

Contents

Introduction	7
--------------------	---

PART I

Economic Development and Income Dynamics

Sławomir Kamosiński

Family businesses as local economy's guarantors of getting on the path of sustainable development	13
--	----

Urszula Stupałkowska

Income independence of municipalities in Poland – case study	32
--	----

Michał Prusinowski, Tomasz Bernat

The Impact of Income Inequality in the United States: Government Transfers and the Challenge of Social Inequality	47
--	----

Paweł Antoszak

Reasons for changes in the level and differences of salary in Poland	64
---	----

Katarzyna Kachel

Changes in the contemporary approach to budgeting of enterprise activities	82
---	----

Part II

Financial Transformation and Risks

Ewelina Idziak Transformation of money institutions on the example of non-cash transactions and CBDC	105
Joanna Sikora-Alicka Digital Transformation in Finance and Accounting	131
Dagna Wlekińska Interconnections between banks as the source of systemic risk in the European banking sector in the period 2019-2023	149
Maryla Bieniek-Majka Drivers and barriers to the development of energy cooperatives in Poland	172
Magdalena Szczepańska Purchasing decisions of young consumers in a time of uncertainty and inflation	186
Summary and conclusions	201