

## **Program**

### **International Student Symposium**

# **EXPERIENCE. KNOWLEDGE. CONTEMPORARY CHALLENGES**

**9<sup>th</sup> Edition**

***“Dashboard of the Future - Reconfiguration  
of the Doctrines between Durability and  
Sustainability: Innovation, Opportunities,  
Risks”***

**May 28<sup>th</sup>, 2025**

**Bucharest, Romania**



**Note:**

**The symposium is organized in hybrid format, with a video-conference component.**

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## Plenary session

### Welcoming message

**Prof. Alexandru Manole PhD., “ARTIFEX” University of Bucharest**

### Messages from partner institutions and guests

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| Title of the paper | <b>ROLUL PERSONALIZĂRII ÎN ÎMBUNĂTĂȚIREA EXPERIENȚEI CONSUMATORULUI</b><br><b>THE ROLE OF PERSONALIZATION IN EXCITING THE CUSTOMER’S EXPERIENCE</b><br><i>“ARTIFEX” University of Bucharest</i>                                                                                                                                                                                                                                                                                                                                                                 |
| Abstract           | <i>The paper explores the influence of personalization in contemporary marketing, focusing on its role in enhancing consumer experience within digital services. It highlights the importance of personalized interactions in building customer loyalty, trust, and satisfaction. The study also addresses challenges related to data privacy and the ethical issues arising from hyper-personalized strategies, proposing empirical hypotheses for investigating the relationship between personalization, consumer response, and long-term brand loyalty.</i> |

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| Coordinator        | <b>Aleksandar GANCHEV, Assoc. Prof. PhD</b><br><i>“D.A. Tsenov” Academy of Economics Svishnov, Bulgaria</i>                              |
| Title of the paper | <b>URBAN MOBILITY AND SUSTAINABLE TRANSPORT IN THE ERA OF SMART CITIES</b>                                                               |
| Abstract           | <i>Urbanization and climate change require a new perspective for transport, also, sustainable mobility is a key element of the smart</i> |



*city concept offering environmental, economic and social benefits. A smart city uses technology to improve infrastructure, transport, quality of life. Intelligent systems facilitate management of resources, including traffic and mobility. Some of the main challenges identified in the paper refer pollution, traffic jam, insufficient investment. Sustainable mobility is at the heart of smart cities. Smart solutions help create cleaner, more accessible and more connected urban spaces.*

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| Title of the paper | <b>SUSTAINABLE DEVELOPMENT PROJECT MANAGEMENT – A CATALYST FOR SMART TRANSFORMATION OF CITIES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Abstract           | <i>The aim of the research is to present the role of the project management focused on sustainability as a key factor for the transformation of urban environments. The research tasks are: to study and present the management of sustainable projects, to characterize the essence of Smart Cities, to present the role of the project management in the transformation of Smart Cities. The author describes the pillars of sustainable development, the factors that can consolidate smart development in cities, the main characteristics of a smart city, the complex challenges that modern cities are facing, the concept of "smart urban transformation", the role of project management in the transformation of smart cities. The main conclusion is that the future of cities depends on smart planning and management.</i> |

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| Title of the paper | <b>GIS ÎN SECTORUL BANCAR MODERN<br/>GIS IN MODERN BANKING SECTOR</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Abstract           | <i>The paper explores the role and potential of the geographic information systems in transforming and modernizing the banking sector. Starting from the fundamentals of this system, combining graphic and attributive for complex special analyses, the paper highlighted how this technology can bring significant added value. The research emphasizes the ability of GIS to optimize market analyses by identifying strategic locations for branches and ATMs, for improved risk assessment by visualizing and analysing relevant geographic data, and to streamline customer services through personalized offers and location-based navigation.</i> |

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| Title of the paper | <b>CHILD MARRIAGE AND CHILD TRAFFICKING - ACTS OF ABUSE<br/>AGAINST THE CHILDREN'S' RIGHTS</b>                                                                                                                                                                                                                                                                                                                                                                                   |
| Abstract           | <i>Child marriage and child trafficking are acts of abuse against the children's' rights. Most of the times, it can be found out that child trafficking involves actually false promises being made, luring them by taking advantage of their innocence, and sometimes the traffickers take advantage of the economic situation as well, because of which they are trafficked with ease from their place of origin and they are put in some different unknown places, mainly</i> |

*for the purpose of exploitation. Many children that have been married without their consent have now grown up. They are mature individuals, they have children as well and right now legal measures are being taken against husbands on the grounds of marrying the spouses when they were children. This results in a breakdown of families.*

