



Universitatea „Alexandru Ioan Cuza” din Iași
Facultatea de Economie și Administrarea Afacerilor
Departamentul de Finanțe, Monedă și Administrație Publică

LISTA DE LUCRĂRI

Conf. Univ. Dr. Habil. Carmen TODERAȘCU

• Lista lucrărilor reprezentative

1. **HUMAN-ROBOT INTERACTION IN THE ERA OF INTELLIGENT AUTOMATION - ECONOMIC IMPLICATIONS, TECHNICAL ENABLERS, AND COLLABORATIVE VALUE CREATION: A REVIEW**, By: Bostan, Ionel; Lazar, Cristina, Mihaela; Bores, Ana Maria; **Toderascu, Carmen**; Asalos, Nicoleta; (2026), IEEE Access, volume 14, page: 38474-38492, ISSN:2169-3536, IF2024:3,6 (from [Web of Science Core Collection](https://0t10qml1t-y-https-www-webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:001717555700032) <https://0t10qml1t-y-https-www-webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:001717555700032>)
DOI 10.1109/ACCESS.2026.3672015
AIS 2024: 0.670
2. **INVESTIGATING THE IMAGE OF THE BIHOR TOURIST DESTINATION AMONG ROMANIANS IN THE CONTEXT OF INCREASING ECONOMIC INDICATORS OF TOURIST ACTIVITY**, By: Ban, Olimpia; Hatos, Adrian; Droj, Laurențiu; **Toderascu, Carmen**; (2021), Sustainability, volume 13, issue 16, eISSN: 2071-1050, IF2024: 3.3 (from [Web of Science Core Collection](https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000689825400001) -<https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000689825400001>)
DOI 10.3390/su13169002
AIS 2021: 0.516; AIS 2024: 0.538
3. **EUROPEAN BANKING INTEGRATION AND SUSTAINABLE ECONOMIC GROWTH**, By: Stoica, Ovidiu; Oprea, Otilia-Roxana; Bostan, Ionel; **Toderascu, Carmen**; Lazăr, Cristina Mihaela; (2020), Sustainability, Volume: 12, Issue: 3, 1164, eISSN: 2071-1050, IF2024: 3.3 (from [Web of Science Core Collection](https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000524899602051) - <https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000524899602051>)
DOI 10.3390/su12031164
AIS 2020: 0.462; AIS 2024: 0.538
4. **CONTAGION OF CAPITAL MARKETS IN CEE COUNTRIES: EVIDENCE FROM WAVELET ANALYSIS**, By: Carausu, Dumitru Nicusor; Filip, Bogdan Florin; Cigu, Elena; **Toderascu, Carmen**; (2018), EMERGING MARKETS FINANCE AND TRADE, Volume: 54, Issue: 3, Special Issue: SI, Pages: 618-641, WOS:000425068200008, ISSN: 1540-496X, eISSN: 1558-0938, IF 2024: 3,1 (from [Web of Science Core Collection](https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000425068200008) - <https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000425068200008>)
DOI 10.1080/1540496X.2017.1410129
AIS 2018: 0,160; AIS 2024: 0.507
5. **IMPACT OF SUSTAINABLE ENVIRONMENTAL EXPENDITURES POLICY ON AIR POLLUTION REDUCTION, DURING EUROPEAN INTEGRATION FRAMEWORK**, By: Bostan, Ionel; Onofrei, Mihaela; Dascalu, Elena-Doina; Firtescu, Bogdan; **Toderascu, Carmen**; (2016) AMFITEATRU ECONOMIC, Volume: 18, Issue: 42, Pages: 286-302, WOS:000378270700004, ISSN: 1582-9146, eISSN: 2247-9104, IF 2024: 2 (from [Web of Science Core Collection](https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000378270700004) - <https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000378270700004>)
AIS 2016: 0,049; AIS 2024: 0.248

