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Conference Proceedings

7th International Conference

Entrepreneurship

for Sustainability and Impact (ESI)

Redefining Business in the Era of

AI Revolution

23 ▸ 26 November 2024

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Message from the Dean of the College of Business and Economics and Conference Chair

Dear Colleagues, Researchers, and Readers,

It is with immense pride and gratitude that I present to you the Proceedings of the ESI 2024 Conference, a distinguished compilation of scholarly contributions that reflect the depth and breadth of academic inquiry showcased during this event.

The ESI 2024 Conference brought together a diverse and dynamic group of researchers, practitioners, and thought leaders from around the globe to share their insights, innovations, and solutions under the theme of *Redefining Business in the Era of the AI Revolution*. This gathering was a testament to the transformative power of collaboration and the relentless pursuit of knowledge in addressing some of the most pressing challenges and opportunities of our time.

The works contained in this volume represent the culmination of rigorous research, critical thinking, and thought-provoking discussions that took place throughout the conference. From conceptual frameworks to empirical studies, these proceedings capture the innovative ideas and groundbreaking perspectives that emerged during our sessions. I am confident that this collection will serve as a valuable resource for academics, professionals, and policymakers, inspiring further research and practical applications in the years to come.

I would like to take this opportunity to express my sincere appreciation to all the authors, presenters, and participants who contributed to the success of this conference. My heartfelt gratitude also extends to the Chair and members of the Scientific Committee, reviewers, and organizing teams, whose tireless efforts ensured the quality and excellence of this event and its proceedings.

As you explore the pages of this volume, I hope you find not only valuable knowledge but also the inspiration to continue advancing the frontiers of research and practice. Let these proceedings serve as a reminder of our shared commitment to creating a brighter, more informed, and more sustainable future.

With warm regards and best wishes,

Dr. Rana Sobh
Conference Chair, ESI 2024
Dean, College of Business and Economics, Qatar University

Message from the Director of the Center for Entrepreneurship and Organizational Excellence, and the Conference Co-Chair

Dear ESI Community,

It has been an extraordinary journey chairing and co-chairing this conference over the past two years. Witnessing its evolution from a modest gathering in 2014 to a prominent international event attracting participants from across the region and over 50 countries worldwide has been truly remarkable. The consistent growth of our conference each year is a testament to our collective learning and the valuable feedback provided by all participants. The word "impact" in our conference title is intentional, symbolizing our long-term commitment to continuous learning and improvement. This conference has thrived due to the dedicated efforts of everyone involved, including our authors, reviewers, organizing and scientific committees, sponsors, and leadership. Your contributions have been instrumental in shaping its success. Thank you all for making this possible and for giving me the opportunity to be a part of this impactful journey.

Dr Said ElBanna
Conference Co-Chair
Director of Center of Entrepreneurship and Organizational Excellence
College of Business and Economics
Qatar University

Message from the Chair of the Scientific Committee and Head of Research and Policy Unit, CEOE, CBE, QU.

Dear ESIs,

It has been a profound honor to serve as the Chair of the Scientific Committee for the 7th International Conference on Entrepreneurship for Sustainability and Impact (ESI 2024)**.** This year's conference, held from November 23rd to 26th, 2024**,** marked another milestone in our journey of growth, collaboration, and impact. Over the years, ESI has evolved from a modest academic event to a globally recognized platform, welcoming over 1,000 attendees from 50 countries and featuring the participation of distinguished scholars, industry leaders, and public sector experts.

This year, under the theme *"Redefining Business in the Era of AI Revolution,"* the conference offered an exceptional program that showcased the power of interdisciplinary collaboration. Featuring 7 keynote speeches**,** 239 paper presentations selected after the rigorous review of 475 submissions**,** 17 thematic tracks**,** 7 panels discussions, and 4 Ph.D. training sessions, ESI 2024 provided a vibrant environment for dialogue, knowledge-sharing, and capacity building. This conference has established itself as a premier platform for advancing critical discussions in areas such as artificial intelligence, sustainability, and entrepreneurship.

The success of ESI 2024 would not have been possible without the collective effort of a dedicated community. The unwavering support of our sponsors and collaborations with esteemed organizations played a pivotal role in enabling the event's success. The efforts of the organizing and scientific committees, alongside the commitment of our authors, reviewers, and participants, have been instrumental in shaping ESI into what it is today. Our conference title embodies our long-term vision to drive meaningful change, foster innovation, and promote a more inclusive and sustainable future. ESI 2024 is a testament to our shared commitment to advancing these goals in the transformative age of artificial intelligence.

Thank you all for your invaluable contributions, dedication, and support. It has been a privilege to be part of this impactful journey, and I look forward to ESI's continued growth and success in the years to come.

Warm regards,

Dr. Lanouar Charfeddine
Chair of the Scientific Committee & Head of Research and Policy Unit,
Center of Entrepreneurship and Organizational Excellence
College of Business and Economics, Qatar University

Conference Tracks

Track 1: **The Impact of AI on Entrepreneurship & Innovation**
Track chair: Dr. Virginia Bodolica, American University of Sharjah, UAE
Track chair: Dr. Mokter Hossain, Qatar University, Qatar

Track 2: **AI-Driven Insights in Business & Public Policy**
Track chair: Dr. Nizar Jouini, Doha Institute, Qatar
Track chair: Dr. Mohamed Ait Lahcen, Qatar University, Qatar

Track 3: **AI in Audit & Accounting**
Track chair: Dr. Khaled Hussainey, University of Portsmouth, UK.
Track chair: Dr. Nader Elsayed, Qatar University, Qatar

Track 4: **Digital Transformation & AI in Supply Chain Management**
Track chair: Dr. Mahour Parast, Arizona State University, USA
Track chair: Dr. Shaligram Pokharel, Qatar University, Qatar

Track 5: **Emerging Technologies in Banking & Finance**
Track chair: Dr. Sabri Boubaker, EM Normandie Business School, France
Track chair: Dr. Youcef Maouchi, Qatar University, Qatar

Track 6: **The Role of AI in Transforming Marketing and Digital Business Strategies**
Track chair: Dr. Noha El-Bassiouny, German University in Cairo, Egypt
Track chair: Dr. Imene Becheur, Qatar University, Qatar

Track 7: **The Impact of Digitalization & AI on Climate Change & Circular Economy**
Track chair: Dr. Adel Ben Youssef, Nice-Sophia-Antipolis, France
Track chair: Dr. Hany Kamel, Qatar University, Qatar

Track 8: **Emerging Technologies in Business Education**
Track chair: Dr. Hassan Selim, UAEU, UAE
Track chair: Dr. Husam Aldamen, Qatar University, Qatar

Track 9: **AI & Digital Transformation for Business Sustainability**
Track chair: Dr. Hisham Farag, University of Birmingham, UK
Track chair: Dr. Karma Sherif, Qatar University, Qatar

Track 10: **Digital Transformation & AI for Strategic Adaptation & Management**
Track chair: Dr. Mustafa Colak, Social Sciences University of Ankara, Turkey
Track chair: Dr. Esmat Zaidan, Hamad Bin Khalifa University, Qatar

Track 11: **Responsible AI in Business & Society**
Track chair: Dr. Nick Hajli, Loughborough University, UK
Track chair: Dr. Ramdani Boumediene, Qatar University, Qatar

Track 12: **The Impact of AI on Labor Market Dynamics & Human Resources**

Track chair: Dr. Pawel Gmyrek, International Labor Organization (ILO), Geneva
Track chair: Dr. Jawad Syed, Lahore University of Management Sciences, Pakistan.

Track 13: **AI for Sustainable Performance Analytics**
Track chair: Dr. Ali Emrouznejad, University of Surrey, UK
Track chair: Dr. Ruba Al-Jarallah, Arab Planning Institute, Kuwait

Track 14: **Case Study**
Track chair: Dr. Randa Salamoun, AUB, Lebanon
Track chair: Dr. Yassine Talaoui, Qatar University, Qatar

Track 15: **Doctoral Symposium**
Symposium chair: Dr. Marwa Elnahass, Newcastle University, UK
Symposium chair: Dr. Khaled Hussainey, University of Portsmouth, UK

Track 16: **General track**
Track chair: Dr. Sadok Ghoul, University of Alberta, Canada
Track chair: Dr. Mohamed Shahrour, UDST, Qatar

This general track is designed to encompass papers that may not align with the specific themes of the earlier tracks but still fit well within the broader theme of the conference on Entrepreneurship for Sustainability & Impact.

مسار رقم 17: **التكنولوجيات الناشئة وآثارها على الاقتصاديات العربية**
رئيس مسار: أ.د محمد بن بوزيان استاذ دكتور في المالية, مدير مركز بحث النقود والمؤسسات المالية في المغرب العربي - جامعة تلمسان, الجزائر.
رئيس مسار: أ.د أشرف صلاح الدين نائب رئيس معهد التخطيط القومي للتدريب والاستشارات وخدمة المجتمع- مصر.

Doctoral Symposium:
Dr. Marwa Elnahass (Chair), Newcastle University, UK
Dr. Khaled Hussainey, University of Portsmouth, UK

The doctoral symposium will provide PhD students with the opportunity to interact with their peers and receive independent and constructive feedback on their research from senior academics. We welcome submissions from all doctoral researchers in business and related fields.

Business Consortium:
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Dr. Mohamed Ait Lahcen, Qatar University, Qatar.
Dr. Khaled Abu AlSoud, Qatar University, Qatar.
Dr. Tamer Khattab, Qatar University, Qatar.
Dr. Abdul Jalil, Qatar University, Qatar.

This Business Consortium acts as a bridge between the academia and the industry. It creates a dynamic platform where academics, industry experts, policymakers, and community leaders can converge to discuss the profound impact of AI across various sectors. It brings together scholars, policymakers, managers, and the community at large. The purpose of the consortium is to provide networking opportunities for scholars to communicate their practice-relevant findings as well as

establish research collaborations between academics and the business communities to tackle problems we face.

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About ESI

The Entrepreneurship for Sustainability & Impact (ESI) is an annual conference hosted by the Center for Entrepreneurship & Organizational Excellence (CEOE) – Qatar University. It is one of the leading entrepreneurship conferences in the MENA region. ESI is a community of scholars and practitioners interested in entrepreneurship, innovation, and organizational excellence research, teaching, and practice. Our mission is to provide a forum for sharing ideas and interaction to advance entrepreneurship and organizational excellence research in the region. The objective of ESI is to foster research collaborations among our members; share experiences on entrepreneurship and innovation practices; and develop policies that address economic, social, and environmental challenges. Details of last year's conference can be found here.

About CEOE

The Center for Entrepreneurship & Organizational Excellence (CEOE) is a research center within the College of Business & Economics at Qatar University. Through outstanding research and policy works, experiential learning, distinctive capacity building, and community outreach, the CEOE aims to make a profound impact on the way organizations in Qatar conduct business and the way their businesses affect Qatar. The CEOE activities include research and policy work, teaching, case development, consultancy, and training. It has a track record in working with government agencies and the private sector to develop innovative solutions.

Transition to Sustainable Finance: Exploring the Nexus of Financial Technology (FinTech) on Financial Stability with the Moderating Role of Green Finance in BRI Countries Amid Pre-Post COVID-19 Effects

Muhammad Kashif
Research fellow at School of Management, Huazhong University of Science and Technology (HUST), Wuhan, China.
Shama Urooj
Research fellow at School of Management, Huazhong University of Science and Technology (HUST), Wuhan, China.
Dr. Atta Ullah
Postdoc at School of Management, Huazhong University of Science and Technology (HUST), Wuhan, China
Prof. Chen Pinglu
School of Management, Chair of the Department of Public Finance, Vice Dean and Leader of the Institute of Poverty Reduction and Development, Huazhong University of Science and Technology (HUST), Wuhan, China.

Abstract

This research investigates the impact of financial technology (FinTech) on financial stability, considering the moderating role of the green finance index in Belt and Road Initiative (BRI) partner countries. It also takes into account the effects of shocks from BRI integration policies and the COVID-19 pandemic. This study included a balanced panel including 148 Belt and Road Initiative (BRI) members from 2004 to 2021. We further confirmed our results by using a two-step Sys GMM and robustness tests using other techniques such 2SLS and D-K regression. The results suggest that both FinTech and green finance have made a substantial and beneficial impact on the path of financial stability. Moreover, the relationship between the interaction term FinTech*green finance index and financial stability is favorable. Additional factors, such as the economic freedom index, transition to renewable energy, urbanization, human capital index, and corporate governance, exert positive and substantial impacts on financial stability. Furthermore, the integration policy of the BRI has a beneficial effect on financial stability. Conversely, the shocks caused by COVID-19 have a detrimental impact on financial stability.

Impact statement

This research provides significant insights into how financial technology (FinTech) influences financial stability in Belt and Road Initiative (BRI) partner countries, highlighting the moderating role of the green finance index. By analyzing data from 148 BRI members over 17 years, the study offers a comprehensive understanding of how FinTech can both support and challenge economic stability in these regions. It also underscores the complex interactions between FinTech, BRI integration policies, and external shocks such as the COVID-19 pandemic. The findings have critical societal and managerial implications, offering policymakers and financial institutions actionable insights into managing risks and leveraging FinTech for sustainable growth. Economically, the study suggests strategic pathways for enhancing financial resilience through green finance, potentially driving more sustainable investment and growth in BRI countries, fostering greater economic integration, and aligning with global sustainability goals.

Presenter Bio

Muhammad Kashif Research fellow at School of Management, Huazhong University of Science and Technology (HUST), Wuhan, China. Research Interest in finance and public finance topics, sustainable finance; financial stability; financial technology (FinTech); economic freedom; green finance, globalization; risk management; sustainable development.

Family Ties and Business Aspirations: Understanding the Interplay of Self-Efficacy and Mentorship on Entrepreneurial Intentions among Pakistani Minority Entrepreneurs

Dr. Abdullah Mustafa
PhD Scholar at TU Berlin

Abstract

The aim of this study is to investigate the factors influencing entrepreneurial intentions among religious minority entrepreneurs in Pakistan, with a focus on understanding the roles of family dynamics, individual aspirations, and external support mechanisms. By examining these factors, the study seeks to contribute empirical insights that illuminate the complex interplay between personal motivations, socio-cultural influences, and business environments shaping entrepreneurial behaviours within religious minority communities. The primary objective is to identify key determinants and pathways that drive or inhibit entrepreneurial intentions among minorities, thereby informing targeted interventions and policy recommendations aimed at fostering inclusive economic growth and empowerment. This research strongly impacts Pakistani religious minority business, academia, and practice. Build theoretical foundations for socio-cultural awareness and aspiration to build a family. Use the study's conclusions to promote fair economic growth by policymakers, business support groups, and community stakeholders. Understanding religious minority entrepreneurs' obstacles and possibilities in Pakistan can inform specific policies, programs, and activities. These approaches aim to increase resource access, reduce barriers, and create minority-friendly entrepreneurial ecosystems. Additionally, the research raises corporate social consciousness and supports diversity and inclusion. All entrepreneurs, regardless of ethnicity or religion, need fair opportunities and supportive conditions, according to the findings. It achieves so by highlighting minority-owned firms' economic and social achievements to Pakistan.

Impact Statement

Societal Impact: The study's findings have significant societal implications for religious minority entrepreneurs in Pakistan. By understanding the psychological factors influencing their entrepreneurial behavior, policymakers can implement targeted interventions to create more inclusive and supportive environments. This can contribute to social equity and economic empowerment for marginalized groups.

Managerial Impact: For managers and business leaders, the research offers valuable insights into the factors that motivate and hinder entrepreneurial drive. Understanding the role of self-efficacy, mentorship, and psychological capital can help organizations foster a more entrepreneurial culture and support the development of their employees.

Economic Impact: By promoting entrepreneurship among religious minority entrepreneurs, the research can contribute to economic growth and development. Entrepreneurship can create jobs, generate innovation, and stimulate economic activity. Moreover, the study's findings can inform the development of targeted economic policies and programs that support the growth of entrepreneurial ventures.

