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**The First International Conference on Contemporary Economic Issues**  
Artificial Intelligence Applications in Financial Services

# Program

## Opening Session (14/04/2025)

|           |                                                                                                                               |
|-----------|-------------------------------------------------------------------------------------------------------------------------------|
| 8:30-8:35 | Quran recitation                                                                                                              |
| 8:35-8:40 | National Anthem                                                                                                               |
| 8:40-8:50 | Prof. Dr Chaouki Bourakba, Chairman of the Conference, The Dean of the Faculty Of Economics Commerce And Management Sciences. |
| 8:50-9:00 | Prof. Dr Mohamed Elhadi Latreche, the Honorary Chairman of the Conference, Rector of Setif 01 University Ferhat Abbas.        |



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**First Day (14/04/2025)**

## **Keynote Speakers**

**9:00 - 09:20**

Financing The AI Innovation Revolution By Leveraging On AI Solutions.

**Prof. Abdenmour Haddou**

Co-Founder & Chief Technology Officer (CTO) – DeepMinds,  
Pusan National University, South Korea

**9:20 - 09:40**

Beyond Numbers - Technology-Related Disclosure In Annual Reports

**Prof. Khaled Hissainey**

University Of Bangor, UK,  
Included in Stanford University's list of the world's top 2%  
researchers.



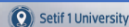
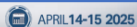
**9:40-10:00**

**Discussion**



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# Doctoral Students' Scientific Poster Presentation

**10:00-10:15**



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10:15-10:30

## Coffee Break





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## Plenary Session

**Moderator: Pr.Dr Fares Habache**

**Session Rapporteur: Pr.Dr Yousfi Iman**

**10:30-10:45**

Acceptance of AI-based tools in consumers' financial decisions: application of the extended Technology Acceptance Model

**Dr. Tomasz Szopinski,**

University of Economics and  
Human Sciences in Warsaw,  
Poland

**Dr. Michal Buszko,**

Deputy Director of the Institute of Economics and  
Finance, Nicolaus Copernicus  
University in Torun, Poland

**Prof. Malgorzata Porada-Rochon,**

University of Szczecin, Poland

**10:45-11:00**

**A comparative analysis of SVM and neural networks for credit risk prediction**

**Prof. Sami Mestiri**

FSEG mahdia, Tunisia



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Plenary Session



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11:00-11:15

## Artificial Intelligence Applications in the Financial Field Supported by Quantum Computing

**Prof. Ahmed Touaibia**

National Higher School of Statistics and  
Applied Economics (ENSSEA), Algeria

11:15-11:30

## The Impact of Tax Incentives on Investment Performance in the Sultanate of Oman Using Artificial Intelligence Models

**Mr. Seif Khamis Ben Nassib, Elmaamary**

(PhD Candidate),

The Deputy Director General for Investment Promotion,  
Ministry of Commerce, Industry and Investment Promotion,  
Sultanate of Oman

Discussion

11:30-12.00



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12:00-13.30







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## Workshops



**13:30-16.30**



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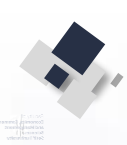
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First Day (14/04/2025)

Workshops

01



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## Workshop 1 Program: Track 1: AI-Driven Financial Decision-Making

Moderator: **Pr.Dr Boudrama Mostefa** Session Rapporteur: **Pr.Dr Delfouf Sofiane**

