



كلية العلوم الإقتصادية
والتجارية وعلوم التسيير
جامعة سطيف 1



المؤتمر الدولي الأول للقضايا الاقتصادية المعاصرة

استخدامات الذكاء الاصطناعي في الخدمات المالية



جامعة سطيف 1 فرحات عباس



14-15 أفريل 2025



<https://events.univ-setif.dz/e/CEIC25>

@ceic2025





Faculty of
**Economics, Commerce
and Management
Sciences**
Setif 1 university



The First International Conference on Contemporary Economic Issues

Artificial Intelligence Applications in Financial Services



APRIL 14-15 2025



Setif 1 University



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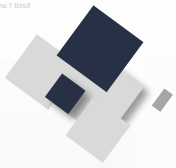


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The First International Conference on Contemporary Economic Issues
Artificial Intelligence Applications in Financial Services

Program

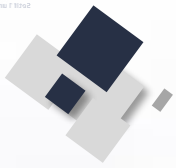


Opening Session (14/04/2025)

Amphi No. 1

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.





First Day (14/04/2025)

Amphi No. 1

Keynote Speakers

9:00 - 09:20

Reimagining Finance in The Age of Artificial Intelligence: Towards a
Conscious, Inclusive, and Inteligent Economy.

Prof. Abdennour Haddou

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



9:20 - 09:40

البحوث المحاسبية في ظل التطورات التكنولوجية

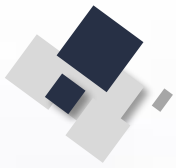
Prof. Khaled Hissainey

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



9:40-10:00

Discussion



Doctoral Students' Scientific Poster Presentation

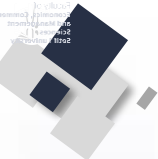
10:00-10:15



10:15-10:30

Coffee Break





First Day (14/04/2025)



Faculty of
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Plenary Session

Amphi No. 1

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

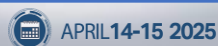
Prof. Sami Mestiri

FSEG mahdia, Tunisia



The First International Conference on
Contemporary Economic Issues

Artificial Intelligence Applications in Financial Services



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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

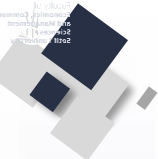
11:30-12.00

12:00-13.30



**LUNCH
BREAK**





First Day (14/04/2025)



Faculty of
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Workshops



13:30-16.30



The First International Conference on
Contemporary Economic Issues

Artificial Intelligence Applications in Financial Services



APRIL 14-15 2025



Setif 1 University

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First Day (14/04/2025)



Workshop
Classroom No. 1

01



Faculty of
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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 Rafik Yousfi Echahid Cheikh Larbi Tebessi University
13:40 – 13:50	تحليل تأثير الحوكمة المصرفية على مخاطر الائتمان في البنوك الجزائرية باستخدام نماذج الذكاء الاصطناعي الشبكات العصبية الاصطناعية نموذجاً	Bendjeddou Amina Mihoub Messaoud University Of Bordj Bou Arréridj
13:50-14:00	الذكاء الاصطناعي ودوره في تحقيق تحولات جوهرية في الخدمات المالية	Selsabil Dziri Fouad Ouchache University Of Bouira
14:00 – 14:40 : Discussions		
14:40 – 15:10: Coffee Break		

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 أنموذجا	Ali Bentayeb Medjdoub Alaeddine Abdelhafid Boussouf University Center, Mila
15:20-15:30	دور الذكاء الاصطناعي في تعزيز كفاءة القرارات المالية في البنوك	Garici Yacine Aoulmi Fadila Universite of Alger 3
15:30 - 15:40	The Role Of AI In Enhancing Operational Efficiency In Financial Services: Case Study Of JP Morgan Chase	Houda Bassir University Of Setif 01 Ferhat Abbas
15:40 – 15:50	دور تطبيقات الذكاء الاصطناعي في تحسين قرارات الاستثمار الأجنبي المباشر تجربة الصين	chahra chellal sihem harfouche University Of Setif 01 Ferhat Abbas
15:50 – 16:30		Discussions

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 Deriouche Nourelhouda Echikr Ayoub University Of Blida 2
13:40 – 13:50	تقنيات استخدام الذكاء الاصطناعي في تعزيز رضا العملاء منصة Meta أنموذجا	Benatallah Sara Taleb Ahmed Noureddine University Of Ghardaia
13:50-14:00	The New Era Of CRM: How AI Is Redefining Customer Experience And Business Growth	Siham Bekiri University Of Algiers 03
14:00-14:10	روبوتات الدردشة التأمينية كأداة لخدمة العملاء - دراسة استكشافية تحليلية	Sabrina Cheraga Aziz Sebti University Of Setif 01 Ferhat Abbas
14:10 – 14:40 : Discussions		
14:40 – 15:10: Coffee Break		