Presenter Bio

Abdullah Mustafa, PhD Scholar at TU Berlin , possesses a strong professional and academic background focused on cultivating a thriving entrepreneurial ecosystem. He is dedicated to supporting entrepreneurs in developing and scaling their startups for maximum economic and social impact. His master's degree in Innovation, Technology, and Entrepreneurship included a thesis exploring the Effect of Entrepreneurial Training on Innovation Performance of Startups. Following his studies, Abdullah transitioned to a program manager role at IBA Karachi, a leading Pakistani business school. There, he played a key role in designing and implementing certification programs, training initiatives, and startup acceleration efforts. His work focused on equipping aspiring entrepreneurs with the necessary skills for successful business development and scaling strategies.

Motivational Factors for Women entrepreneurs: A study on Internationalization

Dr. Saikat Gochhait
Lecturer at Symbiosis Institute of Digital and Telecom Management, Symbiosis International (Deemed University), Pune, India.
S Soubhagya Laxmi
PhD Scholar at Rai University, Gujarat, India

Abstract

Currently, women are widely recognized as successful entrepreneurs because they possess a strong desire, qualities, and abilities to drive robust economic development in their respective countries. The study examined factors that affect women entrepreneurs' success, given the significant contribution women have made to the Indian economy. 181 women entrepreneurs from SME Chambers of India were contacted during the data collection process and structured questionnaires were distributed. An analysis of the data is conducted using SPSS and AMOS software after the development of a conceptual model. Several factors contribute to the success of women-owned businesses on international markets, including internal factors such as achievement, risk-taking, and technology adaptation, as well as external factors such as economics and socioculture. In the study, women entrepreneurs should be supported by a range of incentives and support programs related to internal and external factors by the Small and Medium Enterprises Chamber of India, policymakers, and practitioners. After the post-pandemic pandemic, India still largely hasn't adapted to new technologies like technology adaptation. Numerous studies have examined how women's entrepreneurial success is affected by different factors. The current study contributes both empirical evidence and literature to the existing body of knowledge.

Impact Statement

The paper on "Motivational Factors for Women Entrepreneurs: A Study on Internationalization" holds significant societal, managerial, and economic implications. By identifying the key motivators driving women entrepreneurs towards international markets, it sheds light on the crucial role they play in global economic growth. This research highlights the importance of creating supportive ecosystems that encourage female entrepreneurship, fostering diversity in business leadership. From a managerial perspective, understanding these motivational factors can help organizations design tailored strategies to support and scale women-led businesses, leading to enhanced innovation and competitiveness. Economically, empowering women entrepreneurs in the global marketplace can drive job creation, reduce gender disparities, and contribute to more inclusive and sustainable economic development. Overall, the paper underscores the need for policies and initiatives that address the unique challenges faced by women entrepreneurs, paving the way for a more equitable global economy.

Presenter Bio

Dr. Saikat Gochhait teaches at Symbiosis Institute of Digital and Telecom Management, Symbiosis International (Deemed University), Pune, India and Neurosciences Research Institute-Samara State Medical University, Russia. He is Ph.D and Post-Doctoral Fellow from the UEx, Spain and National Dong Hwa University, Taiwan. He was Awarded DITA and MOFA Fellowship in 2017 and 2018. His research publication with foreign authors is indexed in Scopus, ABDC, and Web of Science. He is an Senior IEEE member.

Transforming refugee entrepreneurship through AI: Overcoming obstacles and fostering growth

Dr. Ujal Ibrahim
Assistant Professor and Course Lead, Department of Marketing, Strategy, and Entrepreneurship, MBA Program, University Canada West, Vancouver, BC, Canada.

Abstract

The global refugee crisis presents significant challenges in host countries, including language barriers, cultural differences, discrimination, and unemployment. Refugees, however, bring valuable skills and entrepreneurial ambitions. This study explores the experiences of refugee entrepreneurs in Utah, USA, focusing on challenges, opportunities, and the potential of Artificial Intelligence (AI) to support their ventures. Using purposive and snowball sampling, semi-structured interviews with 20 refugee entrepreneurs were conducted. Analysis revealed insights into their entrepreneurial journeys. Participants operated microenterprises in various sectors, facing challenges with U.S. financial and regulatory systems, business practices, and cultural and language barriers. Despite these, they found joy in their businesses. AI has transformative potential to address these challenges by bridging language gaps, enhancing marketing, business management, and social integration, making ventures more accessible and sustainable. Future research should identify the most effective AI tools for refugee entrepreneurs and evaluate their long-term impact on business success and societal integration.

Impact Statement

The primary research stemming from interviews with refugee entrepreneurs reveals significant challenges and opportunities in their entrepreneurial journeys. Findings highlight that while refugees bring valuable skills and resilience, they face substantial barriers. Refugee entrepreneurship plays a critical role in their integration and economic contribution to host countries. By understanding these lived experiences, we can better appreciate the role AI can play in enhancing refugee entrepreneurship. By leveraging AI, refugee entrepreneurs can overcome language barriers, optimize business operations, and enhance their social capital. Policymakers and support organizations should consider integrating AI tools into their support frameworks to maximize the potential of refugee entrepreneurship. This approach benefits refugees and contributes to the overall economic and social fabric of host communities. Integrating AI into refugee entrepreneurship support mechanisms can lead to more efficient, effective, and innovative business practices. As technology evolves, the potential for AI to transform refugee-owned businesses becomes increasingly significant.

Presenter Bio

Dr. Ujal Ibrahim is an Assistant Professor and Course Lead in the MBA program at University Canada West (UCW) in Vancouver, Canada. He serves on university committees and represents UCW at the Greater Vancouver Board of Trade (GVBOT). His research interests include refugee resettlement and economic development, refugee entrepreneurship, social business, and AI in social innovation. An invited speaker at global conferences, Dr. Ibrahim has extensive experience in the social development sector, mentoring several non-profits. Prior to UCW, he was an Assistant Professor at Dickinson State University in the U.S. and a faculty member at North South University in Bangladesh.

Assessing the Impact of Artificial Intelligence on Entrepreneurship in MENA region

Mohammad Imdadul Haque
Associate Professor, Department of Economics, Aligarh Muslim University, India.
Md Riyazuddin Khan
Associate Professor, Department of Geography, Bhim Rao Ambedkar College, University of Delhi, India.

Abstract

The relationship between artificial intelligence (AI) and entrepreneurship is transformative and innovation-driven, disrupting traditional industries and enabling startups to create innovative products, services, and business processes that either establish new markets or transform existing ones. However, corruption in MENA countries with significant oil rents may hamper entrepreneurship by increasing startup costs, creating sub-standard regulatory environment, and undermining contract and property rights enforcement. This study using regression with correlated panels corrected standard errors analysis finds that new businesses registered (a proxy for entrepreneurship), is positively influenced by internet access and usage (a proxy for AI), economic growth, and conducive startup procedures. The results show that corruption does not impact entrepreneurship in countries with significant oil rents but they need to focus on economic diversification, as these rents negatively affect entrepreneurial activity. The study concludes that AI can catalyse entrepreneurship by controlling for corruption and resource curse while fostering economic growth with conducive business environment.

Impact Statement

The economic impact of AI on entrepreneurship is transformative, driving productivity, innovation, and market expansion. AI fosters economic growth and competitiveness, attracts investment, reduces costs, and benefits consumers with improved products and services. Also, economic growth leads to adoption of AI. Furthermore, countries with high oil rents need their economy to be diversified and this can be encouraged through entrepreneurial activity. AI helps startups operate more efficiently, scale effectively, and stay competitive in dynamic markets. Entrepreneurs who leverage AI can navigate the complexities of starting and growing a business with greater agility and foresight. Entrepreneurs who effectively integrate AI into their operations can drive business growth, competitiveness, innovation, and sustainability. However, the societal impact of this has challenges such as job displacement and the digital divide, which need to be addressed to ensure inclusive economic development. Here in, the role of institutions become important in controlling for corruption and maintaining a conducive business friendly environment.

Presenter Bio

Mohammad Imdadul Haque (Ph.D.) is an Associate Professor in the Department of Economics at Aligarh Muslim University, India. Previously, he worked as an Associate Professor at Prince Sattam Bin Abdulaziz University, Saudi Arabia. He obtained his doctorate in Economics from Aligarh Muslim University, India. He has over fourteen years of teaching and research experience at both local and international levels. During this period, he has published more than forty research papers in journals indexed in Scopus, presented over a dozen papers at national and international conferences, and completed ten funded projects. His research work focuses on growth and development issues, particularly in the Middle East region.

The Expectations of Artificial Intelligence Deliveries on MSMEs and Entrepreneurship

Elkhidir Elamin Mohammed Abdelrasoul
Director, African Financial and Technical Assistance, Alfal Inclusive Finance program

Abstract

Artificial Intelligence (AI) is a rapidly evolving field that focuses on the development of intelligent machines capable of replicating human cognitive functions. These machines can think, learn, and act autonomously to varying degrees. While some AI systems excel at specific tasks, like playing chess or recognizing faces, others demonstrate a broader range of capabilities, including adapting to new situations and solving complex problems. Based on a practical perspective, this paper attempts to reflect the importance of artificial intelligence in delivering some solutions for the Micro, Small and Medium Enterprises in some middle east areas, based on a case study conducted to enhance access to micro, small and medium enterprises. The paper aims to provide data on the number entrepreneurs who benefited from mobile payments services. The study hypothesizes a significant impact of Artificial Intelligence (AI) in leveraging rates of access of Micro, Small and Medium Enterprises. The study tries to bring evidence of this hypothesis through the descriptive statistical methods. The sample taken in the study covers three cases who benefit from the MSMEs services. The study also identifies the obstacles and determinants of other influencing factors in aartificial intelligence (AI) processes in the middle east and sets recommendations consistent with the results of the analysis of the survey. The most important recommendations are the awareness, the trust, and the adoption of (AI) by institutions and entrepreneurs, the need to strengthen the infrastructure of telecommunication networks and the need to develop means of access to digital services according to beneficiaries' status.

Impact Statement

The paper is a research attempt to explore the deliveries that can be gained by micro, small and medium-sized enterprises from the artificial intelligence revolution. Its impact comes in the societal framework because the growth of micro, small, and medium-sized enterprises considered an important determinant in the development of societies, and artificial intelligence as an innovation requires societal work in advocacy and awareness. Its impact comes in the administrative framework because it tried to follow the administrative requirements, including communication requirements, to enhance and maximize the benefit of micro, small and medium-sized entrepreneurs from artificial intelligence. As for the economic framework, the paper addressed the issue of harmonizing and adapting economic policies that stimulate the enhancement of the benefit of micro, small, and medium-sized entrepreneurs from artificial intelligence.

Presenter Bio

Elkhidir Abdelrasoul, born on the 13th of July 1972 in Atbara, River Nile State, Sudan, he finalized his primary, intermediate and higher secondary education in Atbara, Sudan, Elkhidir is an Experienced Enterprises Development Specialist with a demonstrated history of working in MSMEs inclusive finance services industry. Skilled in Business Process, Sustainable Development, Sustainable Business, Product Marketing, and Product Development. Strong business development professional with a Master of Science in Microfinance from the University of Gezira, Faculty of Economics and Rural Development, a bachelor's honors degree of Sciences from Gezira University in Agricultural Extension and Training, Elkhidir certified in Interaction Leadership from the British Council Sudan and certified in financial laws and regulations in inclusive finance from University of Luxembourg. His current field placement is with Alfal Inclusive Finance program as a director, with African Financial and Technical Assistance.

Technology Adoption of Low-Income Women Entrepreneurs to Enhance Business Performance: Are They Ready for Artificial Intelligence (AI)?

Maryam Sakinah Md Faudzi
PhD student at the School of Business Management, Universiti Utara Malaysia.

Abstract

This study explores how technology adoption, particularly artificial intelligence (AI) readiness, impacts the business performance of low-income women entrepreneurs. The research focuses on two main questions: the relationship between technology adoption and business performance, and how AI readiness and adoption influence this performance. Using a mixed-method approach, quantitative data from surveys and qualitative insights from interviews were analyzed. The findings show that while many women entrepreneurs adopt technologies like social media and e-commerce, their readiness and adoption of AI are significantly low. The study highlights the importance of supporting these entrepreneurs through targeted policies to boost their productivity and market competitiveness. Despite its focus on Malaysian MSMEs, the study provides valuable insights into AI adoption challenges and opportunities for women entrepreneurs, with implications for broader economic growth.

Impact Statement

The study titled "Technology Adoption of Low-Income Women Entrepreneurs to Enhance Business Performance: Are They Ready for Artificial Intelligence (AI)?" has significant societal, managerial, and economic impacts. In the realm of societal impact, by addressing technology adoption among low-income women entrepreneurs, the study emphasizes empowering marginalized groups, thus contributing to gender equality and inclusive growth. Besides, Insights into AI readiness can guide policymakers and organizations in designing targeted interventions to equip these entrepreneurs with relevant skills and tools for AI adoption in the aspect of managerial impacts. Finally, by boosting AI adoption among women-led micro, small, and medium enterprises (MSMEs) can enhance their business performance, leading to increased productivity, competitiveness, and broader economic impact and growth.

Presenter Bio

Maryam Sakinah Md Faudzi holds a Master's Degree in Islamic Finance Practice (MIFP) from INCEIF University and a Bachelor's Degree in Islamic Economics and Banking from Yarmouk University, Jordan. Her research interests include women's entrepreneurship, Islamic finance, and micro, small, and medium enterprises (MSMEs). She is currently pursuing her PhD at the School of Business Management, Universiti Utara Malaysia, while also serving as a Graduate Research Assistant under a grant from the Ministry of Higher Education. Throughout her role as a research assistant, she has received extensive training and mentorship, allowing her to teach several entrepreneurship training modules. Maryam's academic journey, coupled with hands-on experience in the research area has published several book chapters, books, articles, and intellectual property, also positions her as a promising researcher with a passion for empowering women entrepreneurs and advancing the field of Islamic finance.

Revamping Lebanese Entrepreneurship: the Role of AI in Shaping Business Models

Selim Mekdessi
Lebanese University, Faculty of Economics and Business Administration
Lynda Achkouty
Antonine University, Faculty of Business

Abstract

The advent of Artificial Intelligence (AI) has profoundly impacted business operations worldwide. In Lebanon, a nation renowned for its entrepreneurial spirit yet plagued by economic and political challenges, AI introduces both unique opportunities and obstacles. This study delves into the role AI plays in nurturing new business ventures in Lebanon, particularly how it can drive innovation and sustainability within this distinctive market.

Lebanon's entrepreneurial landscape is shaped by economic instability, infrastructural deficits, and limited access to resources. These conditions create both barriers and opportunities for AI adoption. While AI holds the promise of transforming business practices and fostering growth, its implementation is constrained by high costs, a shortage of expertise, and infrastructural challenges. This study using a qualitative methodology aims to explore these dynamics and identify how AI can overcome these barriers to benefit new ventures in Lebanon.

How can AI be effectively integrated into business ventures in Lebanon to foster innovation, improve efficiency, and address the unique challenges of the Lebanese market?

Impact Statement

Nowadays, when talking about sustainable businesses, we look for an economic, social and environmental impacts.

With reference to the article about Revamping Lebanese Entrepreneurship and the Role of AI in Shaping Business Models, we can identify impacts a different level:

- Socially, using AI in the Lebanese venture can foster a culture of innovation and resilience. This shift can empower a new generation interested in technology, reducing brain drain by creating local opportunities for skilled professionals.
- Economically, AI-driven businesses can boost productivity and efficiency, leading to the creation of high-value jobs and stimulating economic growth. Ventures using AI are characterized by a competitive edge because of the ability to understanding better the consumer, predicting analysis and optimizing the operations
- Environmentally, AI helps in developing innovative products and services that are environmentally friendly.
- On the business level, AI plays a crucial role in revamping business models by enabling data-driven decision-making, improving customer experiences, and fostering agile practices. Saying the above, ventures can attract more investors.

Overall, the integration of AI into Lebanese entrepreneurial ventures can transform the socio-economic landscape, driving growth, and fostering a thriving, future-ready business ecosystem.

