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## The NBM Governor at the "Financial-Banking Market" conference: the financial sector is among the most advanced in adopting AI-based solutions



The Governor of the National Bank of Moldova, Ms Anca Dragu, participated today in the "Financial-Banking Market" conference, organised by the BURSA newspaper from Romania, now in its fifth edition, held in Bucharest.

The event, dedicated to the main developments and challenges in the financial-banking sector, brought together representatives from authorities, financial institutions, and the business environment from the region.

The NBM Governor took part in a panel discussion on the topic "Technology and artificial intelligence – challenge or opportunity in the market?", where she addressed the transformative impact of AI on the economy and the financial system.

"Artificial intelligence is a reality that is redefining the way institutions and markets operate. Its accelerated evolution points to a structural transformation, not just a technological one," emphasised Ms Anca Dragu.

The NBM Governor stressed that the financial sector is among the most advanced in adopting AI-based solutions, which are already being used for credit risk assessment, liquidity management, financial forecasting, and fraud detection.

It was also highlighted that the use of AI must be accompanied by a responsible approach, based on human oversight, data protection, and careful risk management, so that the technology supports the decision-making process without replacing the important role of human experience.

In this regard, Ms Anca Dragu presented the NBM's initiatives in the field of artificial intelligence, underlining a gradual and responsible approach.

The Governor clarified that the institution is developing an internal AI governance framework, an internal AI assistant for quick access to institutional information, automation solutions, data analysis and processing, as well as initiatives integrated into the SupTech area and digital infrastructures. At the same time, the NBM is preparing regulations regarding the use of AI, cloud services, and electronic customer identification (eKYC).

Furthermore, Ms Anca Dragu pointed out the risks associated with the use of AI, including cybersecurity, data protection, and dependence on global technology providers. In this context, the NBM applies the "human-in-the-loop" principle, which ensures that decisions remain under human control.

"Artificial intelligence should support the decision-making process, not replace it," said the NBM Governor.

The conference also addressed other relevant topics for the financial-banking sector, such as: developments in the banking system in the current geopolitical context, co-financing European projects through bank loans, savings behaviour in the new economic reality, and banks' strategies in the current macroeconomic context.

The full event can be viewed at the following link: <https://www.youtube.com/watch?v=fmTpnrfjE2w> <sup>[1]</sup>

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**Sursa URL:**

<http://www.bnm.md/ro/node/69803>

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