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

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 Abdallah Ayachi University Of Eloued
13:40 – 13:50	الذكاء الاصطناعي كآلية لمكافحة الجرائم الاقتصادية في العالم الافتراضي	Saidani Abdenour Université Emir Abdelkader For Science Islamic – Constantin
13:50-14:00	Applications Of Artificial Intelligence In Detecting Financial Fraud Using Artificial Neural Networks	Fatima Zohra Bekaddour University Of Ghardaia
14:00-14:10	The Role Of Artificial Intelligence Applications In Improving The Ability Of The External Auditor To Detect Fraud	Hanane Boumissa Amira Boubata University Of Setif 01 Ferhat Abbas
14:10 – 14:40 : Discussions		
14:40 – 15:10: Coffee Break		

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

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

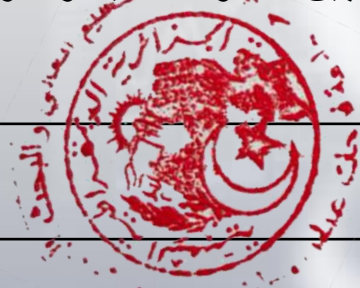
Moderator: Dr. Belhahe Mounir **Session Rapporteur: Dr. Ouassaa Hamza**

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 Université Emir Abdelkader For The Science Islamic -Constantine
13:40 – 13:50	الجهود الدولية لتنظيم اخلاقيات الذكاء الاصطناعي	Korichi Kenza University Of Setif 01 Ferhat Abbas Ahlem Oughlici University Mohamed Lamine Debbaghine Setif 2
13:50-14:00	The Challenges And Key Issues In Integrating Artificial Intelligence Into The Banking Sector	Bouchareb Bicene Crédit Populaire D'algerie (Cpa) Agence Khenchela
14:00 – 14:40 : Discussions		
14:40 – 15:10: Coffee Break		

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 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 Adel Keraghel 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 University Of Setif 01 Ferhat Abbas Farid Latreche University Of Setif 01 Ferhat Abbas
15:40 – 15:50	التلاعبات في الأسواق المالية والذكاء الاصطناعي بين الحلول الذكية وتطور أساليب الاحتيال	Benmansour Moussa Bordj Bou Arreridj University Cherigui Omar University Of Setif 01 Ferhat Abbas
15:50 – 16:30 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 دراسة حالة شركة "Enova"	Bougaa Zineb University Of Setif 01 Ferhat Abbas Harrag Soumia University Center Si El Haouas-Barika-
13:40 – 13:50	Uses of Artificial Intelligence in Insurtech Industry - Lemonade case study-	Houssem Krache Souad Leftaha University Of Setif 01 Ferhat Abbas
13:50-14:00	استخدامات الذكاء الاصطناعي في مهنة المحاسبة والمالية دراسة حالة برامج FINAN EXPERT و IMPOT AI	Tarek Chougui University Of Setif 01 Ferhat Abbas Abdelahalim Bellal University Of Skikda
14:00 – 14:40 : Discussions		
14:40 – 15:10: Coffee Break		

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: Global Trends and Strategic Opportunities for Algeria's Financial Sector	Fares Kheddache University Of Constantine 2
15:20-15:30	The effectiveness of artificial intelligence and Fintech in developing Financial Inclusion and modernizing Takaful technology (TakaTech)	Mohammed Ayoub Ledhem Tarek Djeddi National Higher School Of Statistics And Applied Economics
15:30 - 15:40	تطورات التكنولوجيا المالية في ظل تقنيات الذكاء الاصطناعي: دراسة حالة ANT Group	Mokhnache Yasmina University Of Setif 01 Ferhat Abbas

15:40-16.30 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 Noudjoum Guemazi University Of Setif 01 Ferhat Abbas
13:40 – 13:50	Artificial Intelligence A Modern Technology For The Financial Services Development In Algerian Banks: Exploratory Study	Boudia Mounya University Of Mohamed Boudiaf M'silaa
13:50-14:00	الذكاء الاصطناعي كأداة لدعم وتميز المؤسسات المالية عرض بعض التجارب الدولية	Safa Biadhi Université of Batna 1 Letaissa Abd Elhalim University of Biskra
14:00-14:10	دور استخدام تقنيات الذكاء الاصطناعي في الرفع من أداء البنوك والمؤسسات المالية	Hannouf Abderrahmen Djouhaina Souilah Mohamed Seddik Ben Yahia University, Jijel
14:10 – 14:40 : Discussions		
14:40 – 15:10: Coffee Break		