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| Title of the paper | <b>FORECASTING FINANCIAL MARKETS WITH KWIC ANALYSIS AND FORESIGHT MODELS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Abstract           | <i>The paper describes the characteristics of the KWIC analysis and its application in finances (identifying recurring patterns in news and reports), the characteristics of a foresight model (systematic forecasting; applications in economics, science and technology; the three main stages: signal scanning, scenario creation, strategic simulation), the interdisciplinary approach in strategic intelligence (signals and trends identifying the key indicators, influence of conflicts and analyses, financial data – market indicators and macroeconomics), the application in financial markets (improvement risk management, early volatility detection, strategic investing), the contemporary role of forecasting models (a combination of data analysis and strategic thinking that provides a competitive advantage to informed investors). The main conclusions reveal that forecasting is a structured methodology, the combined application of KWIC and foresight create a strategic advantage, and that the future belongs to those prepared.</i> |

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| Title of the paper | <b>OPTIMIZAREA TRANSPORTULUI ȘI LOGISTICII CU AJUTORUL SISTEMELOR GIS</b><br><b>OPTIMIZATION OF TRANSPORT AND LOGISTICS WITH THE HELP OF GIS SYSTEMS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Abstract           | <i>The paper highlights the growing importance of geographical information systems in transforming modern transport and logistics. By combining geospatial data with operational information, GIS helps reduce delivery times, costs and environmental impacts, offering efficient solutions for road planning and resource management. Real-life examples and practical applications are presented, ranging from fleet monitoring and demand analysis, to emergency response interventions. The presentation also addresses the challenges encountered during implementation. Overall, the topic emphasizes the role of innovation and sustainability in adapting to the reconfiguration in logistics for the future.</i> |

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| Title of the paper | <b>SUSTAINABLE TRANSFORMATION IN BULGARIA'S INSURANCE SECTOR</b>                                             |

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| Abstract           | <i>Transformation of insurance matters because insurance supports economic and social stability, it responds to EU objectives and local challenges in Bulgaria (there is a growing interest in life and health insurance). The author identifies barriers in face of sustainability and ESGs in Bulgaria's insurance (insufficient use of ESG data, lack of ESG knowledge, unclear rules, fewer green assets etc.). he analyses the risks facing the insurance sector (natural disasters, low coverage by insurance, demographic risks, regulatory stress), the digital tools at hand and in usage, the opportunities for growth and resilience, and provides essential conclusions for the topic.</i>                                                                                                                                                     |
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| Title of the paper | <b>AI IN DIGITAL MARKETING: AUTOMATION, PERSONALIZATION &amp; ETHICS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Abstract           | <i>Artificial intelligence has revolutionized digital marketing, by enabling automation and personalized customer experiences. This paper explores how brands leverage AI for personalized campaigns and examines the ethical challenges associated with AI driven targeting, including privacy concerns, algorithmic bias and consumer manipulation. By presenting a literature review of current practices, the study aims to provide insight into responsible AI integration in digital marketing. Conclusions reveal that artificial intelligence offers significant benefits in automating and personalizing the digital marketing efforts, however the ethical considerations should be at the forefront of AI integration strategy, as ensuring data privacy, algorithmic transparency and fairness in targeting ensure trust of the customers.</i> |

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| Title of the paper | <b>ARCHITECTURAL ASPECTS AND THE SMART CITY VISION WITH AI</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Abstract           | <i>Smart City is a concept that involves the use of information technology and digital solution. The response to „Why?“ is, in the opinion of the authors, „To improve the quality of life of citizens, increase the efficiency of urban infrastructure and resource management“. The Smart City includes a combination of monitoring systems, transport management, energy supply, security, as well as digitalization of public services, which allows optimizing processes, reducing costs and creating a more comfortable and environmentally friendly space for residents.</i> |

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| Title of the paper | <b>THE IMPACT OF ARTIFICIAL INTELLIGENCE ON MARKETING</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Abstract           | <i>In recent years, Artificial Intelligence has changed the marketing a lot. With the help of machine learning, big data and automation, marketing has become more focused on the customer. Now, brands can guess what the customer will do and offer them products and services they are likely to want. This helps companies to sell more. The paper address the question on the line between convenient personalization and manipulation. The authors focus on retargeting, the manipulation at different levels of the Maslow's Pyramid of Needs, analyse how data is collected through customers'</i> |

*devices, discuss the application of AI in marketing and economy, and review the methods that customers can use to protect their data.*

