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## **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 AI 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

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

## Publication Opportunities

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## Keynote speakers



**Dr. Sadok El Ghouli,**  
**University of Alberta**

Dr. Sadok El Ghouli 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 Ghouli 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. Mohamed Louadi,**  
**Higher Institute of Management of Tunis**



After earning a Master of Science from the University of Wisconsin-Madison and a PhD in Information Systems from the University of Pittsburgh, Mohamed Louadi taught in the United States, Canada, the UAE, and Lebanon. He is the author of "Introduction to Information and Communication Technologies," published in 2005. The two volumes of the first edition of "Organizational Information Systems," published in 2007 by CPU, and "Information Systems," published in 2012 by IHE. He currently teaches ICT and information





systems at the Higher Institute of Management-Tunis.

#### Mr. Sami DOUGAZ



Mr. Sami DOUGAZ is the CEO and founder of *Dougaz Multi Conseils (DMC)*, bringing over 25 years of expertise in management consulting, auditing, and professional training. He is a certified ICA/IRCA auditor and a recognized specialist in transition strategies, integrated management systems (QSE), corporate social responsibility (CSR), energy efficiency, and regulatory compliance in various sectors, including cosmetics, medical devices, and certified services. Throughout his career, he has supported numerous organizations in building sustainable performance frameworks, promoting ethical practices, and driving managerial innovation. His experience spans both public and private sectors, including key roles in the national railway company and international audit firms. Mr. Dougaz's insights are particularly valuable in addressing the contemporary challenges of governance, sustainable transition, and operational excellence.

#### Mr. Nizar Yaiche, Ex-Ministre, Expert International



Nizar Yaïche is a Tunisian senior official and politician, born in 1974. A graduate of École Centrale Paris, he has held several leadership roles in international firms such as Capgemini, Booz Allen Hamilton, and PwC. In 2020, he was appointed Tunisia's Minister of Finance, where he led key reforms during the COVID-19 crisis. After his tenure, he rejoined PwC as a partner, overseeing strategic cooperation between Europe, the United States, the Middle East, and Africa. He is recognized for his expertise in digital transformation, public sector strategy, and international development.



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## **Nejia Gharbi, CEO Deposit Loan Fund (CDC, Tunisia)**

training of trainers with BM, SFI and BERD.



Holder of a master's degree in management in 1987 and a diploma in the ENA Superior Cycle in 1991, Nejia Gharbi began her career as the general control of public services at the primary from April 1991 to July 2001, then administrative and financial manager of the project valuation of the cultural heritage funded by the World Bank from August 2001 to January 2009, State controller of the Phosphate and Fure Sector sector from 2009 to February 2012 and from March 2012 to June 2014, Secretary General of Tunisair, from July 2014 to March 2018 Mission manager in the office of the head of government and director general of the investor supervision unit and since April 2018, DGA of the Caisse des Dépôts et Consignations CDC. And since November 2015, she has accumulated with her duties the post of president of the Board of Directors of the STB. She also followed several training cycles and



## Trainers

**Hajer Sdiri Chebbi**  
**Université Virtuelle de Tunis (UVT)**



Workshop **W1** title:

**L'enseignement supérieur à l'ère de l'IA.**

**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)**

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**Younes Boujelbene**

FSEG Sfax

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**Hana Ben Youssef**, (IFGT, FSEGT)  
**Wiem Hammouda**, (LARIMRAF, ESCT)

## Conference Website

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

## Conference Email

ticefa-2025@sciencesconf.org

## Paper submission procedure

Interested authors can submit their research papers (full version in PDF files), no later than April 2<sup>nd</sup>, 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



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- 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 TICEFA 2025

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

### Day 1 – 3/05/2025

08H30 - 09H00	Registration	
09H00 - 11H00	<i>Plenary Session 1 : Keynote speakers</i>	
11H00 - 11H15	Coffee Break	
11H15 à 13H15	<i>Plenary Session 2 : Keynote speakers</i>	
13H15 à 14H30	Lunch Break	
14H30 à 16H30	Parallel Sessions A	Training course W1
16H30 - 16H45	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	<i>Conference Closing and Best Paper Award Ceremony</i>	

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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.