6.	LOCAL GOVERNMENT EXPENDITURE AND ECONOMIC GROWTH: THE EVIDENCE OF ROMANIAN COUNTIES , By: Bilan, Irina; Oprea, Florin; Cigu, Elena; Toderascu, Carmen ; (2016), TRANSFORMATIONS IN BUSINESS & ECONOMICS, Volume: 15, Issue: 3C, Pages: 352-375, WOS:000399865000003, ISSN:1648-4460, IF 2024: 1,6 (from Web of Science Core Collection - https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000399865000003) AIS 2016: 0,043; AIS 2024: 0,131
7.	ENSURING ECONOMICAL AND FINANCIAL SUSTAINABILITY: STATE FISCAL CONTROL - A WAY TO PREVENT AND REDUCE TAX AVOIDANCE , By: Iatco, Constantin; Vorniceanu, Marius; Brezuleanu, Stejarel; Sandu, Carmen , (2011), ENVIRONMENTAL ENGINEERING AND MANAGEMENT JOURNAL, Volume: 10, Issue: 12, Pages: 1977-1981, WOS:000298663100020, ISSN: 1582-9596, eISSN: 1843-3707, IF2024: 0,9 (from Web of Science Core Collection - https://www-webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000298663100020) AIS 2024: 0.092
8.	AN INTEGRATED APPROACH TO CURRENT TRENDS IN ORGANIC FOOD IN THE EU , By: Bostan, I; Onofrei, M; Gavriluta, AF; Toderascu, C ; Lazar, CM., (2019), FOODS, Volume: 8, Issue: 5, Article Number: 144, WOS:000470961300002, ISSN: 2304-8158, IF 2024: 5,1 (from Web of Science Core Collection - https://0t10qmw1e-y-https-www-webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:000470961300002) AIS 2024: 0.745
9.	DETERMINANTS OF BANKING NON-PERFORMING LOANS: EVIDENCE OF EU MEMBERS , By: Matei, I.G.; Toderascu, C. , EUFIRE 2020, pp. 89-99, Ed. Universității Alexandru Ioan Cuza din Iași, ISBN 978-606-714-599-1, (from Web of Science Core Collection - https://0t10qn918-y-https-www-webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:000609815300006)
10.	DISCIPLINARY EFFECTS OF FINANCIAL INTEGRATION AND THEIR INFLUENCE ON GROWTH PATH , By: Toderascu (Sandu), Carmen , Gavriluță (Vatamanu) A., EUFIRE 2018, pp. 25-37, Ed. Universității Alexandru Ioan Cuza din Iași, ISBN:978-606-714-492-5, (from Web of Science Core Collection - https://0t10qn918-y-https-www-webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:000456271700002)

*Notă: Se vor enumera 10 lucrări reprezentative

• Teza de doctorat și disertația postdoctorală

- **Sandu Carmen**, „Cursul de schimb și impactul său asupra relațiilor economice internaționale în contextul globalizării”, susținută public în data de 25. 11. 2011, domeniul de doctorat Finanțe - conform ordinului de confirmare al CNATDCU 3639/27.03.2012
- **Carmen Sandu (Toderascu)**, *Impactul cursului de schimb asupra competitivității economice în contextul societății cunoașterii*, (2014 - postdoctorand cu contract de cercetare post-doctorală nr. 7973/30.05.2014, în cadrul proiectului: Performanță și excelență în cercetarea doctorală și postdoctorală în domeniul științelor economice din România, POSDRU/159/1.5/S/134197)

• Teza de abilitare

- **Toderascu Carmen**, “Sustainability of financial systems and economic growth”, susținută public în data de 22.05.2024 (Ordinul Ministrului Educației nr. 7644 / 05.12.2024)

• Cărți și capitole în cărți publicate

- Stofor Ovidiu, **Toderascu Carmen**, (2022), *Provocările tehnologiilor informaționale asupra sistemelor de asigurări*, Editura Universității Alexandru Ioan Cuza din Iași, 2022, ISBN 978-606-714-690-5
- **Toderascu Carmen**, (2013), *Cursul de schimb și impactul său asupra relațiilor economice internaționale*, Editura Sedcom Libris, Iași, 2013, ISBN 978-973-670-425-3

- **Carmen Sandu (Toderascu)**, (2015), *Impactul cursului de schimb asupra competitivității economice în contextul societății cunoașterii*, Editura ASE, București, ISBN: 978-606-505-953-5
- Alina Cristina Nuța; **Carmen Toderascu**, Laura Mirsolea, (2024), *Governance and Policy Transformations in Central Banking*, Farhan A.; Raza, A.K.; Chapter 7, *A Brief Reflection on the Importance of the Role of Financial Education for a Central Bank*, IGI Global, DOI: 10.4018/979-8-3693-0835-6.ch007 (<https://www.igi-global.com/chapter/a-brief-reflection-on-the-importance-of-the-role-of-financial-education-for-a-central-bank/338479>)

• Articole științifice publicate în extenso în:

