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Ramona Rupeika-Apoga is a Professor of Finance at the University of Latvia and the Head of the Department of Finance and Accounting. She has led and participated in several studies and research projects internationally and locally. She has more than 15 years of pedagogic experience in Latvian and European higher education institutions with specialization in Risk management, International Finance, FinTech and Digital transformation of SMEs.

She is an expert in Economics and Management Sciences of Latvian Academy of Sciences and the author of a great number of articles in Access to Finance for SMEs, Financial Risk Assessment and Management, Fintech Business models and more, published in several international journals.

She is an editor at the European Research Studies Journal, International Journal of Economics & Business Administration, Journal of Applied Economics and Business, Journal of Finance and Financial Law and International Journal of Business and Economic Sciences Applied Research.