Presenter Bio

Lynda is deeply committed to supporting entrepreneurs helping them grow and increase their revenue. This dedication drives her role as a certified business coach. She firmly believes in the power of education to empower individuals, especially youth, by providing them with the knowledge and values needed to create a better world and it's the reason why she joined the Antonine University as lecturer in the business and engineering faculties and she's leading the entrepreneurship axis for research. Lynda has a passion for public speaking and moderation, continually striving to enhance her skills in these areas.

The Role of AI on the Entrepreneurial and Innovative Mindset of University Students in MENA and Canada and the overall impact on the student's readiness: A Comparative Study

Dr. Nada Rabie
PhD, Entrepreneurship and Business Growth Coordinator. Envision Saint John, New Brunswick, Canada
Dr. Ayman Moustafa
PhD, Senior Career Counselor, Khalifa University, Abu Dhabi, United Arab Emirates

Abstract

This study investigates how university students in the United Arab Emirates and Canada view innovation and entrepreneurship in relation to artificial intelligence (AI). AI has the potential to revolutionize how students approach innovation, creativity, and opportunity recognition as it becomes more and more integrated into business processes, education, and entrepreneurship. Through the application of a cross-sectional comparative quantitative methodology, the study evaluates how AI improves students' ideation, prototyping, and market analysis skills, thereby increasing their preparedness for the workforce. Surveys will be used at universities in both regions to gather data, with an emphasis on the opinions and experiences of students using AI-driven tools. The study intends to contribute to the continuing academic conversation on AI's role in forming future entrepreneurs by offering insights into regional variations in AI adoption and its implications for educational programs.

Impact Statement

By offering a more thorough understanding of how AI is influencing the innovative and entrepreneurial skills of upcoming professionals, this study has important societal, managerial, and economic relevance. It is anticipated that the results will show that students who have more access to AI resources are better equipped for the changing nature of the labor market, which could result in a rise in AI-related startups and businesses. In order to assist AI-driven entrepreneurial endeavors, the research also emphasizes the necessity for educational institutions and legislators to improve AI education, encourage public-private partnerships, and facilitate access to AI resources. Additionally, in order to foster confidence in AI technologies, the study tackles important ethical issues pertaining to AI, such as data privacy and job displacement. By contrasting the results in the UAE and Canada, the study advances our knowledge of the regional differences in AI adoption and provides insightful information for future studies and the formulation of public policy.

Presenter Bio

Dr. Nada Rabie is an accomplished professional with over 12 years of experience in academia and the corporate sector. She holds a Ph.D. in Business Management from the BUiD, with expertise in innovation, HRM, entrepreneurship, and SMEs. Dr. Rabie has taught at Zayed University and other global institutions, with her research published in SCOPUS-indexed journals. Currently, she serves as an entrepreneurship and business growth coordinator in Canada, actively contributing to the entrepreneurial ecosystem. Her work also encompasses project management, strategic planning, community service and volunteering with various organizations in Canada and Egypt.

Artificial Intelligence (AI) Enablers and Startup Growth in Emerging Economies: Mediating role of technology orientation

Jumana Nalakam paramba
Farook college, Iran.
Aidin Salamzadeh
Assistant professor at University of Tehran, Iran.

Abstract

This study explores how attitudes towards AI and technology road mapping influence the performance of start-up companies in Kerala, India, with a focus on the mediating role of technological orientation. Academic research extensively recognised AI adoption. But the mediating role of technology orientation in enhancing performance is less explored. Utilizing a quantitative approach, the study surveyed 180 CEOs from start-ups and analysed the data using structural equation modeling. The findings reveal that attitudes towards AI and technology road mapping significantly affect technology orientation, which in turn positively impacts performance. Although, attitudes towards AI alone do not significantly influence performance. The study highlights that technology orientation mediates these relationships and suggests that start-up owners should invest in AI solutions and detailed market analysis, while established industries could benefit from collaborating with innovative start-ups. Furthermore, firms with a technology orientation are better equipped to understand new developments and market dynamics, allowing them to adapt and respond appropriately.

Impact Statement

Theoretically, the study contributes to the entrepreneurship literature on artificial intelligence. Additionally, the research model enhances the understanding of the role of technology orientation and road mapping in startup literature. Given the scarcity of studies in this field, the empirically validated model explains AI adoption and its impact on the performance of startup companies.
The present study offers practical implications for startup founders, investors, and policymakers. Through this research, *startup founders* can make informed decisions about the investment required in AI technologies. Moreover, effective resource allocation strategies can be developed by emphasizing the relevant AI tools that contribute to startup performance. Likewise, the study offers insights for *policymakers* regarding the needs and difficulties faced by startups in integrating advanced technologies. This can lead to better support mechanisms and policies. Finally, the current study helps *society* adapt to well-equipped AI-based startup products. In the context of Kerala, where many AI startups focus on solving societal issues, the AI adoption literature impacts society indirectly through the acceptance of advanced technologies.

Presenter Bio

Jumana Nalakam Paramba is a researcher who recently submitted her Ph.D. thesis on entrepreneurship and start-ups at Farook College, Kerala, India. She has published extensively in reputed journals, including Scopus-indexed ones, and presented her work internationally, with recognition at platforms such as the University of Lincoln, London.

Like It, Share It"- Social Media and Sustainable Consumer Behavior of Gen Z In UAE

Dr. Hasnan Baber
Assistant Professor of management, strategy, and entrepreneurship at the American University of Sharjah, Sharjah, UAE

Abstract

Generation Z, the group of individuals born between the mid-1990s and early 2010s, is considered the most diverse and socially conscious generation to date. This article aims to investigate the objectives of a study that focuses on environmental concerns, social media engagement, promotion of sustainability, social norms, and willingness to pay among Generation Z in the UAE. A random sampling technique was employed to collect data from 309 participants through a Google survey link. The study employed Partial Least Square (PLS) structural equation modeling (SEM); a nonparametric method well-recognized for its effectiveness in analyzing data. The findings reveal a significant correlation between social media engagement concerning sustainability and sustainable consumer behavior, as well as a direct link between sustainable consumer behavior and increased consumer satisfaction. Surprisingly, the promotion of pro-environmental content on social media does not impact the satisfaction levels of consumers engaged in sustainable practices, nor does it moderate the already strong relationship between sustainable consumer behavior and satisfaction.

Impact Statement

The power of social media in sharing awareness and practices about pro-environmental behaviors plays a crucial role in enhancing consumer satisfaction and upholding sustainable behavior. The practical implications of utilizing social media lie in its ability to shape individuals' behaviors towards adopting more sustainable practices. By sharing environmentally conscious behaviors and practices on platforms like social media, consumers not only become more aware but also find motivation and inspiration to incorporate these practices into their own lives. This, in turn, leads to a sense of satisfaction among consumers, knowing that they are contributing positively to environmental conservation efforts. The role of social media is significant as it catalyzes spreading awareness, mobilizing collective action, and fostering a community of individuals committed to sustainable living. By leveraging social media to share sustainable behaviors and practices, businesses and marketers promoting sustainable products can help in creating a more environmentally conscious society while also enhancing consumer satisfaction by encouraging them to promote their sustainable practices.

Presenter Bio

Hasnan Baber is an Assistant Professor of management, strategy, and entrepreneurship at the American University of Sharjah, Sharjah, UAE. He has received a Ph.D. degree in management studies from Woosong University, Daejeon, South Korea, and two master's degrees in business administration and public administration. He was awarded as a meritorious student during his doctoral program. He has authored or co-authored more than 60 research articles indexed and listed in Scopus, SSCI, and ABDC. He has been featured in the top 2% of scientists list by Stanford University consecutively for three (2022- 2024). He is a Guest Editor, an Associate Editor, an editorial board member, and an advisor for various reputed journals. His areas of research are crowdfunding, fintech, entrepreneurship, sustainability, technology adoption, and digitalization.

The Impact of Artificial Intelligence on customer engagement and Customer Brand Loyalty in E-Commerce/Online Shopping in Qatar

Ibrahim Yasser Abouzour
Head of Government Relations at Teach For Qatar

Abstract

This study examines the impact of artificial intelligence (AI) tools on customer engagement and brand loyalty in Qatar's e-commerce sector, focusing on applications like chatbots, predictive analytics, and personalized recommendations. Using data from 249 bilingual (Arabic and English) consumers, the research analyzes how AI influences customer satisfaction and purchasing behavior through statistical methods, including regression analysis. The results show a strong positive link between AI tools and enhanced customer satisfaction, engagement, and loyalty, reflecting a broader trend toward automation in customer experiences. Privacy concerns have minimal impact on purchasing decisions, suggesting other factors are more critical in building trust. The study offers practical recommendations for businesses and policymakers to utilize AI for a competitive advantage aligned with Qatar's National Vision 2030 and AI Strategy. Future research should investigate AI's long-term effects and explore its application in other sectors like healthcare and education.

Impact Statement

The study highlights how AI tools, such as chatbots and personalized recommendations, are transforming Qatar's e-commerce sector by significantly enhancing customer engagement, satisfaction, and brand loyalty. Findings indicate a positive impact on purchasing behavior, aligning with a global shift toward AI-driven customer experiences. While privacy concerns have minimal influence on purchase decisions, the study underscores the importance of AI in fostering customer trust and retention. By advancing AI adoption, the research provides actionable insights for businesses and policymakers to leverage AI for a competitive edge, supporting Qatar's National Vision 2030 diverse economic goals.

Presenter Bio

Ibrahim Yasser Abouzour is the Head of Government Relations at Teach For Qatar, with over 10 years of experience in recruitment, communications, and public sector engagement. He holds a degree in Finance and Marketing from Qatar University and an MSc in Digital Marketing from QFBA Northumbria University. Passionate about AI, education, and digital marketing, Ibrahim has been recognized with multiple awards at both local and international levels for his contributions to social impact and youth empowerment. He is dedicated to promoting community engagement and sustainable development, actively participating in initiatives across Qatar and around the region to drive positive change.

AI-Enhanced Marketing: Redefining Customer Engagement and Revolutionizing Online Retail

Dr. Manishkumar Varma
Associate Professor, MIESPPU Institute of Higher Education, Doha, Qatar
Zubia Akhtar Shamim Akhtar Shaikh
MIESPPU Institute of Higher Education, Doha, Qatar
Dr. Chandra Sekhar Alladi
MIESPPU Institute of Higher Education, Doha, Qatar

Abstract

This study examines the impact of AI-enhanced marketing on customer engagement, satisfaction, and loyalty in the online retail sector. The research question focused on how AI-driven personalization influences customer behavior and whether it enhances long-term customer loyalty. A mixed-methods approach was employed, combining quantitative surveys of 500 online retail customers and qualitative interviews with marketing professionals. Descriptive statistics, correlation analysis, and regression analysis were used to assess the relationship between AI personalization and customer satisfaction. Thematic analysis was conducted on qualitative data to capture customer perceptions of AI-powered tools.

Key findings indicate that AI-driven personalization significantly improves customer satisfaction, which in turn positively impacts customer loyalty. However, a substantial portion of customers expressed concerns about data privacy, suggesting that while AI enhances engagement, privacy issues may hinder its long-term effectiveness. The study also found that frequent interaction with AI-powered customer service tools correlates with higher satisfaction.

These findings highlight the need for online retailers to balance AI-driven personalization with transparent data practices to build trust. The study contributes to the growing body of research on AI in marketing by emphasizing the importance of ethical AI use and its role in fostering customer loyalty.

Impact Statement

This research paper highlights the transformative role of AI-enhanced marketing in reshaping customer engagement and loyalty within the online retail industry. Societally, it underscores the balance between personalized customer experiences and ethical data privacy practices, encouraging businesses to prioritize transparency and consumer trust. Managerially, the findings provide actionable insights for marketers and business leaders, demonstrating how AI-driven tools can significantly enhance customer satisfaction and retention. The study also reveals key challenges in AI implementation, offering strategic solutions to optimize AI usage while mitigating privacy concerns. Economically, the research suggests that businesses leveraging AI-driven personalization can boost profitability through improved customer loyalty and reduced operational costs, fostering long-term growth and competitiveness in an increasingly digital marketplace. These findings contribute to a broader understanding of how AI can enhance both customer experiences and business outcomes in modern retail environments.

Presenter Bio

Dr. Manish Kumar Varma - With a total experience of more than two decades, Manish Kumar Varma is a unique blend of Industrial experience and academics. He holds a Ph.D. in Management, bachelor's in mechanical engineering, and Masters in Management Studies. Dr. Varma was awarded the European fellowship from UPM Madrid, Spain. Apart from being an excellent educator, he is a Certified Six Sigma Black Belt (CSSBB). Dr. Varma has worked with SPPU as an Associate Professor and a recognized research guide too. He has published more than 25 papers in peer-reviewed and Scopus Indexed journals. As a life coach, motivational speaker, and business trainer, Dr. Varma has inspired the lives of more than thirty thousand students and individuals.

Enhancing Retail Market Prediction: An AI-Driven Recommender System for Predicting Consumer Purchase Intentions

Hossein Teimoori
Allameh Tabataba'i University, Iran.
Navid Ashraf
Allameh Tabataba'i University, Iran.
Shokouh Shahbeyk
Allameh Tabataba'i University, Iran.

Abstract

This paper explores the potential of AI-driven recommender systems for predicting consumer purchase intentions in the retail sector. By leveraging a hybrid approach that combines collaborative filtering and content-based filtering techniques, the proposed system analyzes vast amounts of consumer data, including purchase history, browsing behavior, and product ratings. This allows for more accurate predictions of future purchases, ultimately enhancing market prediction and targeting strategies. The findings demonstrate the effectiveness of AI in personalizing the shopping experience and driving sales, offering valuable insights for retailers seeking to gain a competitive edge in the digital marketplace.

Impact Statement

This research explores the transformative impact of AI-driven recommender systems on the retail industry. Enhanced consumer behavior prediction enables retailers to optimize inventory, personalize shopping experiences, and improve marketing strategies, driving sales and customer loyalty. Economically, AI adoption reduces operational inefficiencies, cutting costs and increasing profitability while fostering job growth in AI development and data analysis. Socially, personalized recommendations improve customer satisfaction and trust, promoting a consumer-centric retail approach. Additionally, the findings emphasize the need for ethical considerations in AI use, contributing to the development of responsible AI governance and ensuring long-term societal benefits.

Presenter Bio

Hossein Teimoori Faal studied at the AmirKabir University of Technology of Tehran in Iran. In 1999, he received his M.S. in pure mathematics from Institute for advanced studies in basic sciences at Zanjan in Iran. Then, in 2010, he got his PhD degree in theoretical computer science from Charles university of Prague in Czech Republic. He is an assistant Prof. of computer science at Allameh Tabataba'i university of Tehran in Iran, since 2015. His research interests include algebraic combinatorics, topological data analysis, discrete modeling and algorithms, graph mining, geometric and topological machine learning, combinatorial matrix theory, theory of numbers and mathematics education.

AI-Driven Solutions for the Circular Economy: Future Trends in the Fashion Industry

Dr. Rana Alblowi
Prince Sattam Bin Abdulaziz University

Abstract

Circular Economy (CE) provides a sustainable alternative to the traditional linear economic model and effectively uses a closed-loop system to optimise resource utilisation and minimise waste. This paper explores the role of artificial intelligence (AI) in advancing the circular economy within the fashion industry. It focused on recycling, resource efficiency, and sustainable consumption and how key AI technologies (machine learning, computer vision, and robotic sorting systems) can revolutionise waste management, improve supply chain efficiency, and foster sustainable practices. The research is based on qualitative interviews with 25 fashion entrepreneurs in Saudi Arabia and investigates the challenges and opportunities of implementing AI-driven solutions, highlighting the socio-cultural and economic barriers that influence adoption. The findings are expected to provide a deeper understanding of AI's role in supporting CE initiatives in the fashion industry within the Saudi context.

