

developed countries are growing faster than economic growth, their size has increased, and their activities have expanded for a variety of reasons, the most important of which is financial innovation. As a result, the Algerian financial markets require financial innovation in their products and services in order to mobilize the various potentials inherent in the Algerian economy, whether in terms of resources or uses. From there, the problem of the conference is formulated as follows: **How can the financial markets in Algeria be developed by seizing the opportunities offered by financial innovation and facing its challenges?**

in the early 1970s. These large and unexpected fluctuations have created great risks for businesses, prompting them to innovate financial instruments that enable them to reduce and hedge these risks. If the main incentive for financial institutions to adopt financial innovations in their various fields of business is to try to find new ways and innovative tools capable of absorbing price changes and fluctuations in high-risk global markets, then the main goal of financial innovation is to find new financial products that help make markets more integrated, efficient, and stable. Finance has evolved from a descriptive science to an analytical science, and it has contributed to defining the identity of the relationship between financial decisions and the decision environment, becoming an engineering science concerned with the design of new financial products and the development of innovations in financial tools, processes, and solutions. However, the follower of the uses of financial engineering and its derivative tools and familiar with the course of the global financial crisis (2008) and its repercussions on the financial sector can draw the conclusion that financial innovations, as much as they provide opportunities to ensure stability and development of financial institutions and financial markets, pose a serious risk that, if ignored, could threaten the stability and development of the financial sector.

The examination of the realities of Algeria's financial markets reveals that they are still in their early stages of development and suffer from many shortcomings and problems, which prevent them from contributing effectively to economic growth. At a time when financial markets in emerging and

People's Democratic Republic of Algeria  
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The Laboratory of Economy of Organization  
and Sustainable Development



**In collaboration with:**

**The University Formative Research  
Project PFRU**

Digitization of the financial sector as a mechanism  
for limiting the growth of the parallel economy in  
Algeria F02N01UN180120230008

**Is organizing**

**The first national presentational conference on:  
Financial innovation and development of  
financial markets**

**On 9 November 2023**

**Problem:**

Market price fluctuations, particularly those related to interest and exchange rates, have become the dominant feature of modern economies as a result of structural variations seen



**Topics**

**Topic1: The Philosophy of Financial Innovation**

- Literature on financial innovation;
- The nature and importance of financial innovation;
- The advantages and risks of financial innovations on financial markets;
- Financial innovations and crises in financial markets;
- The cost and return of financial innovation at the micro and macro levels.

**Topic 2: Financial innovation and the challenges of financial market stability**

- Financial market stability controls in light of current challenges;
- Financial innovation and financial market balance;
- Financial innovation strategies in conventional and Islamic banks;
- The role of financial derivatives in managing financial risks in light of crises;
- Financial technology and dealing with the consequences of the Corona pandemic;
- Digital transformation and its effects on the stability of financial markets.

### Conditions of participation:

- The research should be original and linked to the topics of the conference above in accordance with the recognized scientific methodology.
- The research papers are sent in Word and PDF formats to the e-mail of the conference.
- The research is in Arabic written in Traditional font Arabic size 16 with simple line spacing and in French or English written in Times New Roman font size 12 with line spacing Simple, and the margins are written in alphabetical order at the end of the research.
- The intervention should be bilateral at most and priority should be given to individual research, provided that the number of pages does not exceed 20 pages.

### Key Dates:

- Deadline for submitting research papers September 15th, 2023
- Deadline for responding to accepted and rejected research papers: October 20th, 2023

### Contact Information

- Conference Chairman: 0667343469
- Vice President of the conference: 0661624861
- The head of the Organizing Committee: 0663783024
- Conference Email: semi.innovfin2023@gmail.com

The head of the Organizing Committee:  
**Dr. Djamel kaddem**

### Intended Audience:

Participation is open to professors, researchers and experts specialized in research that falls within the themes of the forum.

### The Conference Organizing Committee:

Dr. Mouhamed Salhi	Dr. Hayette Nedjar
Doc. Imane Fenniche	Dr. Naamane Mehassouel
Doc. Abdellah Laouar	Dr. Faycel Boumimmez
Doc. Souad Maaizia	Dr. Omar Boudjemia
Doc. Amina jeddi	Dr. Siham Laib

### The Scientific Committee of the Conference:

Pr. Nacer Slimane	Ouargla University
Pr. Malik Zeghib	Constantine 2 University
Pr. Teyeb Boulhia	Jijel University
Pr. Mehrez Noureddine	Souk Ahras University
Pr. Abederzak Kebout	Batna 1 University
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Dr. Rachid Allab	Jijel University
Dr. Souraya Bouridah	Jijel University
Dr. Nadia hasrouri	Setif 1 University
Dr. samia Serhene	Jijel University
Dr. khayreddine Bouzerb	Jijel University

### Topic 3: The Reality of Financial Innovation in the Algerian Financial Market

- In public and private banks;
- In Islamic banks;
- In Algiers Stock Exchange;
- In the insurance market.

### Topic4: Discussion and presentation of international experiences

- In conventional banking;
- In Islamic banking;
- In Arab and foreign financial markets;
- Prospects for the application of financial innovations in the Algerian financial market.

### Objectives

- Study the importance of financial innovations in the financial industry;
- Highlight the reality and prospect of financial innovation in Algeria;
- Finding ways to activate financial innovation in Algeria;
- Identify the obstacles and problems of financial innovation in Algeria;
- Examine pioneering international experiences in financial innovations and evaluate their role in supporting the development and stability of financial markets.

### Conference Organizing Authority:

- Honorary President of the conference:
- **Pr. Noureddine Benali-cherif**: President of the university
- General Supervisor of the conference:
- **Dr. Mounir Lawaj**: The Dean of the Faculty In coordination with the Director of the Laboratory of Economy of Organization and Sustainable Development
  - **Pr. Tahar Djellit**
- Conference Management**
- Conference Chairman: **Dr. Hayette Nedjar**
- Vice President of the conference:  
**Dr. Naamane Mehassouel**
- The head of the Scientific Committee:  
**Pr. Roukia Bouhider**