

## **FOREWORD**

At a time when technological transformations, demographic shifts, geopolitical reconfigurations, and sustainability pressures are profoundly shaping global economic dynamics, the *Journal of Financial Studies* presents this special issue dedicated to analyzing emerging trends and challenges influencing the contemporary financial, organizational, and societal ecosystem. The journal's special issues aim to provide a broader perspective on areas of research of increasing relevance, and this edition continues that tradition through the diversity and complexity of the topics covered.

The articles included explore a wide range of topics at the heart of current academic and professional debates. From the impact of demographic factors on consumer behavior in the digital environment to the transformations generated by artificial intelligence in organizational management, education, financial processes, and creative industries, this issue reflects the extent to which technology influences the modern economy. Issues related to sustainability, energy transition, green taxation, and the role of ESG in financial markets are addressed through empirical research and bibliometric analysis, indicating the strategic direction in which economic and corporate policies are heading.

Particular emphasis is placed on consumer behavior, both in traditional sectors such as food purchases or energy consumption, and in emerging areas such as e-commerce and digital banking. The studies in this volume capture the effects of price changes, recent crises, accelerated digitization, and cultural transformations on individual decision-making processes. At the same time, topics dedicated to organizational performance, work-life balance, corporate resilience, and new managerial paradigms offer an integrated view of the evolution of the business environment.

The special issue also includes contributions on current challenges in the areas of financial control, auditing, risk assessment, and adaptation to European regulatory frameworks, at a time when integrity, ethics, and transparency are essential for the functioning of markets. Analyses of energy markets, volatility generated by the conflict in the European Union's neighborhood, and access to finance in sectors such as agriculture complete a comprehensive picture of the issues influencing regional economic stability.

The contributions of authors from academia and research institutes in Romania and abroad illustrate a high-quality collective effort, based on rigorous methodologies

and interdisciplinary perspectives. The scientific evaluation process ensured a high academic standard, and the diversity of approaches provides the reader with a valuable tool for understanding current economic and social phenomena.

We would like to thank the authors, reviewers, editorial board, and institutional partners for their involvement and professionalism, which made this special issue possible.

We hope that this edition will be a useful resource for researchers, professionals, and decision-makers, generating new directions for analysis, reflection, and dialogue on the economic transformations currently underway.

**Prof. Ph.D. Georgiana-Raluca LĂDARU**

**Chief Editor for Journal of Financial Studies, Institute of Financial Studies**