Impact Statement

This research is expected to have significant social, economic, and business impacts by exploring the potential of AI-driven solutions for a circular economy in the fashion industry. In a social context, the research encourages sustainable consumer behaviour through environmental responsibility by mitigating the negative impact of fast fashion. Economically, the adoption of AI is expected to improve efficiency, lower costs and enhance profitability for fashion businesses. Additionally, it can lead to innovation in production, job creation, and overall economic growth in the Saudi Fashion sector. Also, insights gained from this study can help entrepreneurs strategically implement AI technologies to gain a competitive edge and promote circular practices. The research also provides insights to policymakers with evidence-based recommendations that support AI integration in CE. By bridging technological and cultural gaps, this study also intends to promote widespread adoption of CE practices, contributing to a more sustainable fashion ecosystem in Saudi Arabia

Presenter Bio

Dr. Rana Alblowi is a faculty member at Prince Sattam bin Abdulaziz University, KSA, where she has held various academic and leadership roles. She holds a Master of Science in Apparel, Merchandising, Design, and Textiles from Washington State University, USA, and earned her PhD in Fashion Marketing Management from the University of Manchester, UK. Dr. Alblowi's research portfolio spans several critical areas, including entrepreneurship, the circular economy, Corporate Social Responsibility (CSR), digital innovation, and heritage preservation in fashion. More recently, her work has expanded to explore the intersections of artificial intelligence (AI) and tourism, further enhancing her contribution to contemporary academic discourse. Dr. Alblowi has presented her research at numerous international conferences and workshops, influencing policy and practice in the fields of sustainable fashion and digital transformation globally.

Has AI revolutionized customer experience in the tourism and hospitality industry? A review of the future research agenda

Richmond Sakyi
Department of Hospitality and Tourism Management, Ho Technical University, Ho, Ghana.
Department of Hospitality and Tourism Studies, Kwame Nkrumah University of Science and Technology, Kumasi, Ghana.
Frederick Pobee
Department of Business Administration, University of Professional Studies (UPSA)
Abdul Bashiru Jibril
School of Management and Economics, University of Kurdistan Hewlêr, Erbil, Iraq.

Abstract

The advent of Artificial Intelligence (AI) has sparked a transformative revolution across numerous industries, and the tourism and hospitality sector is no exception. This paper delves into the profound impact of AI on customer experience within tourism and hospitality, aiming to elucidate the extent to which AI technologies have reshaped various facets of customer interactions, service delivery, and overall satisfaction within this domain. It seeks to uncover insights into how AI has revolutionized the customer journey in tourism and hospitality through an exhaustive review of existing literature encompassing peer-reviewed articles and conference between 2017 and 2024. In our quest of synthesizing key findings, identifying emerging trends, and highlighting challenges and opportunities, this review not only provides valuable insights for industry practitioners seeking to adapt to the AI-driven landscape but also serves as a roadmap for researchers and policymakers keen on understanding the implications of AI adoption within the tourism and hospitality industry. Through a critical examination of the existing literature, this review sets the stage for future research endeavours, identifying gaps in knowledge and proposing a comprehensive research agenda to further elucidate the transformative potential of AI in shaping the future of tourism and hospitality.

Impact Statement

Despite the transformative potential of AI in tourism and hospitality, its adoption is not without challenges and considerations. Moreover, the rapid pace of technological change requires organizations to continuously adapt and evolve their capabilities to harness the full potential of AI while mitigating risks and challenges. In light of these developments, this review aims to provide a comprehensive examination of the multifaceted impact of AI on customer experience within the tourism and hospitality industry. Hence, by synthesizing recent research findings, identifying emerging trends, and highlighting key challenges and opportunities, this review seeks to inform industry practitioners, researchers, and policymakers alike about the transformative potential of AI in shaping the future of tourism and hospitality.

Presenter Bio

Richmond Sakyi is a lecturer at the Department of Hospitality and Tourism Management at Ho Technical University, Ghana. He graduated with a Master of Philosophy in Tourism Management from the University of Cape Coast in 2018. He is pursuing a PhD in Hospitality and Tourism Management from the Kwame Nkrumah University of Science and Technology. His research interests are in tourism and hospitality management, focusing on sustainable tourism development, eco-tourism, human resource management, hospitality and tourism marketing, e-tourism, customer service and travel intermediaries.

Understanding the power of Next-Gen Generative AI for Video Editing

Ayman Raafat Elgndy
Media Design Head of Department, Faculty of Applied Sciences and Arts, German University in Cairo - GUC

Abstract

In the media production industry, next-generation generative AI is revolutionary by providing many types of creative solutions and benefits for media designers and film makers in the field of video editing that enrich the creative process by utilizing artificial intelligence in generating footage and solve problems based on specific requirements and inputs, thereby meeting the objectives of media designers and filmmakers.

The ability of generative AI to streamline the audio and video editing process is one of its greatest advantages for media designers whom can save more time and resources by automating some processes and making intelligent suggestions. This allows them up to work more on the creative and storytelling areas that make up their job.

With all of the possibilities and variations that Ai tools can create, each result will be truly unique to its working video footage to meet the specific requirements of our video project needs.

Impact Statement

By understanding the power of AI in video editing and its creatively in enhancing the dynamic link between video editors and film makers through engaging and accessible media design while acknowledging its limitations, while creating meaningful experiences and emphasize the need of collaboration between researchers, media designers, and film makers professionals to open up the space after understanding the power of AI responsibly and recognize the ability of artificial intelligence to fully conserve, and link various audiences to the future of video production.

Presenter Bio

Head of the Media Design Department at the German University in Cairo (GUC), where he leverages over 20 years of experience in digital media production and creative direction. An accomplished media consultant and expert, Dr. Elgndy combines his academic background with hands-on expertise in the field. He holds multiple certifications, including Apple Certified Trainer, Adobe Certified Instructor and Video Specialist, Autodesk Certified Instructor, Maxon Cinema 4D Certified Trainer, and DaVinci Resolve Certified Instructor. Additionally, he earned a Fellowship from the Learning and Performance Institute in practical training. His extensive skills makes him a leader in the digital media landscape.

Does Quality of Work-Life Foster Open Innovation Potential? A Case Study of

SKT Company in Ain Temouchent

Jihane S. Mahi
Department of Management Science, Abu Bekr Belkaid University, Tlemcen, Algeria

Souhila Ghomari
Department of Management Science, Bekr Belkaid University, Tlemcen, Algeria

Abstract

Open innovation (OI) has emerged as a critical concept and practice for companies to leverage external knowledge and resources. This approach systematically explores internal and external sources for innovation opportunities, ultimately leading to increased business success. However, implementing OI can lead to conflicts between internal and external teams, potentially hindering collaboration and innovation efforts. The key challenge lies in aligning OI-related organizational changes with effective human resource management (HRM) practices. Focusing on Quality of Work-Life (QWL) can be a game-changer. By enhancing employee well-being and job satisfaction, QWL fosters a positive environment for collaboration and knowledge sharing in OI projects. This study investigates how QWL impacts employee receptiveness to OI practices at SKT Company in Ain Temouchent, Algerian. By Employing a case study approach, we expect a positive correlation, suggesting that prioritizing QWL can cultivate a more receptive workforce, ultimately driving successful open innovation.

Impact Statement

Improved collaboration between internal and external teams in open innovation can lead to faster development of new products and services, benefiting society. By identifying how to improve QWL to enhance employee engagement in OI, this research can contribute to increased innovation and economic growth.

Presenter Bio

Jihane Saousane Mahi is a PhD candidate in Management Science at Abou Bekr Belkaid University in Algeria, currently participating in an Erasmus program in Spain. Her research interests span Human Resource Management, Quality of Work-Life, Employee Performance, Sustainable Development, and the transformative role of Artificial Intelligence and Open Innovation. Jihane actively contributes to conferences, both nationally and internationally, and has published article and book chapter, also earning accolades such as the Best Poster Award. She participated in the Erasmus+ project, piloting an intercultural virtual societal challenge module. Jihane's commitment to global citizenship extends to her involvement in the virtual exchange programs.

AI and Social Entrepreneurship: Opportunities for Developing Welfare State

(The Case of Russia)

Dr. Olga Borodkina
St Petersburg University, Russia

Abstract

Social entrepreneurship and social investing are key drivers of the development of social services sphere. This trend corresponds with a shift in social policy priorities, focusing on expanding citizens' capabilities for self-reliance, reducing dependence on the welfare system, and enhancing their abilities for self-development. The aim of this research is to identify social problems and areas most in need of social entrepreneurship development using AI in Russia. The research methods include a literature review, expert interviews, and an online survey of experts from various regions of Russia. The development of the social service sector and the well-being of citizens is significantly connected with the application of AI. However, issues related to AI in social services and social entrepreneurship currently do not receive sufficient attention.
Acknowledgement. The research was carried out with support of the Russian Science Foundation (RSF), the project no. 24-18-00542, implemented at St Petersburg University.

Impact Statement

The development of AI has opened new horizons for the advancement of social entrepreneurship. AI has the potential to revolutionize social services, particularly in caring for individuals with cognitive disorders and elderly people by offering tools and solutions that enhance early diagnosis, personalized care, cognitive training, emotional support, safety, and caregiver assistance. The use of AI in the social support system has not only societal impacts but also economic and managerial ones. There is significant potential for creating innovative technologies and developing social entrepreneurship using AI in welfare services.

Presenter Bio

Dr. Olga Borodkina is a professor of sociology at St Petersburg University in Russia. Her key areas of work and research focus on social policy, welfare state, social work, social entrepreneurship. With over 30 years of experience in academia, Dr. Borodkina has authored over 50 peer-reviewed articles. Currently, she serves as the head of the research project dedicated to the transformation of welfare state in contemporary society, supported by the Russian Science Foundation.

Navigating AI Evolution: Fostering Social Culturally Sustainable Businesses.

Ms. Reena A.Q. Naser
Social, cultural & environmental sustainability consultant, founder of Sustainal LLC

Abstract

This paper explores the intersection of (AI) & entrepreneurial social & cultural sustainability. Since AI is reshaping the business landscape, it can be a two-sided sword, presenting both opportunities & challenges to navigate through its impacts & implications. While AI offers efficient solutions to problems as well as economic sustainability, it also raises ethical concerns & potential biases. As a social & cultural sustainability advocate, I examine the balance between AI technologies & entrepreneurial social responsibility. I investigate the potential assistance of AI in cultural preservation & evolution, while also addressing concerns of algorithm-driven solutions, from a cultural and social perspective.

The paper suggests recommendations to integrate AI systems which align with sustainable development frameworks, emphasizing the need to create AI systems that are respectful to human rights, promote well-being and enhance inclusion & equity. Finally, it strongly argues that AI systems can be empowering to people & cultures when implemented in a socially & culturally sensitive manner.

Impact Statement

This paper discusses a hot topic that businesses encounter nowadays questioning how to effectively blend AI technologies, with cultural sustainability. It suggests perspectives for entrepreneurs & business leaders as they navigate the interface between technological advancements and societal norms. By offering suggestions for AI integration, the study can assist companies in boosting productivity without sacrificing ethical norms or cultural awareness. The focus on striking a balance, between innovation & human centered values could shape future entrepreneurial approaches, through encouraging the adoption of socially responsible AI practices. Eventually, this paper adds to the discussion about development, in the age of AI, advocating for economic progress that supports societal welfare and cultural preservation.

Presenter Bio

Overarching 20 years of international experience in Sweden, Qatar, Spain, Jordan and the UAE, focusing on Social Sustainability, Project Management, Interior Design and Higher Education teaching. I possess strong leadership organization, team coordination, interpersonal & multilingual communication skills, including moderation & public speaking. I am also highly skilled in delivering engaging presentations through workshops and training sessions. My professional skills focus on promoting integration and inclusion as elements of sustainable development, considering that I am deeply passionate about promoting inclusivity and dedicatedly working towards Social Sustainability. Ever since arriving in Qatar in January 2023, I have been committed to community building and fostering collaborations through my social, cultural & environmental sustainability projects via LANGUAGE AGORA project and through founding SUSTAINIAL LLC.

Mapping the Frontier of Entrepreneurship and AI: A Bibliometric and Text Mining Exploration of Research Trends

Dr. Abdelhadi BENGHALEM
Associate Professor at Oran Graduate School of Economics, and ERF Research Associate. MECAS laboratory, Abou Bekr Belkaid Tlemcen University.

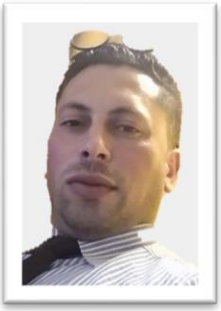
Abstract

This study examines the intersection of Artificial Intelligence (AI) and entrepreneurship through bibliometric analysis and text mining of Scopus publications from 2002-2024. We investigate the field's evolution, scientific landscape, and entrepreneurship's transformation through AI integration. Findings show exponential research growth since 2016, with global contributions led by Asian countries. The field is interdisciplinary, spanning small business, technology, innovation, and emerging markets research. Key themes include "Innovation," "Machine Learning," and "Digital Transformation," with five primary research clusters identified, such as AI-driven business models and entrepreneurial decision-making. Sentiment analysis reveals a positive view of AI's role in entrepreneurship. This study provides a holistic view of the AI-entrepreneurship nexus, highlighting its global significance, interdisciplinary nature, and emerging trends. These insights offer valuable guidance for academics, entrepreneurs, and policymakers navigating the AI-driven entrepreneurial landscape.

Impact Statement

This study on the intersection of Artificial Intelligence (AI) and entrepreneurship has significant societal, managerial, and economic implications. By providing a comprehensive analysis of the rapidly evolving field, it offers valuable insights for policymakers, entrepreneurs, and academics. The research highlights the global nature of AI's impact on entrepreneurship, emphasizing its potential to drive innovation and economic growth across diverse markets. For managers and entrepreneurs, it underscores the importance of integrating AI into business strategies to remain competitive and foster innovation. The identification of key themes and research clusters guides future academic inquiry and informs practical applications of AI in entrepreneurial ventures. Economically, the study illuminates AI's role in transforming business models and decision-making processes, potentially leading to more efficient resource allocation and market entry strategies. Overall, this research contributes to a deeper understanding of how AI is reshaping the entrepreneurial landscape, with far-reaching consequences for society and the global economy.

Presenter Bio



Dr. Benghalem Abdelhadi is an Associate Professor at the Oran Graduate School of Economics in Oran, Algeria. He holds a Ph.D. in Engineering Economics and Enterprise. Dr. Benghalem served as the Director of the Entrepreneurship Development Center at his institution. Currently, he leads the specialization in Data Science for Economics and Business, integrating advanced analytical techniques into economic research and practice. His research interests encompass data science, entrepreneurship, and econometrics, reflecting an interdisciplinary approach to economic challenges. Dr. Benghalem's work contributes to the advancement of data-driven methodologies in entrepreneurship and economic analysis.

Entrepreneur-as-Scientist, Founder Resilience, and New Venture Performance: A Multi-Country Moderated Mediation Analysis

Galina Shirokova
HSE University – St. Petersburg, (National Research University Higher School of Economics), School of Economics and Management
Daria Dvorkina
HSE University – St. Petersburg, (National Research University Higher School of Economics), School of Economics and Management
Kseniia Veksler
HSE University – St. Petersburg, (National Research University Higher School of Economics), School of Economics and Management
Panagiotis Kokkalis
Rochester Institute of Technology of Dubai, Business and Management Department, Silicon Oasis, Dubai, UAE & Manchester Metropolitan University Business School, Department of Strategy, Enterprise, and Sustainability, Manchester, U.K.

Abstract

The Entrepreneur-as-Scientist (EaS) perspective explains how entrepreneurs apply scientific methods to transform uncertainty into risk. This study adopts recent EaS conceptualizations to investigate how entrepreneurial decision making, particularly student-entrepreneurs, affects new venture performance. Specifically, we analyze the mediation effect of founder resilience which enables entrepreneurs to overcome setbacks and thrive. We also examine the moderating role of regulative, cognitive, and cultural institutions which can enhance or weaken the resilience-performance link. Using multi-level data from 30 countries, we demonstrate how institutional contexts influence the relationship between entrepreneurial actions, resilience, and venture success.

Impact Statement

The paper offers significant societal, managerial, and economic insights by demonstrating how entrepreneurs can apply scientific methods to decision-making, thereby enhancing venture performance. The study highlights the role of founder resilience, showing that institutional environments play a critical role in fostering entrepreneurial success. For managers, the research provides actionable strategies to cultivate resilience and leverage institutional support for growth. In terms of economic insights, the findings underscore the importance of regulatory and educational institutions in shaping entrepreneurial ecosystems, potentially guiding policy makers in creating environments conducive to innovation and economic development.

