

Data 02.06.2025

Concurs pentru ocuparea postului de Asistent universitar, poz. 69,
Facultatea de Cibernetică, Statistică și Informatică Economică,
Departamentul de Statistică și Econometrie,
Disciplinele: Statistică; Statistică economică; Econometrie,
Domeniul: Cibernetică și Statistică
post publicat în Monitorul Oficial al României nr. 93 din 10.04.2025

LISTA DE LUCRĂRI

Candidat: VASILE L. Răzvan - **Dr.**, CERCETATOR ȘTIINȚIFIC /
(NUME, inițială și prenume) (anul) (Titlul didactic/echiv.) (anul)

1. Lista celor maximum 10 lucrări considerate de candidat a fi cele mai relevante pentru realizările profesionale proprii, care sunt incluse în format electronic în dosar și care se pot regăsi și în celelalte categorii de lucrări din prezenta listă de lucrări:
- în ordinea invers cronologică a publicării

1.1. Surugiu, MR; Vasile, V.; Surugiu, C.; Mazilescu, CR; **Vasile R.**, Revealing Elegance and Enchantment: Analysis of Travelers' Reviews of Romanian Palaces and Castles, Tourism and Hospitality 6(1), 2025, DOI: 10.3390/tourhosp6010026, ISSN: 2673-5768, SOCIAL SCIENCES

1.2. **Vasile, R.**, - Digital Transformation: Challenges and Limits for the New Normal– Ch 3, p.51-85, 2024, https://doi.org/10.1007/978-3-031-47780-5_3, In: Vasile, V., Bunduchi, E. (eds) The Economic and Social Impact of the COVID-19 Pandemic. Contributions to Economics. Springer, Cham. <https://doi.org/10.1007/978-3-031-47780-5> - indexat SCOPUS

1.3. **Vasile, R.**, Bunduchi, E., Sava, V., Pachni-Tsitiridou, O., Effects of the Use of AI on Jobs and on the Employment Model: Limits and Risks, In: Chivu, L., Ioan-Franc, V., Georgescu, G., De Los Ríos Carmenado, I., Andrei, J.V. (eds) Europe in the New World Economy: Opportunities and Challenges. ESPERA 2023. Springer Proceedings in Business and Economics. Springer, Cham, 2024 https://doi.org/10.1007/978-3-031-71329-3_13 - indexat SCOPUS

1.4. Mester, IT; Sipos, C; Begu, AO; **Vasile, R.** Digital Transformation in the Offer of Cultural Consumption Services - Digitalisation and Best Practices, ECONOMIC COMPUTATION AND ECONOMIC CYBERNETICS STUDIES AND RESEARCH, Volumul 58/4, Pag129-139, 2024, DOI10.24818/18423264/58.4.24.08, ISSN-0424-267X, EISSN 1842-3264, WOS:001383345200008, Revista indexata SSCI, ECONOMICS, Q 3, FI 2023=1,4; AIS 2023 = 0,135

1.5. **Vasile, R.** Digital Divide and Employment: From Job Disruption to Reskilling Workers for the Future World of Work. In: Chivu, L., De Los Ríos Carmenado, I., Andrei, J.V. (eds) Crisis after the Crisis: Economic Development in the New Normal . ESPERA 2021. Springer Proceedings in Business and Economics. Springer, Cham, 2023 https://doi.org/10.1007/978-3-031-30996-0_22 , https://link.springer.com/chapter/10.1007/978-3-031-30996-0_22#citeas – indexat SCOPUS

1.6. Surugiu, MR; Vasile, V; Mazilescu, R; Surugiu, C; **Vasile, R.** Determinants of Resilience Building in Tourism: A Case Study on Romania in the Context of the Pandemic Crises, JOURNAL OF TOURISM MANAGEMENT RESEARCH, Revista indexata ESCI, HOSPITALITY, LEISURE, SPORT & TOURISM Q4, FI 2023=0,5, AIS 2023= N/A, Volumul 10/1, pag 15-31, 2023, DOI10.18488/31.v10i1.3237, ISSN-2408-9117, EISSN 2313-4178, WOS:001069273300001