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 Djafri Asma University Of Setif 01 Ferhat Abbas
15:20-15:30	استخدامات الذكاء الاصطناعي في الخدمات المالية: تجربة بنك Monzo	Charchafa Ilyes Boulares Salaheddine University Of Setif 01 Ferhat Abbas
15:30 - 15:40	الذكاء الاصطناعي كمحرك للنمو والابتكار في بنك الإمارات دبي الوطني	Taleb Hacine Siham Mohamed Bachir Ibrahimi Bordj Bou Arreridj
15:40 – 15:50	تطبيقات الذكاء الاصطناعي في القطاع المصرفي من المعاملات التقليدية إلى الحلول الذكية "تجارب عالمية ناجحة"	Aouatef Mahcene Bakir Hami Université Kasdi Merbah Ouargla
15.50-16.00	The multiple challenges of using artificial intelligence technologies in the Algerian financial sector	Iazhar Kharchi Benaouag Charafeddineamine University Of Setif 01 Ferhat Abbas
16.00-16.30 Discussions		

Plenary Session

Second Day (15/04/2025)

Amphi No. 1

Moderator: **Maiza Messaoud Amir** Session Rapporteur: **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



Plenary Session

Second Day (15/04/2025)

Amphi No. 1

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)

Amphi No. 1

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

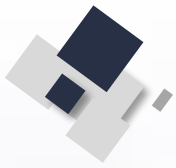
09:45 – 10:00

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



Presentations in the form of scientific posters

10:00-10:30





**Mapping the Global Landscape of Artificial Intelligence in Financial Technology Research: A
Bibliometric Analysis from 2020 to 2024**

Phd. Student Oumaima Houria Malek Battouche, & Prof. Dr. Samra Doumi

Setif 1 University - Ferhat ABBAS, Algeria

Artificial Intelligence in Financial Services : Opportunities and Challenges

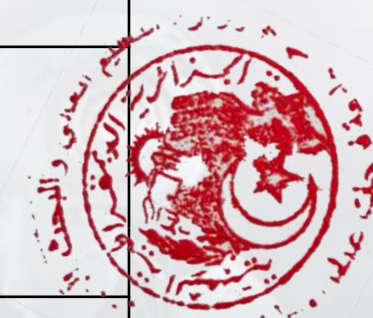
Phd. Student Imene DERRADJI & Prof. Dr. Djamel Eddine KHACEF

Ferhat Abbas University SETIF 1, Algeria

**The Impact of Banking Information Security on Consumer Adoption of Electronic Banking
Marketing Practices – A Field Study on a Sample of Bank Customers in Setif Province**

Phd. Student Soumia Zidane & Dr. Sofiane Osmani .

Setif 1 University - Ferhat ABBAS, Algeria





Smart Order Routing Algorithms in Financial Markets : Mechanisms and Challenges. Case Study :IB

SmartRouting SM Platform

Phd. Student Abdelhak Zekri & Prof.Dr Zohir Bendaas

Ferhat Abbas University Setif 1, Alegria

The Impact of Financial Technology on Bank's Performance : An empirical study

Phd. Student Samra Amrane & Dr. Damene Ouahiba .

Ferhat Abbas University SETIF 1, Algeria

The role of innovation in banking products in maximizing the competitiveness of banking institutions in Algeria

Phd. Student Hasna Anfel Milat & Prof .Dr Fares Habbache

Ferhat Abbas University SETIF 1, Algeria

Using artificial intelligence to enhance the effectiveness and success of crowdfunding campaigns.

Phd. Student Mehdi Souayeh

Ferhat Abbas University SETIF 1, Algeria





The Role of Financial Inclusion in Promoting Financial Stability

Phd. Student Hadia Seghir & Prof.Dr Farouk Sahnoune

Ferhat Abbas University SETIF 1, Algeria

AI Cyberscuritye. Leveraging Intelligence To Mitigate Digitale Risks

Phd. Student Dhikra Maine

Ferhat Abbas University SETIF 1, Algeria

Leveraging Artificial Intelligence in FinTech: Pathways for Algeria's Banking Sector

Phd. Student Dallel Mezhoud, Prof. Dr Ilyes Charchafa

Ferhat Abbas University SETIF 1, Algeria

Artificial Intelligence to enhance Cybersecurity in the financial sector

Phd. Student Baghded Zakaria & Dr. Harkati Nabil

Ferhat Abbas University SETIF 1, Algeria



10:30 -10:45

Coffee Break





Faculty of
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Setif 1 university



Closing Ceremony

10:45-12:00

