











Concept Note

The research laboratories

International Finance Group Tunisia, IFGT, Tunis El Manar University

Laboratory of Research in Innovative Management, Risk, Accounting and Finance, LARIMRAF, Manouba University

Gouvernance, Finance & Comptabilité, GFC, Sfax University

In collaboration with

Association Tunisienne de Risk Management, ASTURIMA

IFGT Association

Organize Tunisia International Conference on Economics Finance and Accounting TICEFA-2025

Ethical Finance in the Al Era: Pathways to Sustainability

Tunisia May 3-4, 2025













As artificial intelligence (AI) continues to revolutionize the financial landscape, it brings unprecedented opportunities to optimize operations, improve decision-making, and expand access to financial services. However, this transformative power is accompanied by complex ethical challenges. Questions surrounding transparency, accountability, fairness, and the environmental and social implications of AI-driven financial systems have come to the forefront. How can we harness the potential of AI while ensuring that financial practices remain aligned with principles of ethics, equity, and sustainability?

This conference, Ethical Finance in the AI Era: Pathways to Sustainability, aims to address these pressing questions by creating a platform for interdisciplinary dialogue. It brings together academics, practitioners, policymakers, and technologists to examine how AI can be leveraged to foster a more ethical and sustainable financial ecosystem. Participants will explore the ethical dimensions of AI applications in finance and develop actionable strategies to mitigate risks, reduce biases, and promote inclusive and responsible innovation.

The conference will delve into the intersections of technology, ethics, and sustainability, considering AI's role in shaping the future of financial systems. This includes examining its impact on environmental, social, and governance (ESG) goals, its potential for financial inclusion, and its challenges in areas such as data privacy, regulatory compliance, and systemic risk. Through in-depth discussions and case studies, we aim to uncover pathways to balance innovation with accountability, ensuring that AI-driven financial systems contribute positively to society and the planet.

The discussions will also address broader strategic questions:

- How can ethical frameworks be embedded in AI-driven financial technologies?
- What are the best practices for mitigating algorithmic bias and ensuring fairness?
- How can AI advance sustainable investing and address global challenges such as climate change?

What regulatory measures are needed to govern the ethical use of AI in financial services?

By fostering collaboration across disciplines, this conference seeks to inspire innovative approaches to integrating AI in finance responsibly and sustainably. Participants will have the opportunity to contribute to cutting-edge research, policy recommendations, and actionable insights that shape the future of ethical finance.

Whether you are a researcher examining the theoretical underpinnings of AI ethics, a financial professional implementing AI solutions, or a policymaker crafting regulations to govern this













rapidly evolving field, this conference offers a unique platform to engage with thought leaders, share knowledge, and drive meaningful change.

Join us to explore the challenges and opportunities at the nexus of ethical finance and AI and to contribute to shaping a sustainable financial future in the AI era.

Conference objectives

This conference aims to:

- ✓ Facilitate the exchange of knowledge and ideas among researchers, academics, practitioners, and industry professionals in the field of Ethical finance.
- ✓ Foster dialogue on ethical considerations in AI's role within financial systems.
- ✓ Highlight innovative approaches leveraging AI to achieve ESG objectives, support green finance, and address climate change challenges.
- ✓ Discuss the development of robust regulatory frameworks that balance innovation with ethical considerations in financial systems.
- ✓ Contribute to the education and awareness about Ethical finance in AI era.
- ✓ Promote interdisciplinary collaboration to address regulatory and societal challenges
- ✓ Inspire and stimulate future research on Ethical finance in AI Era.
- ✓ The conference is intended to be multidisciplinary. As such, papers in all the fields of finance are welcome.

Targeted audience

- Ph.D Students
- Academics
- Professionals













Conference Topics

Truck 1	Ethical AI Applications in Financial Services.	
Truck 2	Financial Inclusion in the Digital Age AI as a tool for democratizing access	
	to financial services.	
Truck 3	Climate change, sustainable finance, responsible investment and circular	
	economy	
Truck 4	Green finance, ESG principals and sustainable innovation.	
Truck 5	Digitization of financial services and artificial intelligence	
Truck 6	Innovations and Future Trends in Ethical Finance	
Truck 7	Sustainable financial instruments, commodities, and energy markets	
Truck 8	Risk management: Risks, Ethics, portfolio management and Cybersecurity	
Truck 9	Recent crises and geopolitics effects on financial markets and banking	
	system.	
Truck 10	Fintech, Blockchain, and cryptocurrencies	
Truck 11	Corporate finance and corporate gouvernance	
Truck 12	Accounting, auditing and taxation	
Truck 13	Regulatory Frameworks and Governance Legal and regulatory challenges of	
	AI in finance.	













Keynote speakers



Dr. Sadok El Ghoul, University of Alberta

Dr. Sadok El Ghoul is a Professor of Business Administration at Campus Saint-Jean of the University of Alberta, where he teaches finance, international business and econometrics. He received his M.B.A. and Ph.D. from Laval University. Before joining the University of Alberta, he taught international financial management at Laval University. His research interests include corporate finance, corporate governance, corporate social responsibility, international finance, financial institutions, and the role of culture in financial markets. His work has been published in finance, management, international business, business ethics and accounting journals such as Journal of Financial and Quantitative Analysis, Review of Finance, Management Science, Journal of International Business Studies, Journal of Business Ethics. The Accounting Review and Contemporary Accounting Research. Prof. El Ghoul received the McCalla Professorship at the University of Alberta in 2013-2014. He has won several awards including the Moskowitz Prize for the Best Paper in Socially Responsible Investing in 2011, the best paper award in financial institutions at the Southwestern Finance Association conference in 2012, the

Korea Development Bank outstanding paper award at the Conference on Asia–Pacific Financial Markets in 2013, the best paper award at the World Business Ethics Forum in 2016, and the best paper award in emerging economies research at the Academy of International Business meeting in 2018. He is an associate editor at the Journal of Banking & Finance, a subject editor at Emerging Markets Review, and an editorial board member of several other academic journals. In 2017, he received the Martha Cook Piper Research Prize, which recognizes two University of Alberta faculty members in the early stage of their careers.