1.7. Apostu, SA; Panait, M; Vasile, V; Sharma, GD; **Vasile, R** FinTechs and financial inclusion-Balkan experience: Digital perspectives on financial markets, ELECTRONIC JOURNAL OF INFORMATION SYSTEMS IN DEVELOPING COUNTRIES, Volumul 89/2/SI, e12257, 1-15, 2023, DOI10.1002/isd2.12257, ISSN- 1681-4835, EISSN 1681-4835, WOS:000888625500001, Revista indexata ESCI, SOCIAL SCIENCES, INTERDISCIPLINARY, Q2, FI 2023=1,1 AIS 2023= 0.327

1.8. Surugiu, MR; Vasile, V; Mazilescu, R; Surugiu, C; **Vasile, R.** An analysis of the government revenue-expenditure nexus: A wavelet approach for the Romanian case, ECONOMICS AND FINANCE LETTERS, 2023, Revista indexata ESCI, ECONOMICS Q3, FI 2023=0,5, AIS 2023= N/A, □ Volumul 10/1, pag 78-93, DOI10.18488/29.v10i1.3299, ISSN-2312-6310, EISSN 2312-430X, WOS:000985385100006

1.9. Apostu, SA; Vasile, V; **Vasile, R;** Rosak-Szyrocka, J. Do Smart Cities Represent the Key to Urban Resilience? Rethinking Urban Resilience, INTERNATIONAL JOURNAL OF ENVIRONMENTAL RESEARCH AND PUBLIC

HEALTH, PUBLIC, ENVIRONMENTAL & OCCUPATIONAL HEALTH, Volume19Issue22, 2022, DOI10.3390/ijerph192215410, in SSCI edition, FI 2021=4.614, AIS 2021= 0.866, EISSN 1660-4601, Article Number 15410; WOS:000887441700001

1.10.Panait, M; Apostu, SA; Vasile, V; Vasile, R. Is energy efficiency a robust driver for the new normal development model? A Granger causality analysis, ENERGY POLICY, SSCI, 2022, ECONOMICS Q1, FI 2023= 9.3, AIS 2023= N/A, Vol 169, Article Number 113162, DOI10.1016/j.enpol.2022.113162, ISSN-0301-4215, eISSN 1873-6777, WOS:000855683300002

2. Teza(-ele) de doctorat

T1. Impactul digitalizării asupra pieței muncii, susținută în septembrie 2024, în curs de publicare în volum

Brevete de invenție și alte titluri de proprietate intelectuală

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3. **Cărți/cursuri** publicate în edituri recunoscute(Ca1, Ca2 etc.), îndrumare publicate(I1, I2 etc.), capitole publicate în volume colective, capitole teoretice redactate, (D1, D2 etc.), după caz, prin care se aduc contribuții a dezvoltarea activităților didactice/profesionale.

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4. **Cărți de specialitate** publicate în edituri recunoscute(Cb1, Cb2 etc.), **articole/studii** publicate in extenso în reviste de specialitate de circulație internațională recunoscute (reviste cotate ISI sau indexate în baze de date internaționale specifice domeniului)(Ri1, Ri2etc.), **articole/studii in extenso** publicate în volumele unor manifestări științifice internaționale recunoscute din țară și din străinătate (cu ISSN/ISBN)(Vi1,Vi2 etc.), precum și **alte lucrări similare**: articole/studii publicate in extenso în reviste de specialitate de circulație națională recunoscute CNCSIS (Rn1, Rn2 etc.), articole/studii publicate in extenso în volumele unor manifestări științifice naționale (cu ISSN/ISBN)(Vn1,Vn2 etc.), lucrări prezentate la diferite seminarii/expoziții, inovații etc.(E1, E2 etc.), după caz, prin care se aduc contribuții la dezvoltarea *domeniului*.