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| Title of the paper | <b><i>THE DANGER BEHIND THE BRAND. THE CASE OF COUNTERFEIT SNEAKERS – IMPACT ON ECONOMY &amp; CONSUMERS</i></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Abstract           | <i>This paper analyses the increasing threat of counterfeit products, with a focus more on sport and health products, which has impact on the protection of the customer. A risk sector has been identified – the market of brand products (Nike, Adidas etc.), one of the most affected areas, and the case study is concentrated on the Adidas products. Companies face negative effects such as decrease of incomes, diminished brand value, while customers are affected by lower quality and lack of warranty, thus a risk for their health. The research also examines the more general legal and economic impact. The role of customer protection is central in monitoring the product labels/authenticity and the market, the authors present significant results in fighting counterfeit products. Solution to this problem encompasses coordinated efforts, expansion of tech tools and increased awareness.</i> |

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| Title of the paper | <b>CONSUMER PROTECTION IN THE CONTEXT OF DISTORTIONS – NATIONAL AND INTERNATIONAL MARKETS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Abstract           | <i>Consumer protection is essential in a global economy, marked by risks such as unfair trade practices or international imbalances. The project analyses protection mechanisms, relevant legislation, the role of institutions and current challenges, proposing solutions for a fair and safe economic environment for consumers. The authors clarify the definitions of the key concepts, analyse the market distortions, the role of customer protection in the context of market distortions, the consumer protection tools, relevant case studies, current challenges and possible solutions.</i> |

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| Title of the paper | <b>THE IMPORTANCE OF EQUITY IN ACCOUNTING</b>                                                                                                                                                                                                                                                                                                           |
| Abstract           | <i>The paper emphasizes the role of equity as financial resource, essential for establishing and ruling a business, together with the components of equity. The stages of equity are described: raising capital, investing capital, growing capital, distributing profits. Then, the author focuses on the components: social capital and reserves.</i> |



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| Title of the paper | <b>CHALLENGES OF THE IMPLEMENTATION OF SOFTWARE APPLICATIONS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Abstract           | <i>The use of software applications in public administration represents a significant step forward toward modernizing and streamlining public services provided to citizens, offering numerous benefits. Such technological solutions could transform citizen interactions with public institutions, and citizen-user satisfaction with public services would be achieved, among other things, through the saving of time and resources. The obstacles that come with transitioning to digitalized administrative processes do not spare public administration when adopting software solutions to improve public services. The specialized literature highlights that challenges in implementing software applications arise in the context of social, technological, or institutional barriers that conflict with the shift of public administration toward digitalization. Among the barriers to implementing software applications are high costs, which can pose real obstacles for public administration; inadequate inter-agency collaboration; staff resistance to change; data security concerns; and the digital divide.</i> |

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| Title of the paper | <b>ACCOUNTING RECORDS FOR TANGIBLE ASSETS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Abstract           | <i>Tangible fixed assets enter the accounting of the studied company, through acquisition from suppliers, through construction in-house or under contract, free of charge or subsidies, assets that are transferred to the distribution sections in the municipality+. The accounting of the Company's assets is regulated by OMFP 2634/2015, General Norms for the preparation and use of financial-accounting documents, which specifies the circuit of financial-accounting documents, as well as by the general Chart of Accounts, which presents the existence, movement and depreciation of assets (accounts included in Groups "21" - Tangible fixed assets, "23" Fixed assets in progress and advances for fixed assets and "28" Depreciation on fixed assets"). The Investment Department is structured and deals with the investment plan in collaboration with the Financial-Accounting Department.</i> |

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| Title of the paper | <b>VALUATION OF INVENTORIES UPON ENTRY INTO THE PATRIMONY</b>                                                                                                                                                 |
| Abstract           | <i>The valuation of inventories upon entry into the patrimony is an essential aspect of the accounting process, which establishes the initial value of inventories when they become part of the patrimony</i> |

*of an entity. This process is of particular importance for the correctness of accounting records and for the correct reporting of the value of assets in the financial statements. The entry into the patrimony of inventories refers to the moment when goods become an integral part of the assets of a company, being purchased, produced or received within the framework of economic processes. The valuation of inventories upon entry into the balance sheet is usually done at acquisition cost or production cost, depending on the nature of the inventory. These methods are regulated by accounting standards and are used to correctly reflect their value in the balance sheet.*

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| Title of the paper | <b>FISCAL PRESSURE IN ROMANIA</b>                                                      |

