



**People's Democratic Republic of Algeria**  
**Ministry of Higher Education and Scientific  
Research**



**University of Algiers 3**

**Faculty of Economic, Commercial Sciences, and Management**

In collaboration with the Two Research Teams

Financial Technology and the Challenges of Digital Transformation in the  
Banking Sector in Algeria - International Experiences - (PRFU and Laboratory  
for Economic Transformation Strategies )

**The Second National Scientific Seminar on :**

**Digital Transformation and Fintech  
Innovations in Algerian Banking Sector:  
Navigating the Future**

**– In-person and online – on April 16, 2024**

Honorary President of the Seminar : Prof. Dr. Khaled Rouaski - Director of the University of  
Algiers 3

General Supervisor of the Seminar : Dr. Samir Azzeddine - Dean of the Faculty

Coordinator for the Seminar : Prof. Dr. Houes Salah -Head the Laboratory

Seminar President: Prof. Dr. Touat Othmane -Head of The Research team in the Laboratory

Seminar Vice-President: Dr. Mecerhed Bilal - Head of the PRFU Research team

Head of the Scientific Committee : Dr. Haddou Mohammed- University of Algiers 3

Head of the Organizing Committee: Dr. Ali Bouamama -University of Algiers 3

## **Preamble :**

In the dynamic landscape of Algerian finance, the intersection of technology and finance has emerged as a transformative force, reshaping traditional financial systems and paving the way for unprecedented innovation. The National Seminar on Fintech in Algeria is a platform where industry leaders, policymakers, researchers, and enthusiasts converge to explore, discuss, and chart the course for the future of financial technology in our nation.

As we stand at the crossroads of tradition and technological advancement, this seminar aims to unravel the intricate tapestry of fintech, shedding light on the latest trends, challenges, and opportunities that define Algeria's financial landscape. Through insightful discussions, thought-provoking presentations, and collaborative exchanges, we aspire to cultivate a deeper understanding of the role fintech plays in shaping the economic future of our country.

The seminar will delve into critical themes such as digital transformation in the banking sector, blockchain's impact on financial services, the pursuit of financial inclusion, the evolving regulatory framework, the imperative of cybersecurity, and the sustainable dimensions of fintech. Our goal is not only to dissect the current state of affairs but also to envision a future where financial technology acts as a catalyst for inclusive growth, innovation, and economic resilience.

We invite participants from various sectors—finance, technology, academia, and government—to engage in this enriching dialogue. Together, let us explore the potential of fintech to bridge gaps, foster innovation, and contribute to the sustainable development of Algeria's financial ecosystem.

Join us on The Second National Scientific Seminar as we embark on a journey to unravel the possibilities, challenges, and solutions that lie at the intersection of finance and technology. The National Seminar on Fintech in Algeria awaits your presence and active participation as we collectively shape the trajectory of fintech in our nation.

## **The Central Question of the Seminar**

**How can Algeria leverage Fintech innovations to overcome traditional banking challenges, promote financial inclusion, and ensure a secure and sustainable financial future ?**

This question encompasses key aspects such as the integration of fintech in the face of traditional banking hurdles, the promotion of financial inclusion, and the critical considerations of security and sustainability. It encourages participants to explore multifaceted solutions and generate insights that can contribute to the advancement of the Algerian financial landscape.

## Seminar objectives

These objectives aim to guide the discussions and ensure that the seminar covers a broad spectrum of relevant topics, fostering a holistic understanding of fintech in the Algerian context.

**1. Explore Fintech Trends in Algeria :** Provide a comprehensive overview of current fintech trends, innovations, and developments within the Algerian financial sector.

**2. Understand the Impact of Digital Transformation on Banking :** Examine how digital transformation, driven by fintech, is reshaping the traditional banking landscape in Algeria, including challenges and opportunities.

**3. Address Regulatory Challenges and Opportunities:** Discuss the existing regulatory framework for fintech in Algeria, identify challenges, and explore potential avenues for regulatory improvements to foster innovation.

**4. Foster Dialogue on Financial Inclusion :** Explore the role of fintech in promoting financial inclusion, particularly in underserved areas, and discuss strategies to bridge the financial access gap.

**5. Investigate the Role of Blockchain in Algerian Finance :** Delve into the applications and implications of blockchain technology in the Algerian financial sector, considering security, transparency, and regulatory aspects.

**6. Discuss Cybersecurity Measures in Fintech :** Highlight the importance of cybersecurity in the fintech space, addressing potential threats and emphasizing best practices to safeguard financial systems.

**7. Explore the Sustainable Dimensions of Fintech :** Investigate how fintech can contribute to sustainable finance in Algeria, including discussions on green finance, ethical investing, and social impact.

**8. Chart a Vision for the Future of Fintech in Algeria :** Encourage participants to collectively envision and propose actionable strategies for the future of fintech in Algeria, emphasizing innovation, inclusivity, and sustainability.

## Seminar Themes

### **1.The Role of Fintech in Transforming Algeria's Financial Landscape :**

- Explore how fintech can contribute to modernizing and improving the efficiency of Algeria's financial sector.

### **2.Financial Inclusion through Fintech : Opportunities and Challenges in Algeria :**

- Discuss how fintech solutions can help enhance financial inclusion and accessibility for all segments of the Algerian population.

### **3.Blockchain and Cryptocurrency: Implications for the Algerian Economy :**

- Examine the potential impact of blockchain technology and cryptocurrencies on the Algerian economy, addressing regulatory considerations and opportunities.

### **4.Cybersecurity in Fintech: Ensuring a Secure Financial Ecosystem in Algeria:**

- Focus on the importance of cybersecurity in the fintech sector and discuss strategies to ensure a secure financial environment in Algeria.

### **5.Fintech and Sustainable Finance : A Path to Green Finance in Algeria :**

- Explore how fintech innovations can support and promote sustainable finance practices in alignment with Algeria's environmental goals.

### **6.Digital Payment Solutions : Revolutionizing Transactions in Algeria :**

- Discuss the adoption and benefits of digital payment solutions in Algeria, addressing challenges and opportunities for both consumers and businesses.

### **7.Regulatory Frameworks for Fintech in Algeria : Navigating the Future :**

- Explore the regulatory landscape for fintech in Algeria, discussing the challenges and opportunities for creating a conducive environment for innovation.

### **8.Fintech Startups and Entrepreneurship in Algeria : Building a Thriving Ecosystem :**

- Highlight the role of fintech startups in Algeria and discuss ways to foster entrepreneurship and innovation in the financial technology sector.

### **Participation Conditions :**

- **The research should be written and presented in English only.**
- Submissions accept both collaborative and individual contributions, with priority given to individual submissions.
- Research should not have been previously published or presented.
- Submissions must align with one of the conference themes.
- Research papers should be written following the research methodology, accompanied by an abstract in the research language .
- The research papers should be limited to 12-20 pages, and references and citations should follow the APA style.
- The text should be in 12-point "Times New Roman" font.

**Invited to Participate:**

- Faculty members in universities.
- Professionals and executives in the banking sector.
- Graduate students in universities.
- Individuals with interest and expertise in the conference theme.

**Important Dates :**

- Announcement of the Seminar : January 15, 2023
- Deadline for submitting complete contributions : March,31, 2024
- Response to accepted contributions : April 5, 2024
- Seminar Date : April 16, 2024

**Contact Information :**

Full research submissions should be sent to the email address:

**algerianbanking2024@gmail.com**