Capitole în cărți de specialitate publicate în edituri recunoscute

Cb1. Vasile V., Vasile. R., Preliminary Comments. A Scientometric Dimension of the Economic and Social Impact of COVID-19, Ch 1- p1-18, DOI: 10.1007/978-3-031-47780-5_1, In: Vasile, V., Bunduchi, E. (eds) The Economic and Social Impact of the COVID-19 Pandemic. Contributions to Economics. Springer, Cham, 2024, <https://doi.org/10.1007/978-3-031-47780-5>

Cb2. Vasile, R., Digital Transformation: Challenges and Limits for the New Normal– Ch 3, p.51-85, https://doi.org/10.1007/978-3-031-47780-5_3, In: Vasile, V., Bunduchi, E. (eds) The Economic and Social Impact of the COVID-19 Pandemic. Contributions to Economics. Springer, Cham., 2024 <https://doi.org/10.1007/978-3-031-47780-5>

Articole/studii publicate in extenso în reviste de specialitate de circulație internațională recunoscute

-reviste cotate ISI sau indexate în baze de date internaționale specifice domeniului)(Ri1, Ri2etc.)

Ri1. Surugiu, MR; Vasile, V.; Surugiu, C.; Mazilescu, CR; Vasile R., Revealing Elegance and Enchantment: Analysis of Travelers' Reviews of Romanian Palaces and Castles, Tourism and Hospitality 6(1), 2025, DOI: 10.3390/tourhosp6010026, ISSN: 2673-5768, SOCIAL SCIENCES

Ri2.Mester, IT; Sipos, C; Begu, AO; Vasile, R, Digital Transformation in the Offer of Cultural Consumption Services - Digitalisation and Best Practices, ECONOMIC COMPUTATION AND ECONOMIC CYBERNETICS STUDIES AND RESEARCH, 2024, Volumul 58/4, Pag129-139, DOI10.24818/18423264/58.4.24.08, ISSN-0424-267X, EISSN 1842-3264, WOS:001383345200008, Revista indexata SSCI, ECONOMICS, Q 3, FI 2023=1,4; AIS 2023 = 0,135

Ri3.Apostu, SA; Panait, M; Vasile, V; Sharma, GD; Vasile, R, FinTechs and financial inclusion-Balkan experience: Digital perspectives on financial markets, ELECTRONIC JOURNAL OF INFORMATION SYSTEMS IN DEVELOPING COUNTRIES, 2023, Volumul 89/2/SI, e12257, 1-15, DOI10.1002/isd2.12257, ISSN- 1681-4835, EISSN 1681-4835, WOS:000888625500001, Revista indexata ESCI, SOCIAL SCIENCES, INTERDISCIPLINARY, Q2, FI 2023=1,1 AIS 2023= 0.327

Ri4. Surugiu, MR; Vasile, V; Mazilescu, R; Surugiu, C; Vasile, R., An analysis of the government revenue-expenditure nexus: A wavelet approach for the Romanian case, ECONOMICS AND FINANCE LETTERS, 2023 Revista indexata ESCI, ECONOMICS Q3, FI 2023=0,5, AIS 2023= N/A, □ Volumul 10/1, pag 78-93, DOI10.18488/29.v10i1.3299, ISSN-2312-6310, EISSN 2312-430X, WOS:000985385100006

Ri5. Surugiu, MR; Vasile, V; Mazilescu, R; Surugiu, C; Vasile, R, Determinants of Resilience Building in Tourism: A Case Study on Romania in the Context of the Pandemic Crises, JOURNAL OF TOURISM MANAGEMENT RESEARCH, 2023

Revista indexata ESCI, HOSPITALITY, LEISURE, SPORT & TOURISM Q4, FI 2023=0,5, AIS 2023= N/A, Volumul 10/1, pag 15-31, DOI10.18488/31.v10i1.3237, ISSN-2408-9117, EISSN 2313-4178, WOS:001069273300001

Ri6. Vasile, V.; Bunduchi, E; Stefan, D; Comes, C-A; Vasile, R; Stefan, A-B. (2023) Are we facing a radical change in the migration behavior of medical graduates from less developed countries? Demographic profile vs. social push factors, INTERNATIONAL JOURNAL OF ENVIRONMENTAL RESEARCH AND PUBLIC HEALTH, SSCI, PUBLIC, ENVIRONMENTAL & OCCUPATIONAL HEALTH Q1, VOL. 20/6, DOI10.3390/IJERPH20064894, EISSN 1660-4601, MEDLINE:36981802