Applications of Green Income Diversification Creativity Model (GIDC Model) for the Going Green Entities

Dr. Mohamed Tawfik
Doctoral researcher

Abstract

This research explores the three stages of green transformation and the pivotal role of the GIDC model in facilitating a seamless transition. As a framework designed to guide green initiatives, the GIDC model is essential for navigating the economic and environmental challenges inherent in this process. The integration of Green AI and eco-intelligence is crucial for optimizing green energy utilization and reducing costs. Green AI's ability to enhance efficiency enables predictive maintenance, optimizes energy distribution, and significantly contributes to the smooth green transition process. The GIDC model is invaluable for both investors and countries undergoing green transitions, providing a clear framework to mitigate financial risks and achieve marketing and rebranding benefits. Combining Green AI with Green Income Diversification presents a powerful strategy for countries like Qatar and Saudi Arabia. Green AI can optimize renewable energy projects, making them more appealing to investors, while Green Income Diversification reduces dependence on oil revenue, establishing a more stable economic foundation.

Impact statement

Managerial Impact: The GIDC model provides a framework for companies/countries to develop and implement effective green transition strategies. The model encourages innovative thinking and problem-solving, fostering a culture of continuous improvement through green AI and eco-intelligence. Economic Impact: By innovatively diversifying income sources and mitigating financial risks, the GIDC model helps shareholders protect their businesses. That improves green economic stability and attracts green investment. Societal Impact: The GIDC model promotes a sustainable future by reducing reliance on fossil fuels and enhancing environmental standing. A greener environment can lead to better health, air quality, and overall well-being for citizens. Finally, the GIDC model offers a comprehensive approach to green transition. Integrating Green AI and Eco-Intelligence helps countries/companies achieve a more sustainable, prosperous, and resilient future.

Presenter Bio

Dr. Mohamed Tawfik, born in Egypt in 1984, holds a Bachelor of Pharmacy from Assiut University, and an MBA from the University of Liverpool. He is a Doctoral candidate in management at UCAN University, Spain. With over a decade of experience in the healthcare and marketing sectors, Tawfik has held leadership roles at Innova Health Care and Taif Al-Dawaa Medical Co. in Saudi Arabia. Currently, he is the Marketing and Sales Director at DAWA NAJD Commercial Organization, KSA, and he is an advisory member of IASTEM Academy. Tawfik is also a certified online educator. Tawfik's expertise includes developing frameworks for green transformation, such as the GIDC model.

Exploring the Mediating Role of Dynamic Capabilities in the Relationship Between AI Adaption and Opportunity Exploitation in Entrepreneurial Ecosystems.

Albimani, N
University of Nizwa, Oman
Almahrouqi, A
University of Nizwa, Oman
Alkaldi, N
Morgan State University, MD, USA

Abstract

Artificial Intelligence (AI) technologies have widely penetrated the business-related activities affecting the dynamics of business environments especially in high tech Small and Medium sized Enterprises (SMEs). The current study aims at assessing the mediating role of dynamic capabilities (DCs) in the relationship between the AI assimilation and the opportunity exploitation (OE) within the context of the entrepreneurial ecosystem in Oman. This paper made use of a quantitative research design cloud-based online survey which was distributed to entrepreneurs and managers of high-tech SMEs. Empirical data was collected through snowball sampling and yielded a considerable number of responses of 164 SMEs based in Oman. Analysis of the data collected was done with the use of Partial Least Squares Structural Equation Modeling (PLS-SEM) which is very effective in predictive modeling that entails complex dynamics. It was found that DCs have a mediating effect whereby the impact of AI on OE is nearly complete and positive; AI adaptation positively and significantly impacts OE, but this is mediated by dynamic capabilities. These results highlight that even though AI influences OE through the DCs, the impact is not maximally strong and other factors can also be critical in determining the OE. This study contributes to existing literature by providing empirical evidence on the interplay between AI adaptation, DCs, and OE. It offers valuable insights for policymakers, entrepreneurs, and managers aiming to enhance the competitiveness and innovation capacity of SMEs in the rapidly evolving technological landscape.

Impact statement

This research adds to the literature by proving that AI adaptation increases the organization's dynamic capabilities which enhances opportunity exploitation and ultimately business performance. It highlights AI as a catalyst for capability development, emphasizing the strategic role of dynamic capabilities in utilizing AI for competitive advantages. Practically, the integration of AI technologies is guided by the findings directing organizations towards strengthening capabilities associated with improved performance while providing the needed direction for scholars and practitioners concerned with innovation and competitive positioning.

Presenter Bio

Dr. Naema Albimani holds a Ph.D. in Business Administration with concentration in Management from the University of South Alabama, USA in 2022. Her master's degree in media management from Curtin University of Technology, Australia, 2008. She also has a Post Diploma in Project Management Professional from Maastricht School of Management, Netherlands, 2010. She currently serves as an assistant professor at the University of Nizwa. She has over 20 years experiences in both industrial and academic sectors in Oman, and she served as a graduate assistant at the University of South Alabama, USA, 2020-2022. Her research interests include entrepreneurship, strategic management, dynamic capabilities, and leadership.

Feeding the Algorithm: Entrepreneurs' Personal Branding Tactics on LinkedIn

Erik Strauss
Witten/Herdecke University, UK
Christina Strauss
co-founder of Strauss MindTech

Abstract

We investigate how entrepreneurs adapt their personal branding strategies to navigate LinkedIn's algorithmic structures. We explore the importance of algorithmic literacy—awareness of how algorithms work—and its impact on personal branding, particularly in the business-to-business (B2B) context. Entrepreneurs are compelled to optimize their digital presence by aligning content with algorithmic preferences to maximize visibility and engagement. Our study uses a mixed-methods approach, combining quantitative analysis of LinkedIn posts and surveys of entrepreneurs, to uncover the tactics used to enhance digital presence. The research contributes both theoretically and practically by providing insights into the strategic use of algorithmic knowledge for improving personal branding and engagement on LinkedIn.

Impact statement

The managerial impact of "Feeding the Algorithm: Entrepreneurs' Personal Branding Tactics on LinkedIn" lies in its actionable insights for enhancing digital presence on LinkedIn. For business leaders, understanding how LinkedIn's algorithm functions and tailoring content to align with its preferences is critical for maximizing visibility and engagement. The study highlights the importance of algorithmic literacy, empowering managers to craft more strategic, data-driven content that resonates not only with their audience but also with LinkedIn's algorithm. By implementing these findings, managers can improve personal and corporate branding efforts, resulting in greater reach and influence in their professional networks. This research offers practical guidance for optimizing LinkedIn strategies, enabling leaders to drive business growth through more effective use of social media platforms.

Presenter Bio

Professor Dr Erik Strauss holds the Dr Werner Jackstaedt Endowed Chair of Accounting and Control at Witten/Herdecke University and is a visiting professor at Erasmus University Rotterdam. His research focus is the influence of AI on management accounting and control. He is also the co-founder of Strauss MindTech, a firm specialising in human upskilling in the era of AI.

Examining Artificial Intelligence Policies: A Comparative Perspective on AI Regulatory Frameworks in the GCC and UK

Dr. Ahmed Badran
Associate Professor of Public Policy, Department of International Affairs, Qatar University

Abstract

The rapid advancement of Artificial Intelligence (AI), computing, and robotics raises significant concerns about their social and economic impacts. While these technologies present opportunities for governments and policymakers to optimize data use for smarter management of societal resources, they also pose risks, such as autonomous AI agents invading privacy and making decisions on behalf of humans. This situation prompts a critical question about the government's role in regulating AI: how and where should intervention occur to balance the benefits of AI with its potential risks? This paper argues that governments must regulate AI to manage these risks effectively. However, defining AI's scope is complex, as it varies across contexts and policy domains. By examining Qatar's AI policy landscape, the paper highlights that technological advances are a double-edged sword, offering potential benefits but also posing threats if AI systems operate independently of human oversight.

Impact statement

This paper addresses the critical need for regulatory frameworks in managing the societal, managerial, and economic impacts of AI and advanced technologies. It underscores the dual nature of AI, which can enhance efficiency and decision-making in governance and business, yet simultaneously pose risks such as loss of privacy, ethical dilemmas, and autonomous decision-making beyond human control. The findings highlight the importance of government intervention in regulating AI to ensure that its implementation maximizes societal benefits while mitigating potential harms. By examining the AI regulatory landscape in Qatar, the paper provides insights into how policies can be designed to balance innovation with security, ethical considerations, and public trust. This work is crucial for policymakers, business leaders, and society as it offers a roadmap for navigating the complexities of AI regulation, ensuring that technological advancements contribute positively to societal welfare, economic stability, and responsible management practices.

Presenter Bio

Dr. Ahmed Badran is an Associate Professor of Public Policy and former Department Head at Qatar University's Department of International Affairs, College of Arts and Sciences. He holds a PhD in Politics (Public Policy) from the University of Exeter, UK, where his research focused on the regulatory management of privatized public utilities, particularly in the Egyptian telecommunications market. Dr. Badran also earned a Master's in Public Administration and a BSc in Political Science and Public Administration from Cairo University. He has extensive teaching and research experience in public policy and administration, having designed and delivered various courses on strategic management, leadership, public sector politics, and new public management. Dr. Badran has also served as a Post-Doctoral Research Fellow at Aston University's Centre for Critical Infrastructure and Services, UK. His research interests include regulatory governance and the politics of regulation in liberalized public utilities, particularly in transition and developing economies.

Artificial Intelligence and Public Policy: Opportunities and Challenges

Dr. Ehab Mohamed Younis
Professor and Head of the Economics Department at El Shorouk Academy

Abstract

This study aims to explore the complex relationship between AI and public policy, with a focus on identifying the opportunities and challenges posed by this intersection. A survey of experts in the field of AI and public policy was conducted to collect their insights and assessments. The survey results showed that experts believe that AI has enormous potential to improve decision-making, increase the efficiency of public services, etc. However, experts also pointed to a set of challenges that need to be addressed, including: Job losses in many sectors. Algorithmic biases of AI: There are concerns that they may lead to unfair outcomes. Privacy and surveillance: The use of AI in the public sector raises issues related to the protection of personal data and surveillance, which requires the need to establish a clear regulatory framework to regulate the development and use of AI.

Impact statement

The impact of the study is due to the nature of the critical stage that the world is currently experiencing, especially in light of the accelerating pace of artificial intelligence, as well as the increasing importance of making public policies that require a large amount of data and its analysis; therefore, the study can contribute to:

- Policy development: The study can help policymakers develop evidence-based policies by providing insights into the potential benefits and harms of artificial intelligence.
- Promoting ethical artificial intelligence: The study can contribute to developing ethical guidelines for developing and deploying artificial intelligence, ensuring that artificial intelligence is used responsibly and to improve society.
- Addressing concerns: The study can help address public concerns and mitigate negative impacts; This is done by studying the potential challenges of artificial intelligence.

Presenter Bio

Ehab Mohamed Younis is an experienced a Professor and Head of the Economics Department at El Shorouk Academy with a passion for inspiring students to pursue academic and personal excellence. With more than 20 years of teaching and research experience and leadership skills, I have supervised and mentored graduate students and teaching assistants while conducting extensive research on economics policies and public finance. Strong analytical skills and Research proficiency: I have conducted extensive research projects during my academic studies, which have involved collecting, interpreting, and presenting data on economic indicators, market trends, and policy implications. My achievement: El Sharouk Academy has won the international award for the SDG Teach In, SOS-UK charity. First place in the Specialized Program for Excellence in Public Policy, implemented by the Egyptian Center for Economic Studies and the Center for International Enterprises. Awarded Excellence Award University Year, Aug 2008.

AI-Driven Insights in Business & Public Policy: Applications, Challenges, and Regulatory Landscape

Dr. Nabil Hassoumi
AI, FinTech, and Financial Crime Prevention visionary leader

Abstract

This paper examines the transformative impact of AI-Driven Insights in Business & Public Policy, exploring their applications, challenges, and regulatory landscape. It highlights AI's role in revolutionizing decision-making processes across private and public sectors, from enhancing customer engagement and operational efficiency in businesses to improving policy formulation and service delivery in government. The study addresses critical challenges, including data privacy concerns, algorithmic bias, and the need for explainable AI. It analyses emerging regulatory frameworks, particularly the EU AI Act, and their implications for AI development and deployment. It also explores the integration of AI with emerging technologies like IoT and blockchain, and its potential in addressing global challenges such as climate change and healthcare accessibility. It concludes by discussing future trends, emphasizing the importance of responsible AI implementation, and offering recommendations for business leaders and policymakers navigating this rapidly evolving field, stressing the continued importance of human oversight in AI-driven environments.

Impact statement

This research offers crucial insights into the transformative potential of AI in business and public policy, with far-reaching societal, managerial, and economic implications. By elucidating AI applications across sectors, it equips decision-makers with knowledge to enhance operational efficiency, customer engagement, and strategic planning, potentially driving economic growth and innovation. In the public sector, the findings could lead to more responsive and efficient governance, improving citizen services in areas like healthcare and urban planning. The paper's examination of ethical challenges and regulatory frameworks contributes to the development of responsible AI practices, potentially shaping global AI governance. By emphasizing human-AI collaboration, it promotes a balanced approach to AI adoption that could maximize societal benefits while mitigating risks. The strategies for AI implementation and policy recommendations provided could influence organizational practices and policy formulation, fostering an environment where AI serves as a tool for societal progress and economic advancement.

Presenter Bio

Nabil Hassoumi is a visionary leader at the intersection of AI, FinTech, and Financial Crime Prevention. With a PhD in AI and a Master's in Finance, Nabil has significantly improved AML/CFT frameworks. As an ICA, ACAMS-certified expert, he’s advised Fortune 500 companies and trained many professionals in financial crime prevention. Fluent in Arabic, French, English, and Italian, Nabil excels in global, multicultural environments. He envisions a future where AI and human expertise synergize for greater financial security. When not pioneering in the world of FinTech, Nabil can be found exploring underwater worlds through scuba diving or discussing world cinema.

AI Adoption and Use in the Public Administration: Potential Economic Impact and Skills Needed

Samira Sahiti
University of Prishtina, Kosova Republic,

Adel Ben Youssef
Universite Cote D'azur, France.

Abstract

The emergence of artificial intelligence (AI) has profoundly impacted the public sector, ushering in significant advances in efficiency, transparency, and service delivery. This study examines the potential for artificial intelligence (AI) to transform government operations, with a particular focus on its capacity to enhance decision-making. Despite its promise, the implementation of AI in the public sector is confronted with a number of challenges, including ethical concerns, the issue of algorithmic transparency, and the impact on the workforce. This research aims to address these issues through a comprehensive examination of AI applications in public administration, employing both empirical case studies and qualitative methods. The extant literature indicates that AI has the potential to enhance productivity and economic growth. Nonetheless, research on the use of AI in the public sector is notably lacking. This research aims to address this gap by investigating the impact of AI on efficiency, service delivery, and transparency, as well as identifying the necessary skills for AI integration in public administration.

Impact statement

This research has significant societal, managerial, and economic implications. AI adoption in public administration can revolutionize service delivery, making government operations more efficient and transparent. By identifying the skills required for AI integration, the paper addresses the critical need for workforce retraining, which will mitigate job displacement risks while enhancing public sector productivity. Economically, AI can streamline processes and optimize resource allocation, leading to potential cost savings and increased public sector efficiency. These outcomes will contribute to more responsive governance, fostering public trust and improving the quality of public services.

Presenter Bio

Samira Sahiti is a PhD candidate in Economics at the University of Prishtina, focusing on the digitalization of public services. She holds a Master's in Economic Sciences and has over seven years of experience in public administration, specializing in public procurement and digital transformation. Samira has extensive experience as a project manager, particularly in small and medium-sized enterprises (SMEs) and public procurement initiatives. She has contributed to various international projects aimed at improving procurement processes and fostering economic development. Currently, she serves as a public procurement officer and external expert, promoting technological advancements in the public sector.