| Time                        | Presentation                                                                                                                           | Participants                                                                              |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| 13:30-13:40                 | دور الشبكات العصبية المتكررة في التنبؤ بأسعار الأسهم السعودية باستخدام لغة البرمجة Python                                              | Ahmed Lamine Boughenama<br>Rafik Yousfi<br><b>Echahid Cheikh Larbi Tebessi University</b> |
| 13:40 – 13:50               | تحليل تأثير الحوكمة المصرفية على مخاطر الائتمان في البنوك الجزائرية باستخدام نماذج الذكاء الاصطناعي الشبكات العصبية الاصطناعية نموذجاً | Bendjeddou Amina<br>Mihoub Messaoud<br><b>University Of Bordj Bou Arréridj</b>            |
| 13:50-14:00                 | Comparative Performance Analysis Of AI-Based Credit Scoring Vs. Traditional Credit Scoring                                             | Hammache Souria<br>Cherrou Kahina<br><b>University Of Tizi-Ouzou</b>                      |
| 14:00-14:10                 | الذكاء الاصطناعي ودوره في تحقيق تحولات جوهرية في الخدمات المالية                                                                       | Selsabil Dziri<br>Fouad Ouchache<br><b>University Of Bouira</b>                           |
| 14:10 – 14:40 : Discussions |                                                                                                                                        |                                                                                           |
| 14:40 – 15:10: Coffee Break |                                                                                                                                        |                                                                                           |



First Day (14/04/2025)

## Workshops

01



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### Workshop 1 Program: Track 1: AI-Driven Financial Decision-Making

Moderator: **Pr.Dr Guessas Tayeb** Session Rapporteur: **Pr.Dr Delfouf Sofiane**

| Time                         | Presentation                                                                                               | Participants                                                                                 |
|------------------------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 15:10 – 15:20                | الذكاء الاصطناعي ودوره في دعم المؤسسات المالية - شركة ( Ant ) الصينية<br>أنموذجا                           | Ali Bentayeb<br>Medjdoub Alaeddine<br><b>Abdelhafid Boussouf University<br/>Center, Mila</b> |
| 15:20-15:30                  | The Role Of Artificial Intelligence In Credit Risk Assessment:<br>Opportunities And Challenges             | Amrani Meriem<br>Boukantar Maazouza<br><b>Superior School Of Management<br/>Tlemcen)</b>     |
| 15:30 - 15:40                | دور الذكاء الاصطناعي في تعزيز كفاءة القرارات المالية في البنوك                                             | Garici Yacine<br>Aoulmi Fadila<br><b>Universite of Alger 3</b>                               |
| 15:40 – 15:50                | The Role Of AI In Enhancing Operational Efficiency In Financial<br>Services: Case Study Of JP Morgan Chase | Houda Bassir<br><b>University Of Setif 01 Ferhat Abbas</b>                                   |
| 15:50 – 16:00                | دور تطبيقات الذكاء الاصطناعي في تحسين قرارات الاستثمار الأجنبي المباشر<br>تجربة الصين                      | chahra chellal<br>sihem harfouche<br><b>University Of Setif 01 Ferhat Abbas</b>              |
| 16:00 – 16:30<br>Discussions |                                                                                                            |                                                                                              |



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## Workshops

02



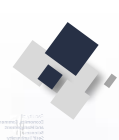
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### Workshop 2 Program: Track 2- AI-Enhanced Customer Service Solutions

**Moderator: Pr.Dr Terriche Noudjoud Session Rapporteur: Pr.Dr Hetatache Abdeslam**

| Time                        | Presentation                                                                                                   | Participants                                                                                |
|-----------------------------|----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| 13:30-13:40                 | الروبوت الاستشاري المالي نموذج لتطبيق الذكاء الاصطناعي في خدمة العملاء من خلال الاستشارات المالية "Betterment" | Mousserati Khaoula<br>Deriouche Nourelhouda<br>Echikr Ayoub<br><b>University Of Blida 2</b> |
| 13:40 – 13:50               | تقنيات استخدام الذكاء الاصطناعي في تعزيز رضا العملاء منصة Meta أنموذجا                                         | Benatallah Sara<br>Taleb Ahmed Nouredine<br><b>University Of Ghardaia</b>                   |
| 13:50-14:00                 | The New Era Of CRM: How AI Is Redefining Customer Experience And Business Growth                               | Siham Bekiri<br><b>University Of Algiers 03</b>                                             |
| 14:00-14:10                 | روبوتات الدردشة التأمينية كأداة لخدمة العملاء - دراسة استكشافية تحليلية                                        | Sabrina Cheraga<br>Aziz Sebti<br><b>University Of Setif 01 Ferhat Abbas</b>                 |
| 14:10 – 14:40 : Discussions |                                                                                                                |                                                                                             |
| 14:40 – 15:10: Coffee Break |                                                                                                                |                                                                                             |