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| Abstract | <p><i>This paper analyses the fiscal pressure, defined as the ratio between collected tax revenues and social contributions and the gross domestic product (GDP), represents a synthetic indicator used to assess the intensity of fiscal levies within an economy. This indicator allows for cross-country comparability and serves as an important criterion in analysing the sustainability and competitiveness of fiscal systems. According to Eurostat (2023), Romania consistently records one of the lowest fiscal pressure rates in the European Union, remaining well below the EU average. In Romania, the fiscal pressure was approximately 27% of GDP, compared to an EU average of 41%. This significant gap can be interpreted in two complementary ways: on the one hand, a low fiscal pressure may indicate a lighter tax burden on taxpayers, which could stimulate consumption and investment; on the other hand, it also reflects a deficient administrative capacity to collect taxes and contributions, as well as a fragmented tax base affected by tax evasion.</i></p> |
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| Title of the paper | <b>SWOT ANALYSIS OF THE BUSINESS PLAN</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Abstract           | <i>The SWOT analysis approached in the paper shows that the company holds a stable position with significant growth potential in the digital marketing sector. With a high profit margin, flexible costs, and well-defined KPIs, the company has a solid financial foundation and services that are adaptable to market demands. The favourable context, marked by accelerated digitalization, the growth of e-commerce, and access to grants, supports business expansion and the development of new strategic directions. Moreover, the focus on modern technologies and automation provides a genuine competitive advantage compared to traditional firms. Although challenges such as a limited portfolio or intense competition exist, these can be strategically managed through diversification, investment in the team, and strengthening market presence — all of which enhance the company’s medium- and long-term scaling prospects.</i> |

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| Title of the paper | <b>INTERNATIONALIZATION STRATEGY OF APPLE IN CHINA AND INDIA</b>                             |

**Abstract**

*China and India represent two of the most challenging yet most promising emerging markets for Apple, given their massive demographic size, expanding middle class, and growing geopolitical influence. However, the two countries pose distinct challenges for any global corporation seeking long-term success. Apple has adopted different strategies in each context, demonstrating its adaptability and strategic sophistication in the internationalization process. To effectively enter the Chinese market, Apple implemented a complex strategy focused on forming alliances with the government and complying with local regulations; opening Apple Stores in premium locations; and adopting marketing strategies tailored to local culture. However, the relationship with China has become increasingly tense, especially amid trade conflicts between the U.S. and China, pressure on American companies, and the aggressive promotion of domestic firms such as Huawei, Xiaomi, and Oppo. In this context, Apple has begun diversifying its production toward India and Vietnam — without completely abandoning the Chinese market, but gradually reducing its dependence on it.*

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**Title of the paper**

**CHALLENGES AND SOLUTIONS IN THE IMPLEMENTATION OF A  
 PROJECT FINANCED BY EU FUNDS**

**Abstract**

*The implementation of a project financed by European funds, especially in the field of educational infrastructure, involves numerous administrative, technical, financial, and social challenges. Although the modernization project of the educational institution in Bucharest was carefully planned, the implementation team encountered several difficulties during its execution. Early*

*identification of these obstacles and the adoption of quick and effective corrective measures were essential for maintaining the schedule and achieving the set objectives. One of the most frequent issues was the lengthy process of obtaining the necessary approvals (building permit, fire safety authorization, public health approval, etc.). These delays directly affected the project timeline. To address this, an inter-institutional working group (City Hall – Designer – Consultants) was created to actively monitor the progress of each request, contacting the involved institutions directly to expedite the process.*

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**Title of the paper** **MOTIVATION OF HUMAN RESOURCES IN A COMPANY**

**Abstract** *Motivation is the process of making a voluntary decision to act or not to act in a given situation. It is subjective in nature, takes place within an individual's consciousness, and consists of the personal evaluation of all the factors that affect them, as well as the signals transmitted by the economic, organizational, and social environment of the enterprise or organization. Understood in this way, motivation precedes and determines the behaviour of workers and employees in the work process, their activity, and the extent to which they apply their intellectual and physical abilities. An employer would like the staff of the enterprise or organization they manage to behave in a way that leads to the highest possible financial results. To achieve this, the employer must select and send signals to workers and individual employees that motivate them to work in a highly productive manner. This activity of the employer and management defines the process of motivation, as well as the organizational and social environment of the enterprise or organization, ensuring that workers and employees choose work*

*behaviours aligned with the established strategy. To motivate means to get people to move in the direction you want.*

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| Title of the paper | <b>MARKETING ON SOCIAL NETWORKS IN ROMANIA</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Abstract           | <i>WhatsApp and Facebook Messenger are also very popular in Romania, with WhatsApp having a strong presence among younger generations, while Messenger is widely used for daily communication. Instagram, although smaller in user numbers, attracts a young audience aged between 18 and 34, being popular among those who prefer visual content. Another important aspect related to Facebook in Romania is Facebook Marketplace, which has gained significant ground in recent years. The platform allows users to buy and sell products locally, facilitating peer-to-peer commerce. Facebook Marketplace is actively used by Romanians for second-hand transactions or small businesses, and this feature has grown significantly in popularity among people aged 25 to 44. In a personal study conducted on a sample of approximately 25 participants, we examined the behaviour of Romanian users regarding purchases made through social networks. We asked participants whether they had ever purchased a product via a social media platform. The results showed that about 25% of respondents had completed a purchase through a social platform. Moreover, more than 80% of participants acknowledged that they had interacted with social media ads, clicking on links to the respective websites to explore the offers in more detail.</i> |