A proposed auditing expert system “Audit Expert” at the auditing authorities in Egypt

Hany Hassan Mohamed
Sector Head at Supreme Audit Institution of Egypt
Prof. Basmah El Haddad
Director of Planning Techniques Center, INP, Cairo, Egypt

Abstract

The paper proposes developing and integrating an auditing expert system, “Audit Expert,” as one of Artificial Intelligence (AI) techniques into private/public auditing authorities in Egypt. This system aims to enhance auditing work, assure quality, improving work standards and ensuring sustainability of audit expertise. Furthermore, it contributes in achieving sustainable development goals. It examines the role of the privet auditing offices and Supreme Audit Institutions (SAIs) and quality standards of audit work using AI. A field study, including a questionnaire and statistical analysis identifies challenges facing audit practitioners and evaluates current state of computer technologies in auditing. A general framework model will be designed to improve audit quality, integrating information technology, AI. It addresses challenges: fear of digital transformation, limited time, digital illiteracy, lack of experience, restricted audit samples. The main contribution is developing and testing “Audit Expert,” showcasing its significant impact on enhancing audit work, eliminating difficulties, boosting quality, adding value to audit work.

Impact Statement

Regulatory bodies and audit practitioners face many challenges such as insufficient experience, unfamiliarity with extensive laws and workloads exceeding human resources. Digital transformation requires shifting from traditional oversight methods to IT-based processes. Weak IT skills hinder error detection, accuracy of observations, and necessary documentation. This paper proposes integrating AI techniques, expert systems, into auditing to simulate human expertise and preserve its knowledge enhances efficiency and effectiveness, addressing limited time, resource shortages, and lack of experience. It reduces oversight operation costs and efforts, contributing to achieving (SDGs) and ensuring oversight expertise sustainability. The societal impact includes reducing corruption, improving accountability, transparency and public services, leading to public trust. Managerial impact involves more efficient auditing processes, freeing resources for strategic tasks. Economically, it reduces operational costs and enhances audit quality; contribute in achieving SDGs. Conclusions emphasize diversifying audit tasks, adhering to international auditing standards, governing digital data processes, building digital capacity for audit practitioners.

Presenter Bio

As a Professor of Computers and Information Technologies and Director of the Planning Techniques Center at Institute of National Planning, I engage in research, training, teaching, academic supervision, and policy-making. My focus is on integrating emerging technologies and AI in planning and development to assist decision-makers by designing smart systems, presenting strategies and policies in various issues and sectors as education, healthcare, etc. enhancing performance and sustainability. As a member of INP’s board, I help develop the institute's vision supporting planning and development locally and globally. We provide competitive services to achieve sustainable development objectives. I graduated from the German School, Cairo, completed my Bachelor's, Master's at Ain Shams University, my Ph.D. through a joint program with Humboldt University, Berlin.

Revolutionizing Audit and Accounting: The Transformative Impact of AI on Accuracy, Fraud Detection, and Efficiency in the MENA Region

Dr. Rashid Khalil
Bahrain Polytechnic University, Bahrain
Dr. Bilal Ahmad Pandow
Bahrain Polytechnic University, Bahrain
Dr. Muhammad Azhar Khalil
Assumption University, Thailand

Abstract

This study examines the impact of artificial intelligence (AI) adoption on audit quality in the accounting practices of the MENA region. By utilizing a 15-year balanced panel dataset (2009-2023) across 18 countries, it evaluates how AI integration enhances audit accuracy, reduces fraud, and improves operational efficiency. The key variables analyzed include AI adoption, fraud detection rate, operational efficiency, and audit quality, with data sourced from reputable global and regional bodies. The findings highlight that AI adoption significantly improves audit processes and strengthens financial reporting reliability, promoting transparency and accountability. While acknowledging limitations such as reliance on secondary data and uneven AI adoption, the study emphasizes the need for further longitudinal research. Moreover, it underscores the practical importance of fostering AI adoption for policymakers and organizations and highlights its broader societal and sustainability benefits, including preventing financial crises and supporting economic development in the MENA region.

Impact Statement

This study demonstrates the transformative potential of artificial intelligence (AI) in revolutionizing audit and accounting practices in the MENA region. By enhancing audit accuracy, reducing fraud, and improving operational efficiency, AI adoption not only strengthens financial reporting processes but also fosters transparency and accountability, which are essential for building trust in financial systems. The findings offer actionable insights for policymakers and practitioners, emphasizing the critical need to embrace AI-driven solutions to ensure robust financial governance. Additionally, the research highlights the societal and sustainability benefits of AI, including the prevention of financial crises and the promotion of long-term economic stability in the region.

Presenter bio

Dr. Rashid is an academic and banking professional with over 15 years of experience in teaching, research, and industry. He earned his PhD in Finance & Banking from Northern University of Malaysia (AACSB-accredited) and a Postdoctoral Fellowship from European Scientific Institute, University of Catania, Italy. Dr. Rashid holds the PGCert in international higher education from Coventry University UK. He is a Senior Fellow of Advance HE (SHFEA) in UK, a Certified Associate of the Chartered Bankers Institute (ACIB) in UK, a full member of the Chartered Institute of Securities & Investments (MCSI) UK, and a Certified Management & Business Educator (CMBE) from the Chartered Association of Business Schools (CABS) in UK. Dr. Rashid specializes in interdisciplinary research including AI, Fintech, ESG, Finance, and Accounting, with numerous publications in SSCI and Scopus journals. Rashid is actively engaged with professional bodies i.e., American Finance Association, American Economic Association and Chartered Institute of Islamic Finance. Currently, Dr. Rashid serves as Assistant Professor at Bahrain Polytechnic University in Kingdom of Bahrain.

Predicting Business Distress using Artificial Intelligence Models

Dr. Yaser Allozi,
The University of Jordan, School of Business

Dr. Ra'ed Masa'deh,
The University of Jordan, School of Business, Jordan

Dr. Nizar M. AlSharari
Jackson State University, College of Business, United States

Abstract

In this study, a new prediction model of financial distress in Jordan is developed using Deep Learning technique and then compared with other artificial intelligence modelling techniques (Decision Tree and Support Vector Machine). The developed model aims to enhance prediction accuracy of distressed companies and provide users with more accurate information about the status of the companies. Therefore, the model will determine whether a business is experiencing financial difficulties or not through the following steps. The first step is the data collection of financial data of Jordanian industrial companies and, secondly, data cleaning and data pre-processing is conducted to improve the quality of the data before using it in building the model. Finally, the pre-processed data will be fed to the models using deep learning and other prediction techniques to predict companies' status (healthy or distress). The results of the study indicate an outperformance of DL classifier in correctly predicting business status as healthy or distressed in Jordanian industrial firms in comparison the other two classifier in the study.

Impact Statement

The aim of the paper is to help companies' stakeholders, such as investors and creditors, by providing them with an early prediction sign about the financial health of the targeted firm. In return this can serve in improving the economy and enhance the decision-making environment in the field. Moreover, it provides management with the modern applied technologies in the field by applying artificial intelligence in predicting business health using firms' financial data.

Presenter Bio

Dr Yaser Allozi is an assistant professor at the Department of accounting at the University of Jordan. Yaser Holds a Phd in accounting and artificial intelligence from Brunel University London. Dr Yaser Allozi served as a Graduate Teaching Assistant at the department of electrical engineering in the field of Artificial Intelligence as well as a Library IT Team member, 2018-2022. Also, he served at the West London Institute of technology as a Project Facilitator. Currently, he works as an assistant professor in Accounting at the Business School at The University of Jordan located in Amman. His work focuses on Artificial intelligence and Big Data application in Accounting, Financial reporting, and financial analysis.

The Transformative Impact of Artificial Intelligence on Management Accounting Practices

Dr. Matthias Pfister
Research assistant at the Chair of Business Administration, University of Hagen.

Abstract

This paper examines the transformative impact of Artificial Intelligence (AI) on management accounting practices. It highlights how AI technologies such as machine learning, predictive analytics, and cloud computing are reshaping core processes including planning, budgeting, forecasting, investment management, cost and performance accounting, and management reporting. The integration of AI enables companies to analyze vast datasets, automate routine tasks, and make more informed, real-time decisions. Predictive models and scenario-based planning enhance forecasting accuracy, while digital tools streamline cost management and investment evaluation. The study emphasizes the importance of AI in creating greater flexibility, efficiency, and responsiveness in management accounting, driving companies towards more data-driven, automated, and future-oriented decision-making processes

Impact Statement

The societal and economic impact of AI in management accounting is profound, as it leads to more efficient resource allocation, improved decision-making, and heightened responsiveness to market changes. On a managerial level, AI reduces manual tasks, freeing up time for strategic initiatives and fostering innovation. Economically, AI-driven automation enhances productivity, reduces costs, and improves financial performance, particularly in competitive and volatile industries. The societal implications include better allocation of public and private resources, greater transparency in financial reporting, and the potential for new job roles focused on data interpretation and system optimization.

Presenter Bio

Matthias Pfister, M.Sc, is a research assistant at the Chair of Business Administration, esp. Corporate and Management Accounting at the University of Hagen.

Board of Directors' Attributes and Artificial Intelligence Disclosure: Evidence from Egyptian Banks

Dr. Dalia Hussein Elsayed
October University for Modernn Sciences and Arts (MSA), Egypt
Dr. Eman Adel Ahmed
October University for Modern Sciences and Arts (MSA), Egypt

Abstract

This study aims to examine the impact of the board of directors' (BOD) attributes on banks' artificial intelligence (AI) disclosure. The study applies computerized textual analysis using a set of AI-related terms to measure AI disclosure in a sample of Egyptian banks from 2018 to 2022. Random-effect regression analysis is used to test the hypotheses. The findings reveal a growing awareness among Egyptian banks regarding their usage of AI and an increased investments in AI, as evidenced by the increasing levels of AI disclosure. Further, results show that the banks' BOD size and gender diversity are associated with higher levels of AI disclosure. However, this is not found for BOD meetings. This paper creates a new research paradigm by being the first to explore the role of some of the BOD attributes in enhancing the level of AI disclosure.

Impact Statement

The study's results can be of importance to investors and regulators. First, it could be of interest to investors as it provides awareness regarding how the board composition and diversity of banks is important in reshaping important technology decisions, including AI application and its related disclosure. Second, the study attempts to highlight to regulators and policymakers how specific corporate governance mechanisms can affect and enhance a new type of disclosure related to AI information in the banks' annual reports. The matter that should be considered in deciding guidelines and regulations to enhance the levels of disclosure.

Presenter Bio

Dalia Elsayed is currently a lecturer of accounting at the Faculty of Management Sciences in October University for Modern Sciences and Arts (MSA), Egypt. She earned her master's degree and Ph.D. in accounting from Faculty of Commerce, Cairo University, Egypt. Beside this academic background, she has a working experience in banking and taxation services. Her research interests are in the area of financial reporting, earnings management, corporate narrative
reporting, corporate governance and corporate disclosure.

Eman Ahmed is currently a lecturer of accounting at the Faculty of Management Sciences in October University for Modern Sciences and Arts (MSA), Egypt. She earned her master's degree and Ph.D. in accounting from Faculty of Commerce, Cairo University, Egypt. Beside this academic background, she has a working experience in Risk management and banking area. Her research interests are in the area of risk management and governance, corporate reporting, corporate disclosure, and Banking field.

Harnessing Artificial Intelligence for Corporate Legitimacy: An Analysis of UK FTSE100 Corporations' Disclosure Strategies

Nader Elsayed
Department of Accounting and Information Systems, College of Business and Economics, Qatar University

Abstract

This study examines the role of Artificial Intelligence (AI) in enhancing corporate legitimacy through the lens of legitimacy theory and impression management. It analyses how corporations align AI practices with societal values and stakeholder expectations, focusing on AI disclosure strategies used by directors to achieve, sustain, or restore legitimacy. Using content analysis, the study reviews AI-related disclosures in annual reports of 80 UK non-financial FTSE100 corporations from 2020 to 2023. The findings reveal a blend of 'assertive' and 'defensive' tactics: defensive strategies mitigated negative publicity during the crisis phase (2020–2021), while assertive approaches highlighted technological advancements and societal contributions during the recovery phase (2022–2023). This study provides early insights into corporate AI disclosures, offering implications for literature, practitioners, policymakers, and stakeholders.

Impact Statement

This study highlights the critical role of AI disclosures in shaping corporate legitimacy, offering actionable insights for practitioners, policymakers, and stakeholders. By unveiling how FTSE100 corporations use impression management tactics to navigate crises and rebuild trust, the findings inform strategies for aligning AI practices with societal expectations. This research contributes to the understanding of corporate communication in the AI era, guiding regulatory frameworks and fostering transparency in leveraging AI for societal and organisational benefit.

Presenter Bio

Nader Elsayed is an Associate Professor of Accounting at Qatar University. He received his MSc. and PhD Degree in Accountancy from Exeter University, UK, and a BCom (Hons) Degree in Accounting from Minufiya University, Egypt. Nader is a Certified Management and Business Educator (CBME) and a fellow of the Higher Education Academy (HEA). He has been participating in teaching a number of accounting modules at a number of educational universities in the UK, and worldwide (Egypt, Kuwait and Qatar) since 2002. Besides this, He participated in supervising Master's projects and teaching MBA students. He has served on a number of committees at the University, School, and Departmental levels. He is enthusiastic to publish research work, either empirical or qualitative, in a range of good-quality journals. They are within the wider field of Corporate Governance, Financial Reporting and Disclosure, Performance Measurements, and Auditing Education.

Imposter Syndrome and Entrepreneurial Intentions: The Influence of AI Among Female Students in Tizi Ouzou, Algeria.

Dr. Lotfi Mekhzoumi
Full professor and researcher at the University of El-Oued in, Algeria
Sabrina Chikh-Amnache
Full professor at the University of Tizi-Ouzou, Algeria
Okba Abdellaoui
Research professor at the University of El Oued, Algeria

Abstract

This study examines the interplay between entrepreneurial intention, impostor syndrome, and artificial intelligence (AI) among female students in Algeria. Using a quantitative approach with a structured survey, the research aims to determine the prevalence of impostor syndrome, investigate its relationship with entrepreneurial intentions, and assess the impact of AI tool usage on both factors. The study uses structural equation modelling to analyse direct and indirect effects, as well as machine learning techniques for predictive modelling and feature importance analysis. By exploring how AI can potentially mitigate impostor syndrome and enhance entrepreneurial aspirations, this research seeks to contribute to the growing body of literature on the psychological impacts of emerging technologies. We anticipate that the findings will offer practical suggestions for cultivating a supportive environment for female entrepreneurship in Algeria and other regions.

Impact statement

This research on the impact of artificial intelligence (AI) on entrepreneurial intentions and imposter syndrome among female students carries significant social and economic implications. The study aims to encourage women to pursue entrepreneurship and more fully contribute to economic growth by looking at how AI technologies may reduce imposter syndrome and improve entrepreneurial goals. The findings may guide policies and initiatives aimed at creating a more encouraging environment for female entrepreneurs by tackling psychological obstacles and using artificial intelligence to increase confidence and capacity. From a managerial standpoint, the research could expose efficient strategies for incorporating artificial intelligence technologies into projects aiming at women's professional and educational growth. Economically, motivating more women to become entrepreneurs through AI-enabled assistance might result in higher creativity, job creation, and economic development in Algeria. This study has the potential to contribute to gender equality in entrepreneurship, using AI's capabilities to uncover female talent and achieve inclusive economic success.

Presenter Bio

Lotfi Mekhzoumi has served as a full professor and researcher at the University of El-Oued in Algeria. He obtained a PhD in economics from the University of Medea in 2016, following his graduation as a statistics engineer from the Higher National School of Statistics and Applied Economics and a Magister degree in economic analysis from the University of Algiers 3. He is the Editor-in-Chief of the Roa Iktissadia Review and the leader of the PRFU research project "The Impact of the Knowledge Economy and Entrepreneurship on Industrial Upgrading and Commercial Performance in Middle-Income Countries." He is skilled in the use of computer software, including R, Python, SPSS, Minitab, Eviews, Stata, Microfit, and Gretl, and has worked in machine learning, econometrics, and applied economics.