Reviste indexate Web of Science

1. Bostan, Ionel; Lazar, Cristina, Mihaela; Bores, Ana Maria; **Toderascu, Carmen**; Asalos, Nicoleta; (2026), *HUMAN-ROBOT INTERACTION IN THE ERA OF INTELLIGENT AUTOMATION - ECONOMIC IMPLICATIONS, TECHNICAL ENABLERS, AND COLLABORATIVE VALUE CREATION: A REVIEW*, IEEE Access, volume 14, page: 38474-38492, ISSN:2169-3536, IF2024:3,6 (from [Web of Science Core Collection https://www.webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:001717555700032](https://www.webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:001717555700032))
2. Ban, Olimpia; Hatos, Adrian; Droj, Laurențiu; **Toderascu, Carmen**; (2021), *INVESTIGATING THE IMAGE OF THE BIHOR TOURIST DESTINATION AMONG ROMANIANS IN THE CONTEXT OF INCREASING ECONOMIC INDICATORS OF TOURIST ACTIVITY*, Sustainability, volume 13, issue 16, eISSN: 2071-1050, IF2024: 3.3 (from [Web of Science Core Collection -https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000689825400001](https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000689825400001))
3. Stoica, Ovidiu; Oprea, Otilia-Roxana; Bostan, Ionel; **Toderascu, Carmen**; Lazăr, Cristina Mihaela; (2020), *EUROPEAN BANKING INTEGRATION AND SUSTAINABLE ECONOMIC GROWTH*, Sustainability, Volume: 12, Issue: 3, 1164, eISSN: 2071-1050, IF2024: 3.3 (from [Web of Science Core Collection - https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000524899602051](https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000524899602051))
4. Carausu, Dumitru Nicusor; Filip, Bogdan Florin; Cigu, Elena; **Toderascu, Carmen**; (2018), *CONTAGION OF CAPITAL MARKETS IN CEE COUNTRIES: EVIDENCE FROM WAVELET ANALYSIS*, EMERGING MARKETS FINANCE AND TRADE, Volume: 54, Issue: 3, Special Issue: SI, Pages: 618-641, WOS:000425068200008, ISSN: 1540-496X, eISSN: 1558-0938, IF 2024: 3,1 (from [Web of Science Core Collection - https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000425068200008](https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000425068200008))
5. Bostan, Ionel; Onofrei, Mihaela; Dascalu, Elena-Doina; Firtescu, Bogdan; **Toderascu, Carmen**; (2016), *IMPACT OF SUSTAINABLE ENVIRONMENTAL EXPENDITURES POLICY ON AIR POLLUTION REDUCTION, DURING EUROPEAN INTEGRATION FRAMEWORK*, AMFITEATRU ECONOMIC, Volume: 18, Issue: 42, Pages: 286-302, WOS:000378270700004, ISSN: 1582-9146, eISSN: 2247-9104, IF 2024: 2 (from [Web of Science Core Collection - https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000378270700004](https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000378270700004))
6. Bilan, Irina; Oprea, Florin; Cigu, Elena; **Toderascu, Carmen**; (2016), *LOCAL GOVERNMENT EXPENDITURE AND ECONOMIC GROWTH: THE EVIDENCE OF ROMANIAN COUNTIES*, TRANSFORMATIONS IN BUSINESS & ECONOMICS, Volume: 15, Issue: 3C, Pages: 352-375, WOS:000399865000003, ISSN:1648-4460, IF 2024: 1,6 (from [Web of Science Core Collection - https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000399865000003](https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000399865000003)),
7. Iatco, Constantin; Vorniceanu, Marius; Brezuleanu, Stejarel; **Sandu, Carmen**, (2011), *ENSURING ECONOMICAL AND FINANCIAL SUSTAINABILITY: STATE FISCAL CONTROL - A WAY TO PREVENT AND REDUCE TAX AVOIDANCE*, ENVIRONMENTAL ENGINEERING AND MANAGEMENT JOURNAL, Volume: 10, Issue: 12, Pages: 1977-1981, WOS:000298663100020, ISSN: 1582-9596, eISSN: 1843-3707, IF2024: 0,9 (from [Web of Science Core Collection - https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000298663100020](https://www.webofscience-com.am.e-nformation.ro/wos/woscc/full-record/WOS:000298663100020))
8. Bostan, I; Onofrei, M; Gavriluta, AF; **Toderascu, C**; Lazar, CM., (2019), *AN INTEGRATED APPROACH TO CURRENT TRENDS IN ORGANIC FOOD IN THE EU*, FOODS Volume: 8, Issue: 5, Article Number: 144, WOS:000470961300002, ISSN: 2304-8158, IF 2024: 5,1 (from [Web of Science Core Collection - https://www.webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:000470961300002](https://www.webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:000470961300002))
9. Matei, I.G.; **Toderascu, C.**, (2020), *DETERMINANTS OF BANKING NON-PERFORMING LOANS: EVIDENCE OF EU MEMBERS*, EUFIRE 2020, pp. 89-99, Ed. Universității Alexandru Ioan Cuza din Iași, ISBN 978-606-714-599-1, (from [Web of Science Core Collection - https://www.webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:000609815300006](https://www.webofscience-com.z.e-nformation.ro/wos/woscc/full-record/WOS:000609815300006))