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| Title of the paper | <b>RECRUITMENT, SELECTION AND INTEGRATION PRACTICES<br/>WITHIN THE PUBLIC INSTITUTION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Abstract           | <i>Recruitment, selection, and staff integration represent fundamental components of human resource management, with a direct impact on the quality of public services and the organizational climate. Within the public institution, these processes are carried out in accordance with the legal regulations applicable to public administration in Romania, namely Law no. 188/1999 on the Status of Civil Servants, which was updated and later replaced by the Administrative Code (Government Emergency Ordinance no. 57/2019). This code establishes the general framework for organizing and managing careers in the public service. The recruitment process in this institution is characterized by a high degree of formalism and standardization, aiming to ensure transparency and equal opportunity. Access to vacant positions is granted exclusively through public competition, with announcements published on official portals such as posturi.gov.ro, on the institution’s own website, and through postings at its headquarters. The competitions are organized according to a rigorous procedure that includes an application screening stage, a written test, and an interview. In this way, the evaluation focuses both on theoretical knowledge and practical skills, as well as on the candidate’s compatibility with the job requirements.</i> |



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| Title of the paper | <b>INTERNAL AND EXTERNAL QUALITY AUDIT IN A MULTINATIONAL COMPANY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Abstract           | <i>The quality audit represents a distinct and essential dimension of the control system implemented by General Electric, with its primary objective being the verification of compliance with the specific requirements of quality management systems and the continuous optimization of production and delivery processes. This type of audit focuses on a rigorous analysis of production flows, the identification of any deviations from quality standards, and the validation of process performance through measurable indicators. The impact of this audit is reflected in the superior quality of GE products, the high level of customer satisfaction, and the organization's ability to continuously maintain and enhance its global reputation. By effectively combining internal, external, and quality audits, General Electric manages to maintain a solid corporate governance system, prevent risks, and promote an organizational culture centred on responsibility, efficiency, and compliance. These types of audits synergistically contribute to the sustainable growth of the organization, providing a coherent framework for strategic decision-making and ensuring operational excellence in an increasingly demanding global business environment.</i> |

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| Title of the paper | <b>PROCEDURES FOR CONTESTING PERFORMANCE EVALUATION RESULTS IN A COMPANY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Abstract           | <i>Procedures for contesting performance evaluation results represent feedback from the evaluated employees to the evaluation system. They provide real opportunities for effective corrective actions both within the performance evaluation system and in the way it operates. A written complaint is a mandatory condition for initiating a procedure to examine the dissatisfaction of the evaluated worker or employee, regardless of whether elements of this dissatisfaction are included in the comments made by the employee in the evaluation form. An employee's complaint regarding their performance evaluation at work may refer to: the performance evaluation procedure, including violations of the organization's internal regulations; the assessment of their work performance; the overall evaluation by the supervising evaluator; the disregard of important facts, according to the worker or employee, in their work performance; the personal attitude displayed by the direct supervisor during the performance evaluation; actions proposed for the professional development of the worker or employee, for their career growth, and for improving their work; restriction of the worker's or employee's right to participate in the evaluation of their own performance, etc.</i> |

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| Title of the paper | <b>THE ROLE OF LEADERSHIP IN SALES TEAM PERFORMANCE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Abstract           | <i>Understanding how leadership style influences employee performance and motivation becomes particularly relevant when analysed in relation to the internal dynamics of a sales team. Beyond the theoretical concepts and leadership models presented in the specialized literature, their practical applicability offers essential insights into the relationship between the leader and team members, as well as how this relationship shapes commercial results, professional involvement and organizational climate. The present study focuses on the activity of the commercial team within a dynamic Romanian company active in the field of personalized clothing products. Its medium size, informal structure and open organizational culture create a favourable context for observing working relationships and the impact of leadership on individual and collective performance. The accentuated presence in the digital environment, the alert pace of interactions with customers and the high degree of autonomy of employees outline a work environment in which motivational mechanisms and leadership styles are quickly reflected in the concrete results of the team.</i> |