A multilevel analysis of antecedents and outcomes of talent management in family-owned firms

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Jawad Syed
Lahore University of Management Sciences, Phase 5 D.H.A, Lahore 54792, Pakistan

Abstract

Current research on talent management (TM) in family-owned firms (FOFs) generally focuses on professionals and chief executive officers (CEOs) but ignores other family members such as shareholding directors and successors from the remit of TM. This warrants research attention because TM in FOFs is a unique arena where both family members (CEOs, shareholding directors and successors) and professionals are equally important. To address this gap, our paper draws on a qualitative study of TM in FOFs using a context-specific multilevel framework (Syed and Özbilgin, 2009) to explore the antecedents (factors that affect TM) and outcomes (consequences) of TM in FOFs. Our research question is: what multilevel factors affect TM decisions and outcomes in FOFs? At the macro-socioeconomic level, our findings point towards antecedents such as the baradari (fraternity) culture, gender inequality and patriarchy. At the meso-organizational level, we identify factors such as informal and inadequate governance structures, multiple reporting lines and spontaneous decision making. At the micro-individual level, we highlight factors such as successors and professionals' development by CEO/shareholders and owner syndrome. Our findings also identify multilevel outcomes such as educated and enlightened successors with intentions to diversify at the macro level, motivation of family and professional talent at the meso level, and coping mechanisms such as negotiation through discussion and alignment at the micro level. Practical implications suggest that policy makers may remove cultural impediments such as gender inequality through affirmative or/and positive action and FOF owners/decision makers need more awareness on the merits of professionalization and succession planning.

Presenter Bio

FinTech adaption in Kuwait

Dr. Yousef Mohammad Yousef Abdulrazzaq
Assistant Professor of Finance at Gulf University for Science and Technology (GUST)

Abstract

This research aims to examine the FinTech adaptation in the state of Kuwait. The FinTech adaptation in Kuwait has been growing steadily in recent years. Various factors contribute to this growth, like a young population, government initiatives, and a huge investment in this sector. This research would include using a Likert scale questionnaire. The analysis can yield several expected outcomes. These conclusions can help in understanding the current landscape, identifying key factors influencing adoption, and providing insights for diverse stakeholders. Consequently, through further analysis, these findings can provide actionable insights for Kuwait FinTech companies, policymakers, and other stakeholders to foster the growth and adoption of FinTech services.

Impact statement

The adoption of Financial Technology (FinTech) in Kuwait scores a pivotal transformation in the nation's financial and economic blocks. The adoption of FinTech advance technology with the help of traditional financial services, FinTech is redesigning the way individuals and businesses interact with the financial system, enhancing financial inclusion and promoting economic growth. The adoption of FinTech by Kuwait helping across many sectors and boosts competitive environment. The increase of digital online banking, digital payments and blockchain technologies added a significant improvement with efficiency in financial services, reduction cost and most importantly fostering transparency. These effects further stimulate foreign investments and depict Kuwait as a leading country for FinTech adoption.

One of the great impacts of FinTech adoption in Kuwait is the enrichment of financial inclusion. Through peer-to-peer lending, mobile banking and digital wallets, FinTech has made financial services more accessible to underserved populations, including small and medium-sized enterprises (SMEs) and individuals in rural areas. This democratization of finance empowers more citizens and businesses to participate in the economy, contributing to broader economic stability and growth. The expansion of FinTech in Kuwait has prompted significant regulatory developments, ensuring a secure and reliable environment for innovation. The Central Bank of Kuwait, in collaboration with other regulatory bodies, has executed frameworks that balance innovation with fostering a healthy FinTech ecosystem and ensure consumer protection. FinTech is also playing a crucial role in advancing Kuwait's Vision 2035, which aims to transform the country into a knowledge-based and diversified economy.

Presenter Bio

Dr. Yousef Abdulrazzaq holds a PhD in Finance from Dublin Institute of Technology (2018) and AACSB-accredited degrees in Business Administration (MBA, 2013) and Finance (B.A., 2010) from GUST. Dr. Abdulrazzaq specializes in financial markets, with extensive teaching experience in both undergraduate and graduate programs, offering courses such as Managerial Finance, Investment, Risk Management, and FinTech. His professional roles include serving as Head of the Gulf Financial Centre (2020-2022), where he advanced financial simulation and data analysis using Thomson Reuters tools. His research focuses on stock market dynamics, financial development, and economic growth, with numerous publications in Scopus and ABDC-indexed journals. Dr. Abdulrazzaq has also presented at international conferences and secured grants to support his academic endeavors.

FinTech and Financial Inclusion in the GCC Region: The Case of Qatar

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School of Finance and Accounting, Westminster Business School, University of Westminster, UK
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Andrew Mazen Dahdal
Department of Finance and Economics, College of Business and Economics, Qatar University Qatar

Abstract

The UN sustainable development agenda 2030 and the G20 paper on the principles of digital financial inclusion both emphasize on the need to use Fintech to reduce financial exclusion in the society and to enhance income equality. In Qatar a highly ambitious vision 2030 has been set up and among its key targets is to "transform Qatar into an advanced society capable of achieving sustainable development" and within this FinTech is set to play a prominent role in supporting the Qatar vision. Taking into account these trends the study aims to examine the effect of Fintech on households' financial inclusion in the state of Qatar. We apply propensity matching scores and difference-in-difference framework to assess the effect of Fintech on financial inclusion across a number of parameters including religiosity and gender. We show that FinTech has different effects on various household groups with religiosity playing limited effect on most groups.

Impact Statement

The research paper uses comprehensive household survey data and employs robust research methodology and its findings have four areas of impact: (1) the study is the first to explore FinTech and financial inclusion in the context of Qatar; (2) the research brings further dimensions to the elements linking FinTech and financial inclusion, such as religiosity and socio-economic characteristics of the households in country where large population are foreign workers; (3) the study captures the most recent developments in FinTech and its application to households; and (4) the paper makes contribution to the financial inclusion theorem by bringing other aspects to the theorem in the form of its drivers and principles.

Presenter Bio

Abdelhafid Benamraoui is Professor of Finance at the University of Westminster, School of Finance and Accounting. He completed a PhD in finance from the University of Greenwich Business School. His long-term research interests are in the area of finance, corporate governance, Islamic banking and public sector auditing. Abdelhafid's research has been published in a number of high calibre-refereed academic journals, including the *Journal of Quantitative Finance and Accounting*, *International Journal of Auditing and Journal of Environmental Management*, as well as the Proceedings of National and International Conferences. He has also published book and book chapters. Abdelhafid's research work is cited in a numerous refereed articles and international banks' reports and has been used to inform a number of policy implications in the field of accounting and finance.

Exploring Asymmetric effects of fintech, AI and oil prices on S&P500 stocks: Evidence from NARDL model

Hanen Teka
Assistant Professor of Quantitative methods

Abstract

This study explores the dynamic effect of fintech, AI and oil price volatility on S&P500 stocks , from January 2019 to July 2024. It investigates how AI and fintech revolution has affected S&P500 stocks. To fully grasp complicated dynamics and linkages, the analysis makes use of daily data and the "Non-linear Autoregressive Distributed Lag (NARDL)" technique to capture any non-linearities and asymmetries. The results show a strong correlation between the variables under investigation. Both negative AI and positive fintech have an advantageous effect on S&P 500 stocks. These findings imply that growing fintech stimulates American investment and rebuilds investor trust in the financial services industry. In the same way, lowering AI improves S&P 500 stock performance and allure as investment opportunities. Furthermore, the S&P 500 stocks and oil price volatility have a positive correlation essentially starting from the RUW crisis, emphasizing the interaction between the energy and stock markets. The potential effects of these findings offer insightful information to stakeholders and policymakers in the energy and finance sectors.

Impact Statement

The study investigates the influence of fintech, AI, and oil price volatility on S&P 500 stocks using daily data from January 2019 to July 2024. It employs the "Non-linear Autoregressive Distributed Lag (NARDL)" model to capture complex relationships and non-linearities between the variables.

The findings suggest that positive shocks to fintech and negative shocks to AI are beneficial for S&P 500 stocks. This implies that growth in fintech fosters American investment and strengthens investor trust in the financial sector. Similarly, a decrease in AI improves the performance and attractiveness of S&P 500 stocks as investment options.

The study also reveals a positive correlation between S&P 500 stocks and oil price volatility, particularly during the period following the Russia-Ukraine war. This highlights the interconnectedness between energy and stock markets.

Presenter Bio

Hanen Teka is an assistant Professor of Quantitative methods. She joined IAU in 2015. She got a master’s degree from the University of Aix-Marseille II, France and a PhD from the University of Tunis El Manar, Tunisia. Her research interests are Time Series Econometrics and Machine Learning.

Leveraging Recurrent Neural Networks for Predicting Loan Default: A Dual Approach with and without Uncertainty Considerations

Hossein Teimoori
Allameh Tabataba'i University, Iran.
Navid Ashraf
Allameh Tabataba'i University, Iran.
Shokouh Shahbeyk
Allameh Tabataba'i University, Iran.

Abstract

This paper explores the application of Recurrent Neural Networks (RNNs) for predicting loan defaults, with a focus on incorporating uncertainty in the predictions. Traditional RNN models, while highly accurate, lack the ability to quantify prediction uncertainty. This research proposes a dual approach: a traditional RNN model for high accuracy and an uncertainty-aware RNN model that integrates Bayesian inference and knowledge graphs. The uncertainty-aware model provides valuable risk assessment insights by estimating confidence levels and capturing complex dependencies. The paper demonstrates that both models outperform traditional methods, with the uncertainty-aware model offering a more comprehensive risk evaluation. This research contributes to advanced credit risk assessment techniques and offers practical benefits for financial institutions.

Impact Statement

This research on Recurrent Neural Networks (RNNs) for predicting loan defaults, with uncertainty considerations, offers significant societal and economic benefits. Financial institutions can enhance credit risk assessment, improving portfolio management and fostering more responsible lending practices. Socially, these models promote financial inclusion by identifying creditworthy individuals overlooked by traditional methods, empowering underserved communities. The integration of uncertainty quantification also supports regulatory compliance, ensuring financial stability. Furthermore, businesses can develop innovative, risk-sensitive financial products, contributing to economic growth and resilience. The study highlights the crucial role of AI in advancing equitable, sustainable financial systems.

Presenter Bio

Hossein Teimoori Faal studied at the AmirKabir University of Technology of Tehran in Iran. In 1999, he received his M.S. in pure mathematics from Institute for advanced studies in basic sciences at Zanjan in Iran. Then, in 2010, he got his PhD degree in theoretical computer science from Charles university of Prague in Czech Republic. He is an assistant Prof. of computer science at Allameh Tabataba'i university of Tehran in Iran, since 2015. His research interests include algebraic combinatorics, topological data analysis, discrete modeling and algorithms, graph mining, geometric and topological machine learning, combinatorial matrix theory, theory of numbers and mathematics education.

Artificial Intelligence and Financial Markets Performance: Empirical Evidence of ChatGPT's Effects on the Performance of US Financial Markets Using Machine Learning Algorithms

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Issam Djouadi
Lecturer, High National School of Statistics and Applied Economics, Kolea, Algeria
Lotfi Mekhzoumi
Professor, El-Oued University, El-Oued, Algeria

Abstract

The study examined the effects of using ChatGPT tools, applications, and advice on the performance of US financial markets. To achieve the study's objective, machine learning algorithm approaches were used, and the study period was extended from January 3, 2023, to July 5, 2024. The study relied on 20 independent variables indicating the uses and accuracy of ChatGPT tasks in the field of financial markets. The study found that selecting assets using ChatGPT contributes to enhancing the prediction of the performance of the three US markets, with a greater impact in the case of the NASDAQ index. The study results also confirm the existence of variation in the effects and importance of the remaining ChatGPT tools in predicting the performance of financial markets in relation to the nature of the sectors, the type of industries, and the companies listed on the financial market. ChatGPT tasks related to economic analysis are most influential in predicting the performance of the Dow Jones Index. In contrast, specific sentiment analysis tasks are most important in predicting the performance of the S&P 500 Index. The NASDAQ Index shows greater sensitivity to the number of visitors and the accuracy of stock price prediction, indicating a higher sensitivity of the technology market to real-time data sharing factors and accurate stock price prediction.

Impact statement

The study’s findings have broad implications across economic and financial sectors. AI, such as ChatGPT, enhances decision-making by improving the accuracy of predictions related to performance and risk management. Organizations can leverage AI-driven insights to optimize strategy, asset selection, and resource allocation, potentially increasing efficiency while minimizing risks. The variability in AI’s impact across different areas suggests the need for customized AI models tailored to specific industry characteristics, maximizing relevance and effectiveness. The study also encourages wider adoption of AI tools, particularly for real-time data processing and predictive analytics, which can streamline operations and improve outcomes. AI’s ability to detect anomalies and enhance risk management provides stronger protection against uncertainties. Additionally, AI may transform traditional advisory roles by offering real-time, data-driven insights tailored to trends and individual needs, leading to more automated solutions. As AI becomes more integrated, regulatory oversight may need to evolve to ensure transparency, accountability, and ethical use of artificial intelligence tools.

Presenter Bio

Djouadi Issam earned a PhD in economics from the Higher National School of Statistics and Applied Economics koléa Algeria. He has been a lecture with the Department of Applied Economics at the Higher National School of Statistics and Applied Economics since 2019. He is heads the PRFU research project “Institutions Quality and Economic Growth in the MENA region”.

Financial Stress Index for Oil Exporting Countries: Evidence from Qatar and Saudi Arabia

Ihssane Srhayri
Student in the Master of Science in Finance at Qatar University
Lanouar Charfeddine
Qatar university

Abstract

This paper constructs Financial Stress Indices (FSIs) for Qatar and Saudi Arabia by integrating indicators from bond, equity, money, foreign exchange, and financial intermediaries' markets. The analysis reveals that FSIs based on PCA and DFM outperform those using variance-equal weights, enabling more precise detection of global and regional financial stress events, such as the COVID-19 pandemic and the GCC crisis. A Structural Vector Autoregressive model further examines the interactions between the constructed FSIs, global economies (US, Japan, China, India), and oil and gas price dynamics. The findings reveal that Saudi's FSI is notably affected by oil prices underscoring its vulnerability due to spot market oil sales. In contrast, Qatar's FSI shows resilience to oil and gas shocks, supported by its long-term LNG contracts, which buffer it against short-term price volatility. While there is some limited mutual influence between Qatar and Saudi's FSIs, the US FSI significantly influences both countries, whereas other global FSIs show minimal influence.

Impact statement

This study fills a clear gap in the literature by constructing Financial Stress Indices for Qatar and Saudi Arabia, two key oil-exporting economies. It provides policymakers with a practical framework for monitoring financial stability, assessing vulnerabilities and foster resilience against future global financial conditions and energy price fluctuations. The findings underscore the importance of long-term energy strategies, such as Qatar's LNG contracts, in mitigating financial stress, while highlighting Saudi Arabia's susceptibility to oil price volatility.

Presenter Bio

Ihssane Srhayri is a student in the Master of Science in Finance at Qatar University. Her current research interests include financial stability, investment strategies and portfolio management. She graduated with honors in finance from Qatar University and worked as a research assistant for nearly two years, where she contributed to projects on behavioral economics, macroeconomic analysis, and financial modeling.

Green Bonds and Sukuk Issuance for the Energy Transition Using CGE Modeling: A Case Study of Saudi Arabia

Rabia Meriem Benbouziane
PhD student at Istanbul Technical University

Abstract

This study examines the efficacy of green bonds and sukuk in attracting capital for sustainable energy investments and their impact on the energy transition, with a focus on Saudi Arabia. Using a Computable General Equilibrium (CGE) model, the research integrates financial, economic, and environmental variables to provide a comprehensive analysis of policy interventions. The study aims to understand the distinctions between green bonds and sukuk, analyze investor behavior, evaluate their effectiveness in financing renewable energy projects, and assess the economic, environmental, and social outcomes of funded projects. By identifying challenges and opportunities, the research will offer insights and recommendations for investors and policymakers to enhance the role of green finance in promoting energy transition, aligning with Saudi Arabia's Vision 2030 and its commitment to achieving net-zero emissions by 2060.

