cuza University of Iași	**Earnings Inequality and Dynamics in a Fast-Converging Economy: Romania, 2018–2025**	(with João Duarte, Georgiana Balaban)

13:50-15:30 Lunch, Marty Restaurant, Iulius Mall

15:30-16:50 SESSION 2: BANKING RISK AND CENTRAL BANK COMMUNICATION, ROOM 118, CHAIR NICU SPRINCEAN

Presenter	Presenter affiliation	Title	Co-authors
Shaghayegh Asady	University of Rome Tor Vergata	**What Central Banks Say and How Clearly They Say It: Evidence from the ECB, Bank of England, Bank of Japan and the Federal Reserve**	
Tudor Andrei Drăgan	Babeș-Bolyai University	**Artificial Intelligence and Risk-Taking in Banking**	(with Wenjing Jiang, Simona Nistor, Steven Ongena)

Simona Nistor	Babeș-Bolyai University	**Do "Too-Big-To-Fail" Banks Receive Preferential Treatment in Bailouts? Surprising Results from a Cross-Country Analysis**	(with Allen Berger, Steven Ongena, Sergey Tsyplakov)
Nicu Sprincean	Alexandru Ioan Cuza University of Iași	**Climate-Related Communication of Central Banks and Bank Risk**	(with Alin Marius Andrieș, Steven Ongena)

16:50-17:10 Coffee break, Room 118 foyer

17:10-18:30 SESSION 3: FINANCIAL MARKETS, TECHNOLOGY AND GOVERNANCE, ROOM 118, CHAIR MARIA-MIRUNA POCHEA

Presenter	Presenter affiliation	Title	Co-authors
Teodora Alexandra Dan	Babeș-Bolyai University	**Changepoint Analysis of Network Based Indicators for Early Flash Crash Detection**	(with Alexandru Stan, Gheorghe Cosmin Silaghi)
Ionuț-Adrian Lazar	Babeș-Bolyai University	**Financial Determinants of Bitcoin Mining Energy Consumption**	(with Monica-Violeta Achim)
Andreea-Roxana Danci	Babeș-Bolyai University	**The Relationship between CEO Characteristics and Corporate Tax Behavior: the Moderating Role of Governance and National Culture in the EU-27**	(with Monica-Violeta Achim)
Maria-Stefania Anghel	Babeș-Bolyai University	**Beyond Traditional Financial Literacy: Digital Financial Literacy and Financial Well-Being**	(with Maria-Miruna Pochea)

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9:30-10:50 SESSION 4: BANKING, REGULATION AND FINANCIAL STABILITY, ROOM 118, CHAIR SIMONA NISTOR

Presenter	Presenter affiliation	Title	Co-authors
Mahammad Mammadli	Babeș-Bolyai University	**Central Bank Independence and the Formation of FinTech Credit Markets**	(with Simona Nistor)
Sebastian Oros	Babeș-Bolyai University	**Political Institutions and Macroprudential Policy: Evidence from Capital Buffers and LTV Limits**	(with Simona Nistor)
Lorena-Valentina Parfene	Babeș-Bolyai University	**Capital Pressure and Bank Adjustment: Evidence from the EU Transparency Exercise**	(with Simona Nistor, Deyan Radev)
Tünde-Ibolya Dezmeri	Babeș-Bolyai University	**How Bank Loan Quality Depends on ESG Performance Across Space?**	(with Erzsébet-Mirjám Socaciu, Bálint-Zsolt Nagy)

10:50-11:10 Coffee break, Room 118 foyer

11:10-12:30 SESSION 5: CORPORATE PERFORMANCE AND FINANCIAL DECISION-MAKING, ROOM 118, CHAIR BOGDAN NEGREA

Presenter	Presenter affiliation	Title	Co-authors
Mihaela Gladuneac	Alexandru Ioan Cuza University of Iași	**ESG Factors and Financial Performance of European Companies**	(with Nicu Sprincean)
Maria Ciupac-Ulici	Hyperion University	**The Impact of Cybersecurity on Financial Performance**	(with Daniela-Georgeta Beju, Madalina Cuc, Vasile-Paul Bresfelean)
Victoria Groiță	Alexandru Ioan Cuza University of Iași	**The Impact of ESG Ratings on Corporate Performance**	
Bogdan Negrea	The Bucharest University of Economic Studies	**Risk Preferences and Optimal Choice in a Financial Decision Making Experiment**	(with Cosmin Cepoi, Victor Dragotă, Ciprian Necula, Lucian Țâțu)

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