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| Title of the paper | <b><i>SOME ASPECTS REGARDING THE ESTABLISHMENT OF<br/>AGROTOURISM GUESTHOUSE</i></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Abstract           | <i>A business development plan provides the investor with the opportunity to evaluate a business idea, giving confidence regarding the potential of the proposed venture and presenting a comprehensive picture of the business. The fundamental role of the development plan is not primarily to argue that the business deserves funding, but rather to guide the entrepreneur from the very beginning of the venture. The development plan does not guarantee obtaining financing; instead, it serves as a way to highlight entrepreneurial spirit. The subject of the plan being presented is the development of a business in the agrotourism sector through the establishment of a guesthouse in a region of Romania where tourism is fairly developed—specifically, in Prahova County. This will be achieved by expanding the scope of activity of an existing business that produces and sells animal-origin products. The plan provides details regarding financing, a financial estimate, marketing, human resources, and risk management, which are essential stages in designing a new business.</i> |

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| Title of the paper | <b>ANALYSIS ON THE MARKETING MIX IN TOURISM</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Abstract           | <i>The product, an essential element of the marketing mix, represents the materialization of the company's efforts to satisfy the tourist need. The tourist product can be defined as an amalgam of tangible and intangible elements concentrated in a specific activity. It encompasses and combines the attractiveness of a given destination, the facilities and access routes that the tourist buys as a combination of activities and arrangements. The tourist has become increasingly constrained by the utility of the product he buys and he accepts either a lower limit of the price below which he begins to show a lack of confidence in the quality of the product offered to him, or an upper limit beyond which he begins to consider the tourist product or service too expensive and, therefore, ceases to interest him. In tourism, distribution involves the transfer of services to tourists; it "transports" the buyer to the place where the service is provided. Some specialists give distribution the status of "order fulfiller", as opposed to "order taker", a status held by advertising, sales promotion and public relations. Tourism promotion can play an important role in the client's intention, aiming, on the one hand, to attract new customers and, on the other hand, to retain old customers. Promotional action is often addressed directly to the public, seeking, as far as possible, targets identified as potential customers. The success of promotion is conditioned by three principles: continuity, convergence, coordination.</i> |

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| Title of the paper | <b>ANALYSIS OF THE MOUNTAIN TOURISM MARKET IN THE RESORT OF BUȘTENI</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Abstract           | <i>The Bușteni resort is frequented by tourists mainly for skiing or hiking. During the cold season, you can ski on the existing slopes in Bușteni and the surrounding area. The Kalinderu slope is very popular with tourists because it offers very good conditions for practicing winter sports, being one of the best in Romania. The Bușteni resort offers all categories of tourists accommodation services in several types of tourist units: hotels, hostels, chalets that were built on mountain peaks, villas, guesthouses, etc. The investments that were made in buildings intended for tourist accommodation were started from the period when Bușteni became the resort beloved by the Romanian royal family who spent the summer far from the oppressive atmosphere of Bucharest, in Sinaia.</i> |

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| Title of the paper | <b>IMPACTUL PROGRAMELOR TURISTICE ÎN DELTA DUNĂRII<br/>IMPACT OF TOURISTIC PROGRAMS IN THE DANUBE DELTA</b>                                                                                                        |
| Abstract           | <i>Tourism is one of the main sources of income for local communities in the Danube Delta, contributing to the economic development of the region. However, the intensification of tourist activities can lead</i> |

*to the degradation of the natural environment through pollution, habitat destruction and disturbance of wildlife. Therefore, it is essential to analyze the real impact of tourism programs and find solutions to minimize the negative effects. The impact of tourism on the Danube Delta can be assessed on several levels, from water and soil pollution to biodiversity damage and modification of natural habitats. The construction of guesthouses, hotels and restaurants near protected areas has led to the fragmentation of natural habitats. In some cases, wetlands essential for biodiversity have been destroyed to make way for tourism infrastructure, affecting the balance of the ecosystem. The increase in the number of tourists in the Danube Delta has led to a significant increase in household waste and water pollution. The boats used to transport tourists generate fossil fuel emissions, and the lack of effective waste management systems in some areas exacerbates the problem. For example, in some heavily frequented tourist areas, an increase in nutrient levels in the water has been observed, which favors the development of algae and affects the balance of the aquatic ecosystem.*

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| Title of the paper | <b>EVOLUTION AND THE ROLE OF PROMOTION IN CONTEMPORARY MARKETING</b>                                                                                                                                                                                                                                                                                                                                                                                                   |
| Abstract           | <i>In recent decades, and especially in recent years, there has been a significant intensification of interest in the field of promotion, particularly sales promotion. This trend has led to a strengthening of the role of promotion within marketing activities and, consequently, to the diversification of promotional objectives pursued by companies. The role of promotion derives from the complexity of this concept, whose main purpose is to influence</i> |