Impact statement

This research has significant implications for policymakers, financial institutions, and the energy sector. It will provide policymakers with insights to develop effective regulations and incentives for green finance instruments. Financial institutions will gain understanding of the risks and attractiveness of green bonds and sukuk, guiding their investment strategies. Energy companies can leverage this knowledge to diversify financing sources, accelerating the transition to clean energy. The study's outcomes will contribute to achieving improved public health, energy cost stability, and enhanced energy security. Additionally, it will support Saudi Arabia's efforts towards sustainable development and meeting its climate commitments under the Paris Agreement.

Presenter Bio

I am an Algerian PhD student at Istanbul Technical University, expected to graduate in June 2025. I have completed my Master's and Bachelor's degrees in Money and Banking Economics from the University of Tlemcen, Algeria, ranking first in both programs. My research focuses on, Stock market seasonality, Natural resource economics, and Purchasing power parity. My published work includes "The Effect Of Trading Volume On Stock Return: Evidence Of Shanghai And Shenzhen Stock Exchange" in the Journal el Bachair iktissadia.

Going green: harnessing the potential effect of Artificial intelligence in the path of green growth

Dr. Hicham Ayad
University centre of Maghnia, LEPESSE laboratory, Algeria
Dr. Benbouziane Mohamed
University of Tlemcen, MIFMA Loboratory, Algeria

Abstract

The main objective of this paper is to investigate the role of Artificial Intelligence (AI) in promoting green growth. To achieve this, the paper examines the effect of AI patents, per capita gross domestic product, and population on green growth, measured by the Adjusted Net Savings indicator, in 20 countries over the period 2010-2021 using the Method of Moments Quantile Regression (MMQR). The key finding is that AI patents significantly contribute to enhancing green growth, particularly at higher levels of green growth. Additionally, the causality analysis confirms that AI patents drive green growth. Therefore, this paper recommends incorporating AI patents into green growth strategies by promoting research in this area and encouraging AI developers to focus on environmental concerns in order to accelerate the achievement of the Sustainable Development Goals (SDGs).

Impact statement

This research explores the potential of Artificial Intelligence (AI) in promoting green growth and achieving Sustainable Development Goals (SDGs). By examining the impact of AI patents on environmental sustainability across 20 countries from 2010-2021, the study reveals that AI technologies positively and significantly affect the green growth index. These findings have important societal and economic implications, suggesting that AI can play a pivotal role in optimizing resource consumption, accelerating renewable energy research, and improving emissions monitoring. The research provides valuable insights for policymakers and business leaders, highlighting the importance of investing in AI technologies to address climate change and environmental degradation while fostering sustainable economic development. This work contributes to the ongoing dialogue about balancing economic growth with environmental preservation in the Anthropocene era.

Presenter Bio

Benbouziane Mohammed (age 60) born in Tlemcen, Algeria. He is professor of finance and Director of MIFMA laboratory " Monnaie et Institttions Financières dans le Maghreb Arabe" at the faculty of economics, University of Tlemcen (Algeria). He earned a Master of Arts in Money banking and finance at Sheffield University (UK) in 1989 and a PhD at the University of Tlemcen in 2003. He taught at this university from 1990 till now. His main fields of studies are: international finance, the economics of exchange rates, monetary economics, financial econometricsand Energy Economics. He is a member of the MEEA Board (Middle East Economic Association), an ERF Research Fellow and a senior World Bank consultant for the Project: Algeria Vision 2035.

Mediating Role of Non-Interest Financial Institutions in Addressing poverty and Financial Exclusion in North-East and Economic Development

Dr. Tijjani Muhammad
Islamic banking and finance lecturer at Federal University, Gashua, Yobe State.

Abstract

This study aims to provide a solution to poverty and financial exclusion in North-East states using a Non-interest loaning financial system and financial technology (Fintech) to enhance economic development and accelerate the financial stability of the affected areas destroyed by Boko Haram in North-East Nigeria. This study adopted quantitative research techniques to achieve its objectives. Five thousand (5000) questionnaires were distributed; however, four thousand and fifty (4050) were valid for the analysis. The study utilized Covariance-Based Structural Equation Modeling (CB-SEM) for analysis. The study shows a need for an infrastructural initiative scheme of loan facilities using technology to enhance financial inclusion and reduce poverty through a non-interest loaning system for sustainable and economic development in the region. The study proposed an integrated model of the Ethical (Fintech) platform as a sustainable source of funding businesses and agricultural financial activities to accelerate and promote financial inclusion and reduce poverty in North-East, Nigeria.

Impact statement

The study "Mediating Role of Non-Interest Financial Institutions in Addressing Poverty and Financial Exclusion in North-East Nigeria" has significant societal, managerial, and economic impacts. The findings suggest that non-interest financial institutions can play a crucial role in addressing poverty and financial exclusion in North-East Nigeria, a region characterized by conflict and economic instability. The study highlights the importance of developing and implementing sustainable financial inclusion strategies that cater to the needs of underserved communities. Economically, the research underscores the potential benefits of non-interest financial institutions in promoting economic growth, reducing poverty, and increasing access to financial services. Furthermore, the study's recommendations have implications for policymakers, who can use the findings to inform policies promoting financial inclusion and reducing regional poverty.

Presenter Bio

Dr Tijjani Muhammad has been working with the Federal University, Gashua, Yobe State, Nigeria, for 11 years of academic experience teaching and practising Islamic banking and finance at Federal University, Gashua, Yobe State. Tijjani's academic journey includes participating in conferences, seminars, and online Islamic banking and finance classes, which facilitated interactions with experts and fueled his research interests. He has published over 40 journals and is working on several books. Dr. Tijjani secured several grants, including Institutional Based Research (IBR) and the North-East Development Commission, as well as the MCRP project, funded by the World Bank. Tijjani got his Master's Degree at the University of Salford, Manchester, UK, PhD in Islamic Banking and Finance at Al-Madinah International University, Malaysia, under the supervision of Professor Besar Bin Ngah, and is currently a Postdoctoral Fellow at the International Islamic University Malaysia (IIUM) under the Institute of Islamic Banking and Finance (IIBF).

The Influence of Artificial Intelligence on Financial Auditing Amid and Post-Economic Crisis: A Lebanese Case Study

Dr. Toni Sakr
Instructor at ISSAE-Cnam Liban

Abstract

The economic and financial crises in Lebanon, beginning in 2019, have impacted the reliability of financial statements, exacerbated by the government's failure to adopt corrective measures like IFRS 29. The emergence of a parallel exchange rate further complicates the situation for auditors and corporations. In parallel, the use of Artificial Intelligence (AI) in auditing has become crucial for keeping pace with technological advancements. This paper examines the impact of AI on auditors' roles during and after the crisis, arguing that AI enhances audit quality and supports auditors in maintaining professional care and competence. AI can streamline the audit process, improve audit opinions, and compensate for the lack of hyperinflation adjustments such as IFRS 29.

Impact statement

This paper highlights the transformative role of Artificial Intelligence (AI) in enhancing the audit profession during economic crises, such as Lebanon's ongoing financial turmoil. Societally, it underscores AI's potential to restore confidence in financial reporting, even in the absence of critical standards like IFRS 29. From a managerial perspective, AI-driven audits can improve decision-making by offering more accurate, reliable financial assessments. Economically, by improving audit quality and efficiency, AI fosters greater transparency, which is vital for restoring trust in markets and attracting investment in crisis-hit economies.

Presenter Bio

Dr. Toni Sakr is an instructor at ISSAE-Cnam Liban, a Lebanese Certified Public Accountant and holds a Certification in Internal Audit (CIA). With over 20 years of experience, he is the Founder of SAKR & Associates and ADVISAKR LTD, specializing in financial auditing, corporate finance, and risk management. His research focuses on AI's role in auditing during economic crises. Dr. Sakr has worked on internationally funded projects (EU, UNESCO) and is dedicated to advancing financial education through training programs and curriculum development. His work bridges academic research and practical consulting for multinational corporations.

Enhancing Supply Chain Resilience through Advanced Demand Forecasting: Implementation of LSTM Models on Food Demand Data

Hossein Teimoori
Allameh Tabataba'i University, Iran.
Navid Ashraf
Allameh Tabataba'i University, Iran.
Shokouh Shahbeyk
Allameh Tabataba'i University, Iran.

Abstract

This study investigates the application of Long Short-Term Memory (LSTM) models for enhancing demand forecasting accuracy in food supply chains. The research emphasizes the importance of accurate demand forecasts for building supply chain resilience. LSTM models are implemented on a food demand dataset to demonstrate their effectiveness in capturing complex patterns and seasonality in demand data. The results show that LSTM models significantly improve forecasting accuracy compared to traditional methods. This enhanced accuracy translates to better inventory management, reduced costs, and improved overall supply chain resilience. The study highlights the practical value of LSTM models for practitioners in various industries and provides a foundation for future research exploring the integration of external factors and advanced deep learning architectures for even more accurate demand forecasting.

Impact Statement

This research on LSTM-based demand forecasting presents considerable societal and economic benefits for food supply chains. Enhanced forecast accuracy fosters supply chain resilience, optimizing inventory levels, reducing waste, and cutting operational costs. Businesses benefit from improved resource allocation, while communities enjoy greater food security and reduced shortages. Additionally, the adoption of LSTM models drives innovation within industries, promoting sustainable supply chain practices and contributing to environmental sustainability by minimizing overproduction and waste.

Presenter Bio

Hossein Teimoori Faal studied at the AmirKabir University of Technology of Tehran in Iran. In 1999, he received his M.S. in pure mathematics from Institute for advanced studies in basic sciences at Zanjan in Iran. Then, in 2010, he got his PhD degree in theoretical computer science from Charles university of Prague in Czech Republic. He is an assistant Prof. of computer science at Allameh Tabataba'i university of Tehran in Iran, since 2015. His research interests include algebraic combinatorics, topological data analysis, discrete modeling and algorithms, graph mining, geometric and topological machine learning, combinatorial matrix theory, theory of numbers and mathematics education.

Unveiling Investment Opportunities: Leveraging Artificial Intelligence to Navigate Millennials' Behavioral Finance Biases in Investment Decision-Making

Dr. Rahul Chauhan
Assistant Professor, Unitedworld Institute of Management, Karnavati University, Gandhinagar, India
Dr. Salim Shamsher
Sr. Dean, Unitedworld Institute of Management, Karnavati University, Gandhinagar, India

Abstract

This study examines how Artificial Intelligence (AI) affects millennials' investment decisions, with a focus on the role of trust in AI systems and the adoption of robo-advisory services for wealth management. Using a descriptive survey of 754 millennials from India and multi-stage sampling, the research reveals a significant positive correlation between trust in AI and the intention to use robo-advisors. Additionally, AI's influence on behavioral finance decisions varies with financial knowledge; higher knowledge levels enhance the positive perceptions of AI's impact. The findings highlight the importance of trust and financial literacy in shaping millennials' financial behaviors and provide insights for financial service providers, policymakers, and tech developers on improving AI integration in financial markets. This research offers valuable perspectives on how AI can mitigate behavioral biases and improve decision-making among young investors.

Impact statement

This study reveals critical insights into how Artificial Intelligence (AI) influences millennials' investment behaviors, emphasizing the significant role of trust in AI systems and financial literacy. The findings suggest that as millennials increasingly trust AI, they are more likely to adopt robo-advisory services, potentially transforming wealth management practices. This shift can lead to more personalized and efficient financial planning, enhancing overall investment outcomes for young investors. Economically, this integration of AI could democratize access to advanced financial tools, making them more widely available. For managers and policymakers, the research underscores the need to foster trust in AI and promote financial education to harness AI's full potential. By addressing behavioral biases and improving decision-making processes, this study provides a roadmap for developing effective financial services and technology strategies that cater to the evolving needs of millennials in the investment landscape.

Presenter Bio

Dr. Rahul B. Chauhan is an esteemed Assistant Professor at the Unitedworld Institute of Management, Karnavati University, India. With an MBA in Finance, an M.Com in Finance, and a PhD in Asset Allocation and Portfolio Management from Gujarat Technological University, he brings over 8.5 years of teaching experience. Dr. Chauhan has authored over 82 papers and contributed to books on finance, business, and research methodologies. Recognized for his scholarly work, he has received awards including the Best Paper Presentation and Best Academic Performance Award. His research has been presented at prestigious institutions like the University of Sheffield and Oxford University, UK.

The Impact of AI on Financial Cybersecurity: CyBears' Approach

Rania BOUBIDI
PhD student in Banking Marketing at the University of JIJEL

Abstract

Cybersecurity in the modern day relies heavily on artificial intelligence (AI), especially in the financial industry, where the protection of sensitive data and digital assets is important. Modern, AI-powered solutions are essential for quickly detecting, preventing, and responding to cyber-attacks, which are becoming more complex by the day. Nevertheless, the incorporation of AI into financial cybersecurity also introduces novel threats such as adversarial attacks that can damage AI models. The primary objective of this study is to examine the strengths and weaknesses of AI technologies in financial cybersecurity. The purpose of this research is to identify potential threats that could impede the successful implementation of AI-driven solutions and to identify opportunities for development, with a particular emphasis on CyBears, a prominent cybersecurity firm. The study employs a SWOT analysis to evaluate the implementation of AI by CyBears, distinguishing internal strengths and weaknesses as well as external opportunities and threats. Additionally, interviews with experts were conducted to gain a comprehensive understanding of the practical implementations and challenges associated with the use of AI. Artificial intelligence (AI) improves financial institutions' security by making it easier to anticipate, identify, and react to cyber threats in real-time, according to research. However, the study also emphasizes challenges, such as worries about data privacy and the vulnerability of AI models to adversarial attacks. These concerns could undermine the effectiveness of AI in safeguarding financial systems. Artificial intelligence (AI) has the capacity to revolutionize financial cybersecurity, according to the research. However, in order to effectively integrate AI, it is imperative to consistently generate novel concepts, establish a strategic plan, and collaborate with regulatory organizations. It is imperative that financial institutions carefully evaluate both the strengths and weaknesses of AI and allocate resources to the development of robust and adaptable systems that can effectively address the evolving landscape of potential risks. The findings contribute to the ongoing discussion regarding the improvement of cybersecurity strategies in the financial sector, emphasizing the necessity of a sophisticated approach to AI implementation.

Impact statement

The study "The Impact of AI on Financial Cybersecurity" emphasises the expanding role of artificial intelligence (AI) in improving cybersecurity in the financial industry. Financial institutions that use AI-powered solutions may proactively detect and respond to complex cyber threats in real time, greatly lowering the risk of financial fraud, data breaches, and system outages. This has a direct societal and economic impact since it protects sensitive consumer data, ensures financial market stability, and reduces the costs of cyberattacks. Furthermore, the management benefit is obvious in the increased efficiency of cybersecurity operations, which allows financial organisations to better allocate resources and focus on strategic growth. However, the research highlights problems, such as privacy issues and adversarial threats, that must be solved in order to fully realise AI's promise in financial cybersecurity.

Presenter Bio

I'm Rania BOUBIDI, a PhD student in Banking Marketing at the University of JIJEL. I am affiliated with the "LEODD" laboratory. I hold a Master's degree in Marketing & Communication from the Higher School of Commerce. My research thesis focuses on "FinTech and its impact on CRM - a case study." I have published articles about FinTech, such as "The influence of fintech on customer retention in Algeria," in the Journal of Economic Integration. I also published an article entitled "Blockchain smart contract applications in financial institutions: A study of the experience of the financial market of South Korea' in مجلة الاقتصاد الحديث والتنمية المستدامة. I have presented at international conferences like the 55th Annual International Data Science Conference of Cairo University with an intervention entitled: Using Blockchain Artificial Intelligence in Healthcare Cybersecurity: A Case Study on Organ Trading Using Blockchain." In the future, I hope to continue My research in FinTech and contribute to advancements in the financial sector.

Applying artificial intelligence in financial services to improve the quality of services, security, and privacy

Pr. Rahima Houalef
professor of higher education at Tlemcen University
Rania Boumediene
Phd student at Djilali Liabes University in Sidi Bel Abbes

Abstract

This study investigates the perceptions and concerns regarding Artificial Intelligence (AI) implementation in Algerian financial services, focusing on balancing service quality with security and privacy challenges. A survey of 414 participants, revealed high expectations for AI