Ri7. Apostu, SA; Vasile, V; Vasile, R; Rosak-Szyrocka, J., Do Smart Cities Represent the Key to Urban Resilience? Rethinking Urban Resilience, INTERNATIONAL JOURNAL OF ENVIRONMENTAL RESEARCH AND PUBLIC HEALTH, PUBLIC, ENVIRONMENTAL & OCCUPATIONAL HEALTH, 2022, Volume19Issue22, DOI10.3390/ijerph192215410, in SSCI edition, FI 2021=4.614, AIS 2021= 0.866, EISSN 1660-4601, Article Number 15410; WOS:000887441700001

Ri8. Begu, LS; Vasilescu, MD; Marin, E; Enache, AO; Stroe, A; Vasile, R, Modeling the relationship of the migration phenomenon and the factors of sustainable development, ECONOMIC COMPUTATION AND ECONOMIC CYBERNETICS STUDIES AND RESEARCH, 2022, Volumul 56/3, Pag37-50, DOI10.24818/18423264/56.3.22.03, ISSN-0424-267X, EISSN 1842-3264, WOS:001383345200008, Revista indexata SSCI, ECONOMICS, Q 3, FI 2023=1,4; AIS 2023 = 0,135

Ri9. Panait, M; Apostu, SA; Vasile, V; Vasile, R., Is energy efficiency a robust driver for the new normal development model? A Granger causality analysis, ENERGY POLICY, SSCI, ECONOMICS, 2022, Q1, FI 2023= 9.3, AIS 2023= N/A, Vol 169, Article Number 113162, DOI10.1016/j.enpol.2022.113162, ISSN-0301-4215, eISSN 1873-6777, WOS:000855683300002

Ri10. Grigore M.Z., Vasile R, Water collection, treatment and supply as an essential service and engine for sustainable and resilient development in post pandemic period. Economic performance vs. social responsibility, 2022, <http://cks.univnt.ro/articles/16.html> pag 561-571 and in Global Economic Observer, ISSN (online) 2343 – 9750, ISSN-L 2343 – 9742, No. 2, Vol. 10 / 2022, p.53-66 http://www.globeco.ro/wp-content/uploads/vol/split/vol_10_no_2/geo_2022_vol10_no2_art_006.pdf

- articole/studii in extenso publicate în volumele unor manifestări științifice internaționale recunoscute din țară și din străinătate (cu ISSN/ISBN)

Vi1 Vasile, R., Bunduchi, E., Sava, V., Pachni-Tsitiridou, O., Effects of the Use of AI on Jobs and on the Employment Model: Limits and Risks, Ch.13, 2024, In Chivu, L., Ioan-Franc, V., Georgescu, G., De Los Ríos Carmenado, I., Andrei, J.V., Europe in the New World Economy: Opportunities and Challenges - ESPERA 2023, Springer Proceedings in Business and Economics, ISBN- 978-3-031-71328-6, https://link.springer.com/chapter/10.1007/978-3-031-71329-3_13

Vi2. Vasile, R., Digital Divide and Employment: From Job Disruption to Reskilling Workers for the Future World of Work. 2023, In: Chivu, L., De Los Ríos Carmenado, I., Andrei, J.V. (eds) Crisis after the Crisis: Economic Development in the New Normal . ESPERA 2021. Springer Proceedings in Business and Economics. Springer, Cham. https://doi.org/10.1007/978-3-031-30996-0_22, https://link.springer.com/chapter/10.1007/978-3-031-30996-0_22#citeas

Vi3. Vasile, V., Vasile, R., Bunduchi, E., Digital transformation and employment disruption. A quality analysis of the challenges and limits of artificial intelligence on the future of work, 27 th International Scientific Conference “Competitiveness and innovation in the knowledge economy”, September 22rd-23th, 2023, Chisinau, Moldova, DOI: <https://doi.org/10.53486/cike2023.02>, UDC: 004.89:331.5, https://irek.ase.md/xmlui/bitstream/handle/123456789/3053/Conference%20ASEM%20September%202023_p45-52.pdf?sequence=1&isAllowed=y