*consumer behaviour in a way that increases the sales volume of the goods or services offered. For this reason, promotion fulfils a series of economic and social functions, highlighting its usefulness within a functional market economy. Among these functions are: providing relevant information for both buyers and sellers; counteracting negative information, often spread through rumours; stimulating demand, as an immediate and essential objective; smoothing demand fluctuations, especially for seasonal products; differentiating products and strengthening brand identity; reminding consumers of product benefits to maintain loyalty; combating competition and maintaining market share; influencing decision-makers at the governmental level; shaping the behaviour of the general public; creating and consolidating a brand image; justifying prices by highlighting the value offered; informing the public about new products and services. Given this diversity of functions, each enterprise establishes promotional objectives both in the short term and long term, targeted not only at end consumers but also at intermediaries such as distributors and sales forces.*

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| Title of the paper | <b>MICRO AND MACROECONOMIC IMPLICATIONS OF ACTIVITY ON SOCIAL MEDIA</b>                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Abstract           | <i>The impact of social networks on the modern economy transcends the sphere of direct commercial relations and extends to the structural foundations of the global and national economy. These digital platforms can no longer be analysed exclusively as communication tools or promotion channels, but must be understood as significant economic factors that influence macroeconomic flows and microeconomic behaviours alike. The implications are multiple, from the restructuring of traditional</i> |



*industries and the modification of aggregate demand, to changing the way in which individuals make economic decisions, save, invest and consume. At the macroeconomic level, social networks contribute to the transformation of the structure of GDP by strengthening the digital economy. This sector encompasses economic activities based on digital technologies, in which social networks play a central role, simultaneously being a source of income through advertising and trading platforms for goods and services.*

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| Title of the paper | <b><i>DIMENSIONS OF INNOVATION AT TESLA</i></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Abstract           | <i>Innovation is the foundation on which Tesla’s entire strategy is built. Much more than a sum of advanced technologies, innovation at Tesla is a cross-cutting process that spans all organizational levels – from research and development and manufacturing, to distribution, customer relations and market strategy. This paper will analyse the main dimensions of innovation implemented by Tesla: technological, product, process, organizational, marketing and business model, tracking their impact on the company’s overall performance.</i> |

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| Title of the paper | <b>MANAGEMENT OF CASES IN CONTENTIOUS LITIGATION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Abstract           | <i>The legal activity is carried out within the public institution through the General Legal and Control Directorate - Legal and Contentious Service, which operates under the direct and immediate subordination of the President of the organization. In exercising its duties, the service ensures the defence of the legitimate rights and interests of the organization, in accordance with the legal provisions in force, in order to ensure a professional, transparent, efficient and impartial public service, in the interest of citizens. The procedure for managing contentious cases aims to describe the stages that the various judicial procedures in which the institution may be involved must go through, so that they can be carried out with maximum efficiency and in accordance with the legal provisions in force.</i> |

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| Title of the paper | <b>CORRELATIONS BETWEEN LONELINESS AND PROCESSING OF INFORMATION</b>                                                                                                                                                                                                    |
| Abstract           | <i>In consumer behaviour, information processing is a fundamental dimension of how individuals interpret, evaluate, and respond to commercial stimuli. However, this processing is not a uniform or invariant process, but is deeply influenced by the individual's</i> |

*affective and psychological context. Among the variables with a significant impact on cognitive style is loneliness, a negative affective state that not only affects the consumer's emotional disposition, but also the way in which they access, filter, and evaluate the information they receive, especially in the digital environment.*

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| Title of the paper | <b>OBJECTIVES OF THE MARKETING CAMPAIGN</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Abstract           | <i>The first major objective of the marketing campaign is to amplify the brand's digital presence in the Bucharest area, in order to attract a wider audience and strengthen local notoriety. In this regard, actions such as optimizing the website for local searches, integration into relevant directories, as well as creating content specific to the regional audience, emphasizing the unique benefits of destruction therapy, are targeted. The implementation of a geo-targeted digital marketing campaign on platforms such as Facebook and Instagram is also envisaged, through which it is intended to reach at least 250,000 unique people, both through organic channels and paid advertising.t</i> |

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| Title of the paper | <b>STRATEGY TO BUILD AND IMPROVE THE PERSONAL BRAND</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Abstract           | <i>Creating a strong personal brand is not something that happens overnight; it requires self-discovery, planning, communication and the ability to pivot. When the market is full of similar professionals, it is necessary to differentiate yourself and your personal brand will be the key to bringing the opportunities, partnerships or recognition one wants. The first step in authentic personal branding is introspection. By using the SWOT (Strengths, Weaknesses, Opportunities, Threats) technique, one can gain a realistic view of personal potential. This insight can be used as a foundation to build a unified plan.</i> |

