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Anca Dragu at the AI & Big Data Conference: We want every citizen to feel part of the digital transformation – fairness and technology for all

Anca Dragu, Governor of the National Bank of Moldova, took part today in the international AI & Big Data Conference – Humans. Powered by AI, held in the Republic of Moldova. The event brought together key decision-makers such as Prime Minister Dorin Recean, top leaders of the financial sector, and international experts in emerging technologies.

During the conference, Governor Anca Dragu emphasized the essential role of central banks in the transition towards data-driven economies — with a focus on responsibility, transparency, and safety for all citizens.

“Artificial intelligence can be a powerful tool for the progress, but it must be guided by human values, ethical principles, and a vision that includes every citizen. Digital transformation must not leave anyone behind. For the National Bank, this shift is an opportunity to innovate, but also a responsibility to protect financial stability, fairness, and inclusion,” said Anca Dragu.

The Governor highlighted the progress made by the National Bank of Moldova in adopting AI-driven technologies, including in areas such as risk supervision, document processing, and institutional communication. The Bank is also developing advanced tools to enhance financial reporting analysis, detect emerging risks, and automate internal processes. These efforts are part of a broader strategy to modernize the institution while safeguarding the public interest.

Reflecting on the long-term impact, the Governor noted that AI could play a key role in the evolution of central banking.

“The central bank of the future is about more than regulation – it is about foresight, innovation, and trust built on solid and transparent foundations,” added Anca Dragu.

The National Bank’s vision, as described by the Governor, is deeply integrative and forward-looking. Moldova has the potential to become a regional model — but this requires building a digital economy that places people at the center of every decision. In this regard, Anca Dragu outlined several concrete steps already taken: expanding digital payments and Moldova’s connection to SEPA (the Single Euro Payments Area); promoting financial education for all age and income groups; and advancing responsible regulation of emerging technologies in cooperation with European institutions.

“Beyond algorithms, figures, and processes, we must speak about people. We want every citizen to feel part of this transformation. Not just those in large cities or high-tech industries. A digital Moldova must also be a equitable Moldova,” Anca Dragu concluded.

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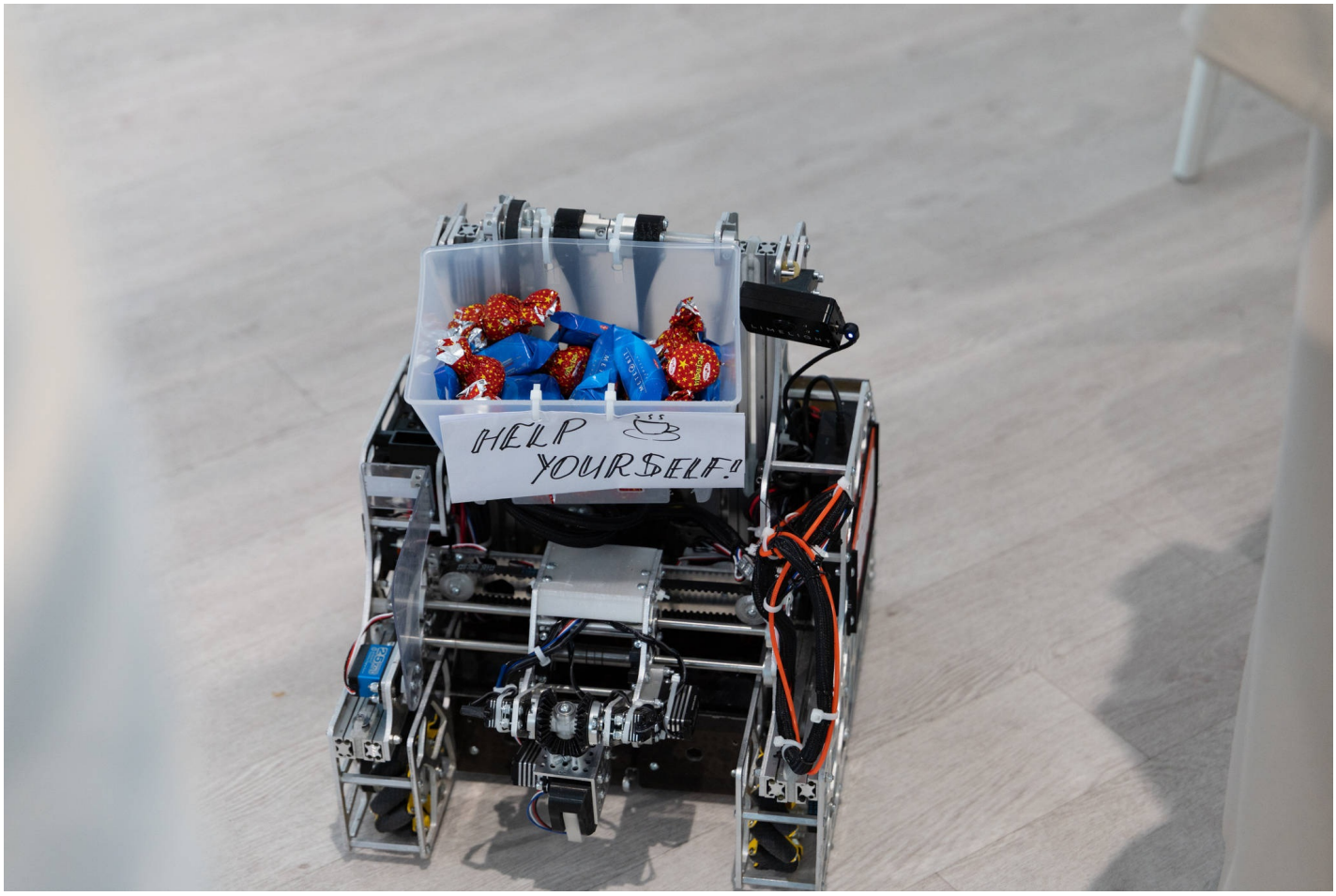

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