First Day (14/04/2025)

**02** Workshops



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## Workshop 2 Program: Track 2- AI-Enhanced Customer Service Solutions

**Moderator: Dr Berbache Toufik Session Rapporteur: Pr.Dr Hetatache Abdeslam**

| Time                             | Presentation                                                                                                                                                  | Participants                                                                                                                                   |
|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| 15:10 – 15:20                    | دور الذكاء الاصطناعي في تخصيص الخدمات المالية لتحليل لتجارب عالمية رائدة                                                                                      | Osmani Sofiane<br>Chenafa Djohra<br><b>University Of Setif 01 Ferhat Abbas</b><br>Osmani Mokhtar<br><b>Chadli Bendjedid El Tarf University</b> |
| 15:20-15:30                      | دور أنظمة الاستشارة المالية الذكية في تحسين الاستثمارات المالية دراسة حالة<br><b>Stashaway</b>                                                                | Fatma Zohra Chouadra<br>University Of Setif 01 Ferhat Abbas<br>Saida Khouatra<br><b>Abdelhafid Boussouf University Center, Mila</b>            |
| 15:30 - 15:40                    | الذكاء الاصطناعي وأثره على كفاءة إدارة النقد في أجهزة الصراف الآلي حالة منصة<br>"ATM CASHVISION "                                                             | Mohammed Chaib<br><b>University Of Setif 01 Ferhat Abbas</b>                                                                                   |
| 15:40 – 15:50                    | <b>AI-Driven Marketing Strategies In Financial Services: Jpmorgan</b><br><b>Chase's Collaboration With Persado For Enhanced Customer</b><br><b>Engagement</b> | Manel Rebbouh<br><b>University Of Setif 01 Ferhat Abbas</b><br>Nadjet Benterkia<br><b>Akli Mohand Oulhadj-BOUIRA</b>                           |
| 15:50 – 16:00                    | الذكاء الاصطناعي كآلية لتحسين خدمة العملاء في الخدمات المالية: -قراءة في تجربة<br>"JPMorgan" الولايات المتحدة الأمريكية مع دراسة حالة بنك                     | FATIHA Messali<br>HALIMA BOUMAZA<br>RAFIK KHELFI<br><b>University Of Setif 01 Ferhat Abbas</b>                                                 |
| <b>15:50 – 16:30 Discussions</b> |                                                                                                                                                               |                                                                                                                                                |

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**03**  
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### Workshop 3 Program: Track 3- AI Applications in Security and Fraud Prevention

**Moderator: Pr.Dr Berregui Tidjani Session Rapporteur: Pr.Dr Regad Saliha**

| Time                               | Presentation                                                                                                             | Participants                                                                           |
|------------------------------------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| 13:30-13:40                        | استخدام تقنيات الذكاء الاصطناعي الحديثة للكشف المبكر عن الاحتيال المالي وتعزيز الأمان للمعاملات المالية                  | Gherbi Imane<br>Abdallah Ayachi<br><b>University Of Eloued</b>                         |
| 13:40 – 13:50                      | الذكاء الاصطناعي كأداة لمكافحة الجرائم الاقتصادية في العالم الافتراضي                                                    | Saidani Abdenour<br><b>Université Emir Abdelkader For Science Islamic – Constantin</b> |
| 13:50-14:00                        | <b>Applications Of Artificial Intelligence In Detecting Financial Fraud Using Artificial Neural Networks</b>             | Fatima Zohra Bekaddour<br><b>University Of Ghardaia</b>                                |
| 14:00-14:10                        | <b>The Role Of Artificial Intelligence Applications In Improving The Ability Of The External Auditor To Detect Fraud</b> | Hanane Boumissa<br>Amira Boubata<br><b>University Of Setif 01 Ferhat Abbas</b>         |
| <b>14:10 – 14:40 : Discussions</b> |                                                                                                                          |                                                                                        |
| <b>14:40 – 15:10: Coffee Break</b> |                                                                                                                          |                                                                                        |