10. **Toderascu (Sandu), Carmen**, Gavriluță (Vatamanu), (2018), *DISCIPLINARY EFFECTS OF FINANCIAL INTEGRATION AND THEIR INFLUENCE ON GROWTH PATH*, EUFIRE 2018, pp. 25-37, Ed. Universității Alexandru Ioan Cuza din Iași, ISBN:978-606-714-492-5, (from [Web of Science Core Collection - https://0t10qn918-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000456271700002](https://0t10qn918-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000456271700002))
11. Bostan, I., **Toderascu (Sandu), C.**, Firtescu, B. (2018), *Exchange Rate Effects on International Commercial Trade Competitiveness*, Journal of Risk and Financial Management, 2018, Volume 11, Issue 2, Article Number: 19; DOI: 10.3390/jrfm 11020019, (from [Web of Science Core Collection - https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000436555600004](https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000436555600004))
12. Bostan I., **Toderascu Carmen**, Gavriluta A. F., (2018), *Challenges and Vulnerabilities on Public Finance Sustainability. A Romanian case study*, Journal of Risk and Financial Management, 2018, Volume:11, Issue:3, DOI: 10.3390/jrfm 11030055, (from [Web of Science Core Collection https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000445276600025](https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000445276600025))
13. **Toderascu (Sandu), Carmen**, (2015), *The Contemporary Competitiveness and Its Main Determinants*, Euro And The European Banking System: Evolutions And Challenges, pp. 537 - 544, 2015, Proceedings Paper, ISBN: 978-606-714-142-9, (from [Web of Science Core Collection - https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000362516600053](https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000362516600053))
14. **Sandu, Carmen**, (2015), *Implications of The Change in The Balance of Payments And The Situation of Its Components On The Romanian Exchange Rate*, Conference: International Conference on Emerging Markets Queries in Finance and Business (EMQFB), EMERGING MARKETS QUERIES IN FINANCE AND BUSINESS 2014, Procedia Economics and Finance, ISSN: 2212-5671, Volume: 32, Pages: 763-768, DOI: 10.1016/S2212-5671(15)01459-8, (from [Web of Science Core Collection - https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000381988900101](https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000381988900101))
15. Rusu Valentina Diana, **Toderascu (Sandu) Carmen**, (2014), *Enterprise Financing in The Context of Macroeconomic Instability. Evidence From CEE Countries*, Emerging Markets Queries in Finance and Business (EMQ 2013), Procedia Economics and Finance, Volume 15, Pages 730-737, ISSN: 2212-5671, DOI: 10.1016/S2212-5671(14)00440-7 (from [Web of Science Core Collection - https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000357094000091](https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000357094000091))
16. **Toderascu (Sandu), Carmen**, (2014), *The Implications of Romanian National Bank Control Regarding Banking Supervision in The Context of The Crisis*, Vol. Conference: International Conference on Monetary, Banking and Financial Issues in Central and Eastern EU Member Countries: How Can Central and Eastern EU Members Overcome the Current Economic Crisis?, VOL I, Pages 185-191, ISBN 978-606-714-020-0, Proceedings Paper (from [Web of Science Core Collection - https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000346751900025](https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000346751900025))
17. **Toderascu, Carmen**, (2014), *The Modern Insurance Systems And Their Social And Economic Implications*, Conference: International Conference on Monetary, Banking and Financial Issues in Central and Eastern EU Member Countries: How Can Central and Eastern EU Members Overcome the Current Economic Crisis?, VOL II, Pages: 294-299, ISBN: 978-606-714-021-7 (from [Web of Science Core Collection - https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000346752000041](https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000346752000041))
18. **Sandu, Carmen**, (2014), *Characteristics and Tendencies of Romanian International Trade Per Geographical Areas*, CRAFTING GLOBAL COMPETITIVE ECONOMIES: 2020 VISION STRATEGIC PLANNING & SMART IMPLEMENTATION, VOLS I-IV, Pages: 220-226, ISBN: 978-0-9860419-3-8, Proceedings Paper (from [Web of Science Core Collection - https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000360509300019](https://0t10qncgn-y-https-www-webofscience-com.z-e-nformation.ro/wos/woscc/full-record/WOS:000360509300019))