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| Title of the paper | <b>STRATEGIC OPPORTUNITIES FOR ROMANIAN TOURISM</b>                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Abstract           | <i>Despite the structural challenges and vulnerabilities identified in the Romanian tourism sector, there are a number of significant opportunities that can be exploited to transform tourism into a solid pillar of sustainable economic development. These opportunities derive both from the country's natural and cultural potential, as well as from global developments that are changing tourist behaviour and determining the emergence of new forms of tourism,</i> |

*oriented towards sustainability, digitalization and personalization of the experience.*

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| Title of the paper | <b><i>SPECIFICS ON THE COMPANY SPECIALIZED IN BUSINESS TOURISM</i></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Abstract           | <i>According to the doctrine, the agency specialized in business tourism can easily be classified as a DMC, in this case, a Destination Management Company, Professional Conference Organizer (DMC) and a member of the RCB (National Association of Professional Event Organizers), as it addresses both business people, individuals and legal entities, as well as conference organizers, advertising agencies focusing on the best quality-price ratio. At the international level, the industry of organizing meetings, conferences and exhibitions represents an extremely dynamic field, which often stimulates the formation of efficient operative or associative structures among professionals in this sector. A clear example is the Convention Bureau type associations, present in many countries. Starting with December 1997, Romania is no exception to this trend.</i> |

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| Title of the paper | <b><i>ROMANIAN BANKING SYSTEM IN THE POST-PANDEMIC PERIOD</i></b>                            |

**Abstract**

*The post-pandemic period brought to the fore a series of profound transformations within the Romanian banking system, reflecting both the lessons learned during the health crisis and the new structural trends that began to take shape in response to economic and social uncertainties. Starting in 2022, with the progressive lifting of restrictions and the gradual return of economic activity to levels close to pre-crisis levels, the domestic banking system entered a new stage of consolidation, characterized by increased financial intermediation, accelerated digitalization, reconfiguration of business strategies and adaptation to a profoundly changed macroeconomic environment.*

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**Title of the paper**

**DIGITAL INNOVATIONS AND THE BANKING SYSTEM**

**Abstract**

*Digital innovations have revolutionized the financial and banking sector, profoundly influencing the marketing strategy of financial institutions. By adopting digital technologies, bank marketing has become a dynamic field, focused on the promotion of financial products, from a static process, focused on the customer experience and personalization of services. A significant aspect of this change is the digitalization of financial services, which allows banks to reach customers through various digital channels, such as mobile applications, websites and social networks. These platforms are known both for facilitating quick access to financial products, but also for two-way communication, which improves the bank-customer relationship. At the same time, a crucial role in personalizing marketing is played by the use of data and artificial intelligence technologies. By analysing customer behaviour and preferences, banks can create personalized offers, which are much*

*more effective than traditional campaigns. A concrete example can be automated recommendations of savings or loans that are much more relevant to the customer than general promotional messages.*

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**Title of the paper** **CLOSING THE FINANCIAL YEAR**

**Abstract** *The closing of the financial year is a complex process, which brings together all the accounting, administrative and fiscal operations carried out at the end of a reporting period, usually corresponding to the calendar year, in order to prepare and present the annual financial statements. This final stage of the accounting cycle has a fundamental role in faithfully reflecting the economic and financial activity carried out by the entity, constituting the legal and informational basis for making economic decisions, for establishing tax obligations and for informing all users of accounting information, both internal and external. The closing of the financial year process is structured on several work levels, which follow a rigorous logical and methodological sequence. An indispensable first stage is the general inventory of the assets, in accordance with the provisions of the Order of the Minister of Public Finance no. 2861/2009, which aims to compare the written data from the accounting records with the actual situation of assets, liabilities and equity. Based on the results obtained from the inventory, the accounting information is subsequently correlated and updated, thus ensuring compliance with the true and fair view principle.*

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| Title of the paper | <b>AUDITING THE TAXES ON WAGES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Abstract           | <i>A first specific objective of the audit mission consists in examining the correctness of the application of the methodology for calculating the tax on salary income, by analysing the taxable base and the related tax rates, in accordance with the provisions of the Fiscal Code in force. The aim is to verify the completeness of the data in the individual employee records and in the payrolls, as well as to evaluate the application of basic and additional personal deductions. Another central objective is the exhaustive analysis of the accounting records relating to the accounts involved in reflecting the salary tax, in particular account 444 "Salary tax", through which the amounts withheld from employees and transferred to the state budget are recorded. In this context, the aim is to identify any abnormal balances, recording omissions or erroneous recordings that may affect the accuracy of the financial statements and the degree of fiscal compliance of the entity.</i> |

## Intervention

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| Topic of the<br>intervention | <b>ERASMUS+ PROJECTS IN THE “ARTIFEX” UNIVERSITY OF BUCHAREST</b>                              |