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Experts, researchers, and officials from 14 countries gather in Chișinău to discuss the future of financial technologies

The Republic of Moldova entered the map of international financial dialogue today, hosting for the first time the "New Technology for Old Markets" conference, organised by the National Bank of Moldova (NBM) in partnership with the National Bank of Romania and the Banque de France. The event brought together central bank governors, world-renowned experts, and representatives of academia and fintech in Chișinău, confirming Moldova's role as an active partner in European debates on the future of finance.

The agenda included keynote sessions, panel discussions, and academic research presentations, with the participation of global leaders in finance and technology.

"Technological transformations are no longer just options, but realities that shape the architecture of financial markets. For an emerging economy such as the Republic of Moldova, challenge and opportunity go hand in hand: we can leverage innovations to directly build modern, flexible, and inclusive infrastructures," stated Anca Dragu, Governor of the National Bank of Moldova, at the opening of the event.

The Deputy Governor of the National Bank of Romania, Cosmin Marinescu, also delivered a speech during the official session of the conference: "Today's event is about more than just ideas—it is about building bridges between authorities, countries, and generations. And for me personally, it is also about celebrating the solid and lasting partnership between the National Bank of Romania and the National Bank of Moldova – a partnership based on trust, shared history and a common vision for the future.

The National Bank of Moldova plays a key role in preparing the country for accession to the European Union, particularly in aligning its regulatory framework and activities with EU legislation. To this end, I reaffirm the National Bank of Romania’s consistent and ongoing institutional and professional support."

The official part of the conference moved towards the academic dimension with a research session dedicated to innovative solutions in the financial field, moderated by Soledad Zignago from the Banque de France. Daniela Băluțel, a researcher at York University and the Bank of Canada, presented a paper on the link between cryptocurrencies, financial education, and investor behaviour. Claudiu Negrea, representative of the National Bank of Romania, analysed how innovation can be governed through institutional learning, while Alexandru Monahov from the National Bank of Moldova presented a study on the use of artificial intelligence for risk monitoring and default prediction in the financial system.

The event continued with three panels dedicated to the most current topics in the financial and technological sectors, bringing together leaders from central banks, the fintech industry, and capital markets.

The first panel addressed the digital transformation of financial markets in emerging economies, with the participation of fintech leaders. This session brought together Marius Jurgilas, CEO and co-founder of Axiology, Oleksandr Stelmakh, Head of Digital Solutions CISSEE at Visa, Dumitru Vicol, member of the Supervisory Board of the Central Securities Depository of Moldova, and Sorin Mirea, Vice President of Commercial for Central and Eastern Europe at FintechOS.

The second panel, "Women in Finance – FinanciarELE," moderated by Governor Anca Dragu, highlighted the role of diversity and female leadership, with speakers including Jasmina Selimović, Governor of the Central Bank of Bosnia and Herzegovina, Cristina Doroș, Senior Vice President and Group Country Manager CISSEE at Visa, and Soledad Zignago, Senior Research Economist at the Banque de France.

The third panel, dedicated to distributed ledger technologies (DLT), brought together prominent figures such as Adeline Bachellerie from the Banque de France, Sarah Liebing from the Central Bank of the Netherlands, and Jon Frost, Head of Innovation and the Digital Economy at the Bank for International Settlements (BIS), who highlighted the potential of these innovations to reshape financial infrastructures and support the launch of central bank digital currencies.

In conclusion, the Governor of the Banque de France, François Villeroy de Galhau, present in Chișinău specifically for this conference, delivered a keynote dedicated to the concept of the "unified ledger" and its impact on the future of European monetary policy.

"New Technology for Old Markets" is conceived as the first edition of an annual conference aimed at transforming the Republic of Moldova into a reference point for European dialogue on financial technologies. Through this event, the NBM, together with other central banks, seeks to create a permanent platform for collaboration between researchers, central banks, and the private sector, in support of the modernisation and financial integration of the Republic of Moldova.

"The development of an extensive community of practice can position the Republic of Moldova as an active participant in the European financial innovation agenda—learning from others, but also contributing local experience," says NBM Deputy Governor Mihnea Constantinescu, who helped shape and implement the concept of "New Technology for Old Markets".

The conference, held on 19 September 2025 in Chișinău, brought together participants from 14 countries including Romania, France, Italy, Denmark, the Netherlands, Ukraine, Switzerland, Croatia, Hungary, Canada, Slovenia, North Macedonia, Bosnia and Herzegovina, and Austria, confirming the Republic of Moldova's openness to European dialogue and its active integration into the international financial architecture.

For the first time, the Republic of Moldova is hosting a major international conference dedicated to the future of finance in emerging markets. The event, entitled "New Technology for Old Markets," is organized by the National Bank of Moldova (BNM), in partnership with the National Bank of Romania and the Bank of France, and is taking place in Chisinau in a hybrid format (physical and online participation).

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