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### Workshop 3 Program: Track 3- AI Applications in Security and Fraud Prevention

**Moderator: Pr. Dr Ragguem lynda**      **Session Rapporteur: Pr. Dr Regad Saliha**

| Time                         | Presentation                                                                                                                                                                                                                                          | Participants                                                                                                             |
|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| 15:10 – 15:20                | تقنيات الذكاء الاصطناعي ودورها في تعزيز نظم الكشف عن الاحتيال داخل البنوك . -<br>دراسة حالة شركة Analytics Transorg للذكاء الاصطناعي                                                                                                                  | Khaoula Kimeche<br><b>University Of Setif 01 Ferhat Abbas</b><br>Aznag Fatma<br><b>Lounisi Ali University of Blida 2</b> |
| 15:20-15:30                  | تطبيقات الذكاء الاصطناعي في الكشف عن الاحتيال المالي دراسة حالة بنك<br>Jp Morgan Chase                                                                                                                                                                | Salim Hellal<br><b>University Of Setif 01 Ferhat Abbas</b>                                                               |
| 15:30 - 15:40                | Fraud Detection In The Digital Age: How Artificial Intelligence Is<br>Reshaping Auditing And Risk Management / The Awareness Of<br>Internal Auditors In Algeria Regarding The Capabilities Of Artificial<br>Intelligence In Enhancing Audit Processes | Laib Abderrahmane<br>Sahraoui Rachida<br><b>University Of Setif 01 Ferhat Abbas</b>                                      |
| 15:40 – 15:50                | أهمية الذكاء الاصطناعي في الحد من الاحتيال بالبطاقات الإلكترونية" مع الإشارة لشركة<br>فيزا العالمية"                                                                                                                                                  | Arrouf Afifa<br><b>Abd Elhamid Mahri Constantine 2<br/>University</b>                                                    |
| 15:50 – 16:30<br>Discussions |                                                                                                                                                                                                                                                       |                                                                                                                          |



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## Workshop 4 Program: Track 4 - Legal and Ethical Considerations in AI

**Moderator: Dr. Belhahe Mounir**    **Session Rapporteur: Dr. Ouassaa Hamza**

| Time                               | Presentation                                                                                                                                 | Participants                                                                                                                         |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| 13:30-13:40                        | أثر الذكاء الاصطناعي في تعزيز أداء تطبيقات تقنية سلسلة الكتل وموقف التشريع الجزائري من هذه التطبيقات - العقود الذكية والعملات المشفرة نموذجا | Asma Benabdelkader<br><b>Université Emir Abdelkader For The Science Islamic -Constantine</b>                                         |
| 13:40 – 13:50                      | الجهود الدولية لتنظيم أخلاقيات الذكاء الاصطناعي                                                                                              | Korichi Kenza<br><b>University Of Setif 01 Ferhat Abbas</b><br>Ahlem Oughlici<br><b>University Mohamed Lamine Debbaghine Setif 2</b> |
| 13:50-14:00                        | The Challenges And Key Issues In Integrating Artificial Intelligence Into The Banking Sector                                                 | Bouchareb Bicene<br><b>Crédit Populaire D'algerie (Cpa) Agence Khenchela</b>                                                         |
| 14:00-14:10                        | أخلاقيات الذكاء الاصطناعي وتشريعاته بين الحاجة والتنفيذ ؟                                                                                    | Ali Boussakra<br>Trabelsi Ammar<br><b>University Mohamed Lamine Debbaghine Setif 2</b>                                               |
| <b>14:10 – 14:40 : Discussions</b> |                                                                                                                                              |                                                                                                                                      |
| <b>14:40 – 15:10: Coffee Break</b> |                                                                                                                                              |                                                                                                                                      |



