



University of Ahmed Deraya Adrar
Faculty of Economics, Business and Management Sciences
The Laboratory of Spatial
and Entrepreneurial Development Studies



The International Conference Entitled

***Management Engineering of Financial Institutions to Enhance Financial
Inclusion as an Option to Achieve Sustainable Development***

24th - 25th May 2021

The body that oversees the scientific conference

<i>Honorary President :</i> <i>Dr Rezzougui Abdellah</i> <i>(University President)</i>	<i>Conference Vice-President :</i> <i>Dr djelil Zinelaabidine</i>
<i>General Supervisor :</i> <i>Dr Mediani Mohammed</i> <i>(Dean of the Faculty)</i>	<i>President of the Scientific Committee</i> <i>Pr Yousfet Ali (sed lab chief)</i>
<i>General Coordinator :</i> <i>Dr Mersali Horiya</i>	<i>President of the Regulatory Committee:</i> <i>Dr Ouadi Azddine</i>
<i>President of the Conference:</i> <i>Dr Ayad Liela</i>	<i>President of the Editorial and Reading Committee of the Recommendations:</i> <i>Dr Khelassi Abdelillah</i>

The world has recently witnessed an increasing interest in sustainable economic development due to global economic, environmental and social crises, which prompted international organizations and countries to implement the 2030 Agenda for Sustainable Development adopted by the UN General Assembly on Sept. 25th, 2015, that lent space to a more comprehensive and integrated global vision for achieving inclusive sustainable development; its success is measured with the standard of advancing the well-being of the poorest and most vulnerable in societies. Financial inclusion is an option that supports sustainable development as it enables all segments of society to access financial products and services that fits their potentials, capabilities and privacy, and meets their financial need in an equal and transparent manner.

Promoting financial inclusion, in a way that ensures increasing the economic well-being of individuals, institutions and states, and enhancing social justice among all segments can only be done through 'financial institutions re-engineering' which is one of the modern concepts that refers to the radical redesign of financial products and services for achieving fundamental improvements in quality, cost and speed in accordance with an integrated, clear and comprehensive strategy that includes various legal, regulatory, technological and marketing procedures and mechanisms, as well as the integration of all actors in society which represent legislative and executive authorities, financial institutions, ICT institutions, industrial, commercial and service institutions, and society's members; that's what the Algerian state is recently seeking to achieve through a set of regulatory laws that allow for the diversification of financial products offered by financial institutions, especially banks; such as the important move of issuing licenses to existing conventional banks to offer Islamic windows, as well as encouraging the use of electronic payment methods.

In this context, this conference investigates the various processes and mechanisms that contribute to the re-engineering of financial institutions in order to enhance financial inclusion as one of the strategic options for achieving sustainable development and joining the ranks of the leading countries in this field, in line with strategies to stimulate economic growth at the national and international levels.

This conference seeks to look for modern and new mechanisms that can greatly benefit various financial institutions, help diversify sources of financing, allow advancement of development levels, and especially encourage high levels of investment and offer access to a far wider range of sustainable financial products.

Conference Objectives

- *Establishing a conceptual basis for financial re-engineering and highlighting its role in promoting financial inclusion as one of the strategic options for achieving sustainable development and joining the ranks of the leading countries in this field, in line with strategies to stimulate economic growth at local, national and international levels;*
- *Clarifying the contribution of financial inclusion to enhancing the financial literacy of producers, merchants and consumers;*
- *Recognizing the importance of enhancing financial inclusion in reducing disparities between community members in terms of obtaining financial services;*
- *Introducing startups and leading businesses;*
- *Highlighting the importance of enhancing financial inclusion and emerging institutions in achieving comprehensive and sustainable development;*
- *Emphasizing the role of financial technology and digitization in promoting financial inclusion;*
- *Activating the mission of civil society in creating a society that is aware of the importance of using modern technologies in financial services;*
- *Looking for modern and developed mechanisms that can greatly benefit various financial institutions, help diversify sources of financing, allow advancement of development levels, and especially encourage high levels of investment and offer access to a far wider range of sustainable financial products.*

Conference Axes

Theme 1: *A theoretical framework for management engineering of financial institutions and financial inclusion*

Theme 2: *The role of management engineering of financial institutions in enhancing financial inclusion*

Theme 3: *Management engineering of public financial institutions*

Theme 4: *Financial inclusion as a strategy to achieve sustainable development in its three dimensions*

Theme 5: *Islamic finance and its role in promoting financial inclusion*

Theme 6: *The role of management engineering of financial institutions in supporting Islamic financial products*

Theme 7: *Prospects and challenges for the growth of Islamic finance industry in emerging markets*

Theme 8: *Opportunities and challenges facing financial institutions in light of the COVID-19 pandemic*

Theme 9: *Financial inclusion and empowering women socially, economically, and financially*

Theme 10: *A presentation of pioneering experiences*