

GÎRLEA, Mihail. Digitalizarea instituțiilor financiar bancare factor determinant pentru dezvoltarea modelelor de business bancar. In: Paradigme moderne în dezvoltarea economiei naționale și mondiale. 30-31 octombrie 2020, Chisinau. Chișinău: Centrul Editorial-Poligrafic al USM, 2020, pp. 366 - 372. ISBN 978-9975-152-69-3.

Since the inception of the financial crisis of 2007-2009, the banking sector in Europe has been undergoing fundamental changes. Following the major fallouts of large banking groups –in particular those with excessively risky business models combined with the trillions incurred in losses and subsequent taxpayer-funded government bailouts to keep the European banking sector afloat –a wave of re-regulation was undertaken to bring back eroded market confidence and to safeguard financial stability. This led to major restructuring and waves of deleveraging with fundamental implications for the future of the European banking sector and financial intermediation. In this changing context of evolving market structures and regulations, the banks' business models analysis can provide market participants, depositors, creditors, regulators and supervisors with a useful tool to better understand the nature of risk attached to each bank business model and its contribution to systemic risk throughout the economic cycle.