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## Workshop 4 Program: Track 4 - Legal and Ethical Considerations in AI

Moderator: **Dr. Merabet Saad** Session Rapporteur: **Dr. Ouassaa Hamza**

| Time                         | Presentation                                                                                                                      | Participants                                                                                                   |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| 15:10 – 15:20                | Generative AI Applications In Mobile Banking: Opportunities And Challenges                                                        | Fenniche Kaouter<br>Higher School Of Commerce                                                                  |
| 15:20-15:30                  | الممارسات للأخلاقية للذكاء الاصطناعي في القطاع المالي حالة Apple Card بالشراكة مع بنك Goldman Sachs في الولايات المتحدة الأمريكية | Faiza Mahleb<br>Adel Keraghel<br>University Of Setif 01 Ferhat Abbas                                           |
| 15:30 - 15:40                | Algorithmic Discrimination In Financial AI: Risks, Regulations, And Some Insights For The Algerian Context                        | Fatima Berarma<br>University Of Setif 01 Ferhat Abbas<br>Farid Latreche<br>University Of Setif 01 Ferhat Abbas |
| 15:40 – 15:50                | التلاعبات في الأسواق المالية والذكاء الاصطناعي بين الحلول الذكية وتطور أساليب الاحتيال                                            | Benmansour Moussa<br>Bordj Bou Arreridj University<br>Cherigui Omar<br>University Of Setif 01 Ferhat Abbas     |
| 15:50 – 16:30<br>Discussions |                                                                                                                                   |                                                                                                                |

## Workshop 5 Program: Track 5 - Emerging Trends in AI for Financial Services

**Moderator: Pr.Dr Ziet Adel**    **Session Rapporteur: Dr. Ben Attallah Adel**

| Time                        | Presentation                                                                                                        | Participants                                                                                                                 |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 13:30-13:40                 | دور الثورة الصناعية الرابعة والذكاء الاصطناعي في دعم الحلول المبتكرة في القطاع المالي<br>دراسة حالة شركة "Enova"    | Bougaa Zineb<br><b>University Of Setif 01 Ferhat Abbas</b><br>Harrag Soumia<br><b>University Center Si El Haouas-Barika-</b> |
| 13:40 – 13:50               | الاستفادة من أدوات الذكاء الاصطناعي المنخفضة التكلفة في تطوير خدمات التكنولوجيا المالية - تقنية DeepseekR1- أنموذجا | Zouak Kamel<br><b>University Of Medea</b>                                                                                    |
| 13:50-14:00                 | Uses of Artificial Intelligence in Insurtech Industry - Lemonade case study-                                        | Souad Leftaha<br>Housseem Krache<br><b>University Of Setif 01 Ferhat Abbas</b>                                               |
| 14:00-14:10                 | استخدامات الذكاء الاصطناعي في مهنة المحاسبة والمالية دراسة حالة برامج FINAN EXPERT و IMPOT AI                       | Tarek Chougui<br><b>University Of Setif 01 Ferhat Abbas</b><br>Abdelahalim Bellal<br><b>University Of Skikda</b>             |
| 14:10 – 14:40 : Discussions |                                                                                                                     |                                                                                                                              |
| 14:40 – 15:10: Coffee Break |                                                                                                                     |                                                                                                                              |



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**05**  
Workshops



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## Workshop 5 Program: Track 5 - Emerging Trends in AI for Financial Services

