Mohamed Seddik Ben Yahia University - Jijel

Faculty of Economic, Commercial and Management Sciences
In Collaboration with the Research Laboratory in Public Finance and Financial Markets
Under the PRFU Research Project No. F02N01UN180120230013:"Financial Inclusion Strategy to Enhance the Relationship Between Economic Empowerment and Quality of Life in Rural Areas in Algeria"

Organize
The First National Conference On

Financial Inclusion and Economic Empowerment in the Era of Digital Transformation: A Strategic Approach to Enhancing Quality of Life in Algeria

15 November 2026

Preamble 1

Driven by the Fourth Industrial Revolution, digital financial inclusion has emerged as a key global strategy for sustainable development. Despite Algeria's efforts to modernize its banking sector, rural and underserved areas continue to face financial isolation. This necessitates the adoption of Financial Technology (FinTech) and mobile payments to bridge this gap with accessible, cost-effective services.

Ultimately, the goal of digital transformation extends beyond financial access to delivering genuine economic and entrepreneurial empowerment—particularly for youth and women—thereby enabling rural citizens to generate wealth and enhance their overall quality of life.

How can an integrated strategic framework for digital financial inclusion be constructed in Algeria to drive economic empowerment and elevate quality-of-life indicators?

Conference Objectives 2

- Diagnosing the current state of digital transformation within the Algerian banking system, and identifying the extent of the digital financial gap in rural and underserved areas (zones d'ombre).

- Analyzing the role of financial service digitalization in overcoming geographical barriers and improving access to financial services.

- Examining the mechanisms required to integrate financially excluded groups (residents of rural and underserved areas) into Algeria's formal financial system.
- Exploring ways to leverage Financial Technology (FinTech) as a practical tool for empowering economically vulnerable groups in rural areas (particularly youth and women) and integrating them into the formal economy.

- Identifying the legal, technical, and social obstacles hindering the flow of digital financial services into rural Algeria, and proposing viable solutions to overcome them.

- Shedding light on successful international experiences in financial inclusion and assessing the potential for applying their lessons to Algeria

Conference Tracks 3

Track 1 : Requirements and Mechanisms for Building a Strategic Framework for Digital Financial Inclusion in Algeria

-Developing Infrastructure and FinTech: Reality and challenges of e-payment services, mobile banking, and digital financial platforms.

-Legislative and Regulatory Frameworks: Adequacy of legal frameworks to support financial innovation and protect digital transactions.

-Trust and Cybersecurity Requirements: Enhancing digital financial security, managing operational risks, and building cyber resilience for financial institutions.

-Enhancing Financial Inclusion: Mechanisms for integrating the informal economy and reducing cash dependency.

Track 2 : Digital Financial Inclusion as a Lever for Economic Empowerment and Quality of Life Enhancement in Algeria

-Financing Entrepreneurship, Startups, and Micro-Enterprises: The role of digital financial solutions and business incubators in facilitating entrepreneurs' access to capital.

-Economic Empowerment in Rural and Underserved Areas (Zones d'ombre): Financial integration mechanisms to empower women and youth into wealth-generating actors.

-Measuring Impact on Quality-of-Life Indicators: The reflection of digital financial empowerment on social well-being, household purchasing power, and transaction stability.

-Forward-Looking Visions and Proposed Models: Formulating an integrated national strategy linking digital financial transformation to Algeria's sustainable development goals, alongside international best practices.

Participation Requirements 4

- The research paper must fall within one of the conference themes;
- Submitted research papers must not have been previously presented at conferences, Forums, Seminars, or published in scientific journals, nor extracted from dissertations or theses that have already been defended.
- Adherence to established scientific research methodology is mandatory;
- Only individual or pair submissions are accepted;
- Research papers are accepted in Arabic, English, or French;
- Arabic papers should be written in **Traditional Arabic** font, size **14**, and foreign language papers in **Times New Roman** font, size **12**, with **1.5** cm margins on all sides. The paper must be between **12** and **20** pages long, including the references and appendices. It must also include an abstract in both Arabic and the foreign language, along with keywords.
- In-text citations and the reference list must follow APA style.

- All research papers will be subject to scientific review by the scientific committee;

Target Audience 5

- Professors, researchers at universities and research centers, and PhD students;
- Actors and Professionals in Banking and Financial Institutions.
- Entrepreneurs and Ecosystem Stakeholders
- Representatives of Government Bodies and Public Institutions Focused on Digitalization.

Important Dates 6

Submissions deadline: 10 October 2026
Acceptance notification: 25 October 2026
Conference date: 10 November 2026

Conference Committee 7

Honorary President

Pr. Noureddine ben Ali Cherif (Rector of the University of Jijel)

General Supervisor

Pr. Louadj Mounir (Dean of the Faculty)

General Coordinator:

Pr. CHELGHOUM Amirouche (Laboratory Director)

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Scientific Committee President

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Organizing Committee President

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Scientific Committee 8

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Sami Hamouda	Associate Professor A	U.Jijel
Rachid Allab	Associate Professor A	U.Jijel
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Fahima Hadji	Associate Professor A	U.Jijel
Abdelrahmane Hanouf	Associate Professor A	U.Jijel
Siham Bechkit	Associate Professor A	U.Jijel

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Dr. Zaghouani Leila	U.Jijel	//////////	////////

Contact Information 10

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- **Research papers should be submitted to the following email:** finclusion26@gmail.com