Vi4. Munteanu, P; Enache, AO; Vasile, R, Are foreign direct investments a robust factor for sustainable development? PROCEEDINGS OF THE INTERNATIONAL CONFERENCE ON BUSINESS EXCELLENCE, 2022, Volume16Issue1Page1027-1037, DOI10.2478/picbe-2022-0095, 16th International Conference on Business Excellence (ICBE) - New Challenges of the Century - Digital Economy and the Green Revolution, Bucharest Univ Econ Studies, Bucharest, ROMANIA, 2022, WOS:000837579900027, ISSN 2502-0226, eISSN 2558-9652

Vi5. Vasile, V., Bunduchi, E., Boboc, C., Vasile R, Graduates and the labor market deficit in the Romanian health sector, CKS_ Challenges of the Knowledge Society, 2021, p. 919-924, <http://cks.univnt.ro/articles/15.html>

5. Citări ale lucrărilor publicate: referința bibliografică a lucrării citate(Ci1, Ci2) și referința / ele bibliografică / e a / ale lucrării care citează (Ci1.1, Ci1.2....., Ci2.1, Ci2.2, etc.)

Ci1 **Vasile, R.** ; *Digital Transformation: Challenges and Limits for the New Normal* ; The Economic and Social Impact of the COVID-19 Pandemic. Contributions to Economics. Springer, Cham. https://doi.org/10.1007/978-3-031-47780-5_3; 2024;

Ci1.1 Vasile, R., Bunduchi, E., Sava, V., Pachni-Tsitiridou, O. ; *Effects of the Use of AI on Jobs and on the Employment Model: Limits and Risks*; Europe in the New World Economy: Opportunities and Challenges; ESPERA 2023; Springer Proceedings in Business and Economics. Springer, Cham; eBook ISBN 978-3-031-71329-3, https://doi.org/10.1007/978-3-031-71329-3_13; (2024); Series ISSN; 2198-7246; E-ISSN 2198-7254

Ci2 Marius Razvan Surugiu & Valentina Vasile & Raluca Mazilescu & Camelia Surugiu & **Razvan Vasile** ; *Determinants of Resilience Building in Tourism: A Case Study on Romania in the Context of the Pandemic Crises*; Journal of Tourism Management Research, Consientia Beam, vol. 10(1), pages 15-31; 2023;

Ci2.1 Gabor, Manuela Rozalia & Mirela, Panait & Bacos, Ioan-Bogdan & Naghi, Laura & Flavia, Oltean ; *Circular tourism economy in European Union between competitiveness, risk and sustainability*; Environmental Technology & Innovation; 32. 103407. 10.1016/j.eti.2023.103407; (2023); ISSN 2352-1864, ScienceDirect, Elsevier, ENVIRONMENTAL SCIENCES, in SCIE edition, Q1 2023, FI 6,7. AIS2023= 0, 963, WOS:001098183200001

Ci2.2 Vasile, Valentina, and Razvan Vasile. ; *Preliminary Comments. A Scientometric Dimension of the Economic and Social Impact of COVID-19*; The Economic and Social Impact of the COVID-19 Pandemic: Romania in a European Context. Cham: Springer Nature Switzerland, 1-18; 2024; eBook ISBN 978-3-031-47780-5; Series ISSN 1431-1933
Series E-ISSN 2197-7178 – Indexat SCOPUS

Ci2.3 Pop, I. T., Bulin, D., Poenaru, L. F., Toma, A., Cipu, E. C., & Popescu, D. ; *Comparative Assesment of Crises and Recovery in the Romanian Tourism Market*; Cactus Tourism Journal Vol. 6, No. 2 2024 New Series, Pages 30-46, ISSN 2247-3297

Ci3 Marius-Razvan Surugiu & Valentina Vasile & Raluca Mazilescu & Camelia Surugiu & **Razvan Vasile**; *An analysis of the government revenue–expenditure nexus: A wavelet approach for the Romanian case*; The Economics and Finance Letters, Consientia Beam, vol. 10(1), pages 78-93; 2023;

Ci3.1 Li, W., Kuang, Y., Manafian, J. et al.; *Multiple rogue wave, double-periodic soliton and breather wave solutions for a generalized breaking soliton system in (3 + 1)-dimensions*; Sci Rep , 19723; <https://doi.org/10.1038/s41598-024-70523-2>; (2024); WOS:001298090600005, MULTIDISCIPLINARY SCIENCES in SCIE edition in Q1, FI 2023 = 3.8; AIS 2023= 1.061

Ci3.2 Wartoyo, W., Layaman, L., Fatmasari, D., Aziz, A., Wahyuningsih, N., & Haida, N. ; *The Impact of Government Bond Issuance on Banking Activities and Economic Growth in Indonesia*; PaperASIA, 40(6b), 340-346; (2024);. <https://doi.org/10.59953/paperasia.v40i6b.304>, indexat SCOPUS, Q4 Marketing, SJR 2024 0,11, EBSCO, Crossref

Ci3.3 Karaev, A. K., Gorlova, O. S., Ponkratov, V. V., Vasyunina, M. L., Masterov, A. I., Zambaev, H. N., & Gueva, L. H.; *Dynamic Interrelation between Aggregated Revenues and Expenditures of Regional-Level Budgets of Federal States: A Time-Frequency Approach to Analysis* ; Qubahan Academic Journal, 4(3), 33-44, (2024); <https://doi.org/10.48161/qaj.v4n3a549>, indexat SCOPUS, Q2 Business, SJR 2024 0,51, DOAJ, CrossRef

Ci4 Apostu, S. A., Panait, M., Vasile, V., Sharma, G. D., & **Vasile, R.**; *FinTechs and financial inclusion—Balkan experience: Digital perspectives on financial markets*; The Electronic Journal of Information Systems in Developing Countries, 89(2), e12257. <https://doi.org/10.1002/isd2.12257>; 2023;

Ci4.1 Ozili, P. K., & Alonso, S. L. N; *Central bank digital currency adoption challenges, solutions, and a sentiment analysis*; Journal of Central Banking Theory and Practice, 13(1), 133-165; 2024
WOS:001142847800005, ISSN

1800-9581, eISSN 2336-9205 BUSINESS, FINANCE in ESCI edition Q3, FI2023=1,7, AIS2023= 0.140

Ci4.2 Alonso, S. L. N., Jorge-Vázquez, J., Rodríguez, P. A., & Hernández, B. M. S. ; *Gender gap in the ownership and use of cryptocurrencies: Empirical evidence from Spain*; Journal of Open Innovation: Technology, Market, and Complexity, 9(3), 100103, (2023); ISSN 2199-8531 ScienceDirect, Elsevier

Ci4.3 [Al-Okaily, A.](#), [Al-Okaily, M.](#) and [Teoh, A.P.](#) ; *What determines data analytics systems performance in financial engineering? A user perspective*; VINE Journal of Information and Knowledge Management Systems, Vol. ahead-of-print No. ahead-of-print; <https://doi.org/10.1108/VJIKMS-02-2023-0051>; (2024); ISSN: 2059-5891, Emerald Publishing

Ci4.4 Kalai, L., & Toukabri, M. ; *Risks, regulations, and impacts of FinTech adoption on commercial banks in the United States and Canada: a comparative analysis* ; Thunderbird International Business Review, 66(6), 609-641, (2024); DOI10.1002/tie.22404, WOS:001289544700001, ISSN 1096-4762, eISSN 1520-6874, BUSINESS in ESCI edition, Q3, FI 2023= 2,2; AIS 2023= 0.540

Ci4.5 Bermeo-Giraldo MC, Valencia-Arias A, Palacios-Moya L, Valencia J. ; *Adoption of Fintech Services in Young Students: Empirical Approach from a Developing Country* ; Economics, 11(9):226, <https://doi.org/10.3390/economics11090226>; 2023; WOS:001077275000001, eISSN 2227-7099, ECONOMICS in ESCI edition, Q2, FI2023=2,1; AIS2023= 0.311

Ci4.6 Ndou, V., Hysa, E; Ratten, V ; Ndrecaj, V . ; *Digital transformation experiences in the Balkan countries.*; The Electronic Journal on Information Systems in Developing Countries, 89, 1-5, (2023); WOS:000912137600001, ISSN

1681-4835, SOCIAL SCIENCES, INTERDISCIPLINARY in ESCI edition Q2, FI2023=1.1, AIS 2023= 0.327
 Ci4.7 Saad, Ali M., et al. ; *Modern methods of construction (MMC) and innovation negativism in the UK public sector*; Built Environment Project and Asset Management, 14.2, 147-163, (2023); WOS:001110788100001, ISSN

2044-124X, eISSN 2044-1258, ENGINEERING, CIVIL in ESCI edition, Q2, FI2023= 1.9, AIS 2023= 0.344
 Ci4.8 Miftari, Florije, Lulzim Shabani & Medain Hashani ; *Does Fintech Affect Financial Inclusion In Balkan Region Countries?*; Journal of Governance and Regulation, Volume 13.1, (2024); ISSN Print: 2220-9352 ISSN Online: 2306-6784 – Scopus, Cabells (USA), ScienceGate, Dimensions (Altmetric) (UK), Scilit etc

Ci4.9 Рахманов, Фархад, et al. ; *Quantitative Appraisal and scientometric exploration into THE digitization of education*; Financial and credit activity problems of theory and practice, 2.55, 588-606, (2024); WOS:001313958700038, ISSN 2306-4994, eISSN 2310-8770; BUSINESS, FINANCE in ESCI edition AQ4, FI2023=0.7, AIS 2023=0.068

Ci4.10 Zaidi, Syed Faizan Hussain, et al. ; *Technological Transformation Toward Stimulating Digital Payments for Managing Crisis Situation in Albania: An Evaluation from Consumers' Acceptance Perspective*; Engineering Management Journal, 1-22, (2025); ISSN 1042-9247, e-ISSN 2377-0643, WOS:001458128100001, MANAGEMENT in SSCI edition Q3, FI 2023= 1.9, AIS 2023= 0.373

Ci4.11 Panait, MC, Apostu, SA, Gigauri, I; Confetto, MG ; Palazzo, M. ; *Defeating the Dark Sides of FinTech: A Regression-Based Analysis of Digitalization's Role in Fostering Consumers' Financial Inclusion in Central and Eastern Europe*; Risks, 12.11 (2024);e- ISSN 2227-9091, WOS:001366095300001, BUSINESS, FINANCE in ESCI edition, Q2, IF 2023 = 2.0, AIS 2023 = 0,325

Ci4.12 Mkiyes, Hussein. ; *Catalysing economic growth in Balkan countries*; Pressburg Economic Review, 3.1, 1-32, (2023); Retrieved from <https://review.pressburgcentre.org/per/article/view/23> ISSN: 2754-2556 RePEc and EconPapers.

Ci4.13 Tahu, Gregorius Paulus, & Yenny Verawati. ; *The Role Of Financial Technology (Fintech) In Financial Performance As A Moderator And Improving Financial Inclusion In Indonesia* ; Jurnal Ekonomi 13.03, 1333-1347, (2024); p-ISSN 2301-6280; e-ISSN 2721-9879, Sinta, Index Copernicus, Citefactor, Crosref

Ci4.14 Jukan, Meldina Kokorovic, Emira Kozarevic, & Vesna Zukic. ; *Financial inclusion and inflation in Southeast European countries*; Strategic Management- 29.4, (2024); pp.28-38, DOI10.5937/StraMan2300064K, WOS:001157097700001, ISSN 1821-3448, eISSN 2334-6191, MANAGEMENT in ESCI edition, Q3, FI 2023= 2.0, AIS 2023= 0,559

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