Reviste indexate în baze de date internaționale

1. **Toderascu Carmen**, Berta Dora-Anca, Stofo Ovidiu-Ilie, (2024), *Insurance Entrepreneurship in the Digital Age: Transformation Trought Technology*, Journal of Public Administration, Finance and Law (JOPAFL), Issue 32/2024, https://www.jopafl.com/uploads/issue32/TODERASCU_INSURANCE_ENTREPRENEURSHIP_DIGITAL_AGE_TRANSFORMATION_THROUGH_TECHNOLOGY.pdf
2. **Toderascu, Carmen**; Nicolăescu, Vlad Gabriel, (2023), *Unlocking New Opportunities: the Impact of Open Insurance on Traditional Business Models*, pp. 210-220, Financial and Monetary Policies for Fostering European Integration, Proceedings of the EUconomics International Conference, Ed. Universității Alexandru Ioan Cuza din Iași, 2023, ISBN online 978-606-714-793-3
3. **Toderascu, Carmen**; Nicolăescu, Vlad Gabriel, (2023), *Financial Education as a Tool for Financial Development*, Journal of Public Administration, Finance and Law (JOPAFL), Issue 27/2023, https://www.jopafl.com/uploads/issue27/FINANCIAL_EDUCATION_AS_A_TOOL_FOR_FINANCIAL_DEVELOPMENT.pdf

4. **Toderasçu, Carmen;** Nicolăescu Vlad Gabriel, (2022), *How the Blockchain Technology can Change the Value Chain in the Insurance Market*, Journal of Public Administration, Finance and Law (JOPAFL) , Issue 24/2022, https://www.jopafl.com/uploads/issue24/HOW_THE_BLOCKCHAIN_TECHNOLOGY_CAN_CHANGE_THE_VALUE_CHAIN_IN_THE_INSURANCE_MARKET.pdf
5. **Toderasçu, Carmen;** Nicolăescu, V.G.; (2021), *Fintech as Financial Innovation - Challenges and Implementation in the Pandemic Period*, pp. 613- 621, in Pandemic Challenges for European Finance, Business and Regulation - EUFIRE 2021, Ed. Alexandru Ioan Cuza Iasi, ISBN online: 978-606-714-682-0
6. **Toderasçu, Carmen;** Oprea, O.R; (2021), *The Impact of Financial Innovation in the Context of the Covid - 19 Crisis in Emerging Economies*, pp. 621-628, in Pandemic Challenges for European Finance, Business and Regulation - EUFIRE 2021, Ed. Alexandru Ioan Cuza Iasi, ISBN online: 978-606-714-682-0
7. **Toderasçu, C.;** Stofoar, O., (2019), *Technological Innovation – Challenges In The Insurance Industry*, Journal of Public Administration, Finance and Law, Issue 15/2019, https://www.jopafl.com/uploads/issue15/TECHNOLOGICAL_INNOVATION_CHALLENGES_IN_THE_INSURANCE_INDUSTRY.pdf
8. **Toderasçu, (Sandu), Carmen;** Filip Bogdan Florin, (2017), *Perspectives and Challenges of Romania's International Trade Relationships*, The Annals of the University of Oradea. Economic Sciences, ISSN 1222-569X, TOM XXVI, Issue 1, 2017, pag. 517-528, <http://anale.steconomiceuradea.ro/en/journal-archive/>
9. Rusu V.D.; **Toderasçu C.** (2016), *The Impact of taxation on firm's performance: empirical evidence on the case of CEE countries*, The Annals of the University of Oradea, Economic Sciences TOM XXV, 1st Issue /july 2016, pp. 710-717, ISSN: 1582-5450, (electronic format), <http://anale.steconomiceuradea.ro/volume/2016/AUOES-1-2016.pdf>
10. **Toderasçu (Sandu) C.**, Bogdan Fîrtescu, 2016, *Aspects concerning legal liability in the insurance sector*, Revista Universul Juridic 244, ISSN 2393-3445, Suplim/2016, p. 244-246, <https://www.cceol.com/search/article-detail?id=481140>
11. **Sandu, (Toderasçu), Carmen,** (2015), *Contemporary implications of moral hazard and adverse selection for insurance firms*, Annals of the University of Oradea, Economic Science Series; 2015, Vol. 24, Issue 1, p861-864, <http://steconomiceuradea.ro/anale/volume/2015/AUOES-1-2015.pdf>
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