**Moderator: Pr.Dr Benaouag Charaf Eddine Amine Session Rapporteur: Dr. Ben Attallah Adel**

| Time                    | Presentation                                                                                                                                          | Participants                                                                                                                                                |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 15:10 – 15:20           | The Transformative Role of Artificial Intelligence in Financial Services:<br>Global Trends and Strategic Opportunities for Algeria's Financial Sector | Fares Kheddache<br><b>University Of Constantine 2</b>                                                                                                       |
| 15:20-15:30             | The effectiveness of artificial intelligence and Fintech in developing<br>Financial Inclusion and modernizing Takaful technology (TakaTech)           | Mohammed Ayoub Ledhem<br>Tarek Djeddi<br><b>National Higher School Of Statistics<br/>And Applied Economics</b>                                              |
| 15:30 - 15:40           | تأثير الذكاء الاصطناعي على تحليل البيانات المالية الضخمة دراسة حالة بنك<br>JPMorgan Chase                                                             | Mohammed Ridha Djaafari<br><b>El Cherif Bouchoucha-Aflou-<br/>University Center</b><br>Soumia Bourane<br><b>Nour Bachir El-Bayadh University<br/>Center</b> |
| 15:40 – 15:50           | ANT Group تطورات التكنولوجيا المالية في ظل تقنيات الذكاء الاصطناعي: دراسة حالة                                                                        | Mokhnache Yasmina<br><b>University Of Setif 01 Ferhat Abbas</b>                                                                                             |
| 15.50-16.00             | تطبيقات الذكاء الاصطناعي في المؤسسات البنكية-تجارب دولية-                                                                                             | Abdelhafid Meskine<br>Safia Derouiche<br><b>Mohamed Seddik Ben Yahia<br/>University, Jijel</b>                                                              |
| 16.00-16.30 Discussions |                                                                                                                                                       |                                                                                                                                                             |



**Workshop 6 Program: Track 6 - AI Integration in the Algerian Financial Framework****Moderator: Pr.Dr Berrouche Zineddine    Session Rapporteur: Dr. Harkati Nabil**

| Time                               | Presentation                                                                                                            | Participants                                                                                       |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| 13:30-13:40                        | دور الذكاء الاصطناعي في تعزيز الشمول المالي الرقمي في القطاع المصرفي تجربة "Timebank"                                   | Imene Amireche<br>Noujoume Guemazi<br><b>University Of Setif 01 Ferhat Abbas</b>                   |
| 13:40 – 13:50                      | Artificial Intelligence A Modern Technology For The Financial Services Development In Algerian Banks: Exploratory Study | Boudia Mounya<br><b>University Of Mohamed Boudiaf M'silaa</b>                                      |
| 13:50-14:00                        | الذكاء الاصطناعي كأداة لدعم وتميز المؤسسات المالية عرض بعض التجارب الدولية                                              | Safa Biadhi<br><b>Université of Batna 1</b><br>Letaissa Abd Elhalim<br><b>University of Biskra</b> |
| 14:00-14:10                        | دور استخدام تقنيات الذكاء الاصطناعي في الرفع من أداء البنوك والمؤسسات المالية                                           | Hannouf Abderrahmen<br>Djoughaina Souilah<br><b>Mohamed Seddik Ben Yahia University, Jijel</b>     |
| <b>14:10 – 14:40 : Discussions</b> |                                                                                                                         |                                                                                                    |
| <b>14:40 – 15:10: Coffee Break</b> |                                                                                                                         |                                                                                                    |

**Workshop 6 Program: Track 6 - AI Integration in the Algerian Financial Framework**
**Moderator: Pr.Dr Bouraghda Hocine    Session Rapporteur: Dr. Harkati Nabil**

| Time                    | Presentation                                                                                                | Participants                                                                                                     |
|-------------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| 15:10 – 15:20           | دور الذكاء الاصطناعي في تطوير مهارات الموظفين والتنبؤ بالحوادث الكبيرة في شركة أكسا AXA للتأمين             | Hamel Dalila<br>Djaafri Assma<br><b>University Of Setif 01 Ferhat Abbas</b>                                      |
| 15:20-15:30             | استخدامات الذكاء الاصطناعي في الخدمات المالية: تجربة بنك Monzo                                              | Charchafa Ilyes<br>Boulares Salaheddine<br><b>University Of Setif 01 Ferhat Abbas</b>                            |
| 15:30 - 15:40           | الذكاء الاصطناعي كمحرك للنمو والابتكار في بنك الإمارات دبي الوطني                                           | Taleb Hacine Siham<br><b>Mohamed Bachir Ibrahimi Bordj Bou Arreridj</b>                                          |
| 15:40 – 15:50           | Leveraging International Best Practices For AI Integration In Algeria's Financial Institutions              | Almi Hassiba<br><b>Badji Mokhtar Annaba University</b><br>Raed Awashreh<br><b>A'Sharqiyah University, Jordan</b> |
| 15.50-16.00             | تطبيقات الذكاء الاصطناعي في القطاع المصرفي من المعاملات التقليدية إلى الحلول الذكية<br>"تجارب عالمية ناجحة" | Aouatef Mahcene<br>Bakir Hami<br><b>Université Kasdi Merbah Ouargla</b>                                          |
| 16:00 – 16:10           | The multiple challenges of using artificial intelligence technologies in the Algerian financial sector      | lazhar Kharchi<br>Benaouag Charafeddineamine<br><b>University Of Setif 01 Ferhat Abbas</b>                       |
| 16.10-16.30 Discussions |                                                                                                             |                                                                                                                  |



## Plenary Session

Second Day (15/04/2025)

Moderator: **Pr.Dr Maiza Messaoud Amir** Session Rapporteur: **Dr. Tebani Abdelfateh**

8:30-8:45

### Artificial Intelligence Applications In Finance: A Bibliometric Analysis

**Dr. Mourad MERMI**

**Prof. Djamel Eddine Khacef,**

**University Of Setif 01 Ferhat Abbas, Algeria**

8:45 - 9:00

### Analyzing The Parameters And Principles Of Islamic Jurisprudence In Assessing Blockchain Technology Applications In Financial Services

**Miss Nimotallahi Abiodun**

**(PhD Candidate), INCEIF, Malaysia**





9:00-9:15

الذكاء الاصطناعي التوليدي والتكنولوجيا المالية: ثورة جديدة في تحسين الخدمات المالية والابتكار

(Generative AI and Financial Technology: A New Era in Improving Financial Services and Innovation)

**Miss Oumaima Chtourou**

(PhD Candidate)

Institut Supérieur Des Arts Et Métiers De Tataouine,  
Tunisia

9:15-9:30

**Anomaly Detection For The Internet Of Things Using Artificial Intelligence Techniques**

**Dr. Fouzi Semchedine**

Director of Artificial Intelligence,  
University Of Setif 01 Ferhat Abbas,  
Algeria

**Dr. Lakhdar GOUDJIL,**

University Of Setif 01 Ferhat Abbas, Algeria

**Dr. Samir FENANIR,**

University Of Setif 01 Ferhat Abbas, Algeria





**Plenary Session**

**Second Day (15/04/2025)**

**9:30- 9:45**

**Revisiting Growth Determinants: Heterogeneous Roles Of Technology, FDI,  
Urbanization, And Transportation Services Across 63 Countries**

**Dr. BEN SOLTANE Bassem**

**Institut Supérieur d'Administration Des Entreprises De  
Gafsa-Université De Gafsa, Tunisia**

**09:45 – 10:00**

**IPTDET: A novel approach to secure NFC transaction payment between ATM  
and smartphone.**

**Dr. Samir Chabbi**

**University of Souk Ahras, Souk Ahras, Algeria;**

**10:00 -10:30 Discussion**



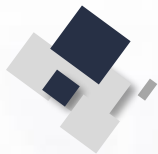




**10:30 -10:45**

## **Coffee Break**





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# Closing Ceremony

10:45 -12:00