Published on (https://bnm.md)

27.11.2026

The stability of the financial system and the digital transition, discussed by NBM Deputy Governor Constantin Șchendra at the academic forum hosted by ASEM

The NBM Deputy Governor, Mr Constantin Șchendra, took part today in the international academic conference "Modern Finance from the Perspective of the Sustainability of National Economies", organised by the Academy of Economic Studies of Moldova (ASEM). The event brought together representatives from academia, the banking and business communities, public authorities and civil society.

The event, held as an open dialogue, aimed to create a space for reflection and the exchange of ideas on trends in the digital age, financial policies and governance mechanisms designed to strengthen economic resilience and sustainability.

During the panel discussion entitled "Finance in the digital age: innovation, regulation and resilience", the NBM Deputy Governor examined how institutional strengthening, the adoption of modern technologies and integration into international financial circuits contribute to the modernisation of the economy.

In his speech, Mr Constantin Șchendra emphasised that trust must remain the financial system's most important asset, regardless of the technologies used. Innovation creates short-term opportunities, but without regulation it cannot build long-term trust.

"If we try to adapt each technology individually, we will end up regulating the past. That is why we must regulate the risks and outcomes, along with the tools through which they are generated. Digitalisation does not eliminate financial risks but transforms, accelerates and redistributes them," said the NBM Deputy Governor.

The conclusions drawn from the working sessions are intended to support not only decision-makers and the business community, but also academic research, by providing concrete guidance on how to adapt financial policies to the new economic and technological realities.

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