Dr. Shakir Ullah, Fayetteville State University



Dr. Ullah is an Associate Professor of Finance at Fayetteville State University, North Carolina, United States. Earlier, he worked at the University of Louisiana, Georgetown University, Washington D.C., and the University of Southampton, UK. He is a member of the AAOIFI Working Committee on Sustainable Financing under AAOIFI's Governance and Ethics Board. Dr. Ullah holds a Ph.D. in banking and finance from the University of Southampton, U.K., and an MBA in finance and strategic management from the KDI School of Public Policy and Management, South Korea, and a B.Sc in Computer Science and













Mathematics. He has published over twenty articles. Dr. Ullah is an internationally renowned professor in his field. He has spoken and continues to speak at renowned international conferences as a Guest/Keynote speaker. Dr. Ullah's research interests include FinTech, blockchain, corporate governance, sustainable finance, Islamic finance, and corporate social responsibility.













Trainers

Mohamed Ali Nahali Université Vituelle de Tunis (UVT) Université de Cergy- Pontoise



Workshop W1 title:

L'enseignement Supérieur à l'ère de l'Intelligence Artificielle.

University Professor of Economics and Expert in Distance Education and Distance Education Technology.

Obtained:

Master of Practice in Analysis, Design and Research of Engineering in Distance Education Technology, University of Sergei Pontoise (France)

"Certificate in Electronic Reputation" from the Francophone Institute of Engineering, Knowledge and Teleconference, the National Institute of Applied Sciences and Technology

Master Degree in Economics (2000, Faculty of Economic Sciences and Management, Tunisia)

Bachelor's Degree in Economics and Management (1997, Faculty of Economics and Management, Tunisia) Certificate in Media and Internet (Information Technology and Applied Communication for Education) (Virtual Tunisia University

Dr. Yacine Hannachi Faculté des Sciences Economiques et de Gestion de Tunis (FSEGT)



Workshop W2 title:

Applications of AI in scientific research: Focus on literature review

Doctor of Management Sciences at ISM-Versailles

Assistant professor in Management at the FSEG of Tunis and member of the laboratory Innovation, Strategy, Entrepreneurship, Finance and Economy (ISEFE).

Trainer in online training engineering and artificial intelligence applied to teaching and academic research.













Conference Chair

Prof. Abdelfateh El Bouri (FSEG, Sfax)

Scientific Committee

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Ezzeddine Abaoub	Mohamed Taher Rajhi	Selma Damak

IHEC Carthage

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Wiem Hammouda, (LARIMRAF, ESCT)

Conference Website

https://ticefa-2025.sciencesconf.org/

Paper submission procedure

Interested authors can submit their research papers (full version in PDF files), no later than April 2nd, 2025 via the conference website at the following link:

https://ticefa-2025.sciencesconf.org/submission/submit?lang=en

Important dates

- ➤ March 15, 2025 : Submission deadline (Full paper, PDF files)
- April 2, 2025: Submission deadline extended
- April 5, 2025: Notification
- April 8, 2025: Registration deadline













- April 12, 2025 : Registration confirmation and proof of payment sending.
- May 3-4, 2025: Conference event.

Registration procedure

To register for the conference, please click on the following link

https://ticefa-2025.sciencesconf.org/registration?lang=en

and then proceed to fill the registration form.

Resident participants are invited to pay the registration fees (Bank transfer or Order form) and send proof of payment before April 15, 2025 by email.

Non-residents are invited to pay the registration fee via international bank transfer before April 15, 2025 by Bank transfer and send their proof of payment.

Venue

The conference will be held at Hotel Magic Life Manar, Hammamet.

Address: 8050 Route Touristique, Mrezga, Tunisia

Phone: +216 72 322 333

https://www.magichotelsandresorts.com/manar

The conference venue can be located by google maps, https://goo.gl/maps/TCQqL9yaKDxQrkW69











Tentative Program

The conference will take place according to the following tentative program:

$\underline{\text{Day 1} - 3/05/2025}$

08Н30 - 09Н00	Registration			
<u>09Н00 - 11Н00</u>	Plenary Session 1 : Keynote speakers			
11H00 - 11H15	Coffee Break			
11H15 à 13H15	Plenary Session 2 : Keynote speakers			
13H15 à 14H30	Lunch Break			
14H30 à 16H30	Parallel Sessions A	Training course W1		
16Н30 - 16Н45	Coffee Break			
16H45 à 19H00	Parallel Sessions B			

Day 2:4/05/2025

08H30 à 11H30	Parallel Sessions C	Training course W2	
11H30 - 12H00	Coffee Break		
12H00 à 13H00	Conference Closing and Best Paper Award Ceremony		

Sponsors













Partners





















Cette conférence est soutenue par Savoirs éco, projet financé par l'Union européenne et mis en œuvre par Expertise France qui vise à appuyer les Structures Productrices de Savoirs à vocation Économique (SPSE) en Tunisie.