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HABILITATION THESIS

**BANKRUPTCY PREDICTION AND RATING MODELING
IN BANKS IN THE CONTEXT OF THE IMPACT OF
CORRUPTION AND SHADOW ECONOMY ON
BUDGETARY REVENUES**

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Abstract

The first part of the habilitation thesis includes section I, entitled “**Scientific, professional and academic achievements, on single or multidisciplinary topic directions**” and encompasses 5 chapters.

In **chapter 1**, entitled “**Scientific, professional and academic achievements**”, I presented a short personal biography.

On 16th of December 2008, I defended publicly my Ph.D. thesis entitled “Mutations in the strategy of commercial banks: Retail and corporate banking”, in the area of Finance, at the Faculty of Economic Sciences and Public Administration, Babeş-Bolyai University, Cluj-Napoca.

In the period following the receiving of my Ph.D. in Finance, I have focused on different academic and research topics, in fields like financial analysis, banking, local public finance and behavioral public finance.

During this period, I have achieved the following publications: 9 books/book chapters, 33 articles, out of which *4 ISI articles indexed in Economics and Social Sciences, 2 ISI articles published in a journal indexed in Science Category, 24 articles in international databases, 3 articles published in the national conferences proceedings*. I emphasize the fact that in the case of 25% of the published papers I am single author, and in 45% of the cases I am the first or corresponding author, which highlights my stance as leader in the research conducted on topics related to Finance.

The articles published until now have been cited 35 times: 4 citations in ISI journals indexed in Economics and Social Sciences category, 1 citation in an ISI Journal indexed in Science category, 2 citation in a book published by Elsevier, 1 citation in a volume of an international conference published by Elsevier, 17 citations in journals indexed in international databases and 10 citations in a book ranked by CNCSIS in the “A” category.

In **chapter 2**, entitled “**Financial standing – a way of preventing entity bankruptcy**”, I presented my main contributions to this new research field. Hence, I have shown that the rating indicators system is at the basis of establishing the performance and risks of companies and, ultimately, of the company rating. My contribution emphasized in this chapter is contained in a book, 2 ISI articles and 6 articles published in journals indexed in international databases.

In **chapter 3**, entitled “**Financial analysis – data source for establishing rating in banks**”, I have presented the main contributions, as following: ALM analysis, banking performance and risks and an aggregated banking model based on scores.

The results from this chapter have materialized in two books and 8 articles published in journals indexed in international databases.

In **chapter 4, “Performance and rating in the local public administration”**, I have analyzed the main problems faced by local administrations, namely public debt and rating. The three articles published in journals indexed in international databases emphasize the topic of financial autonomy, the indicators system used to assess local public debt and the rating corresponding to this type of local administration.

In **chapter 5, “Corruption, shadow economy and their consequences on taxpayers’ behavior”**, I have presented a synthesis of the results published in two ISI journals ranked in the yellow area.

In section II, entitled **“Plans for extending and developing my professional, scientific and academic career”**, I have presented my future directions of teaching and research, with a focus on a better correlation between economic education and the job market requirements, especially with liberal occupations such as accounting expert, fiscal consultant, financial auditor, financial analyst and consultant on European funding. I mention that, as an accounting expert and consultant on European funding, I am permanently connected to the Romanian economic reality. Moreover, I emphasized the necessity of continuously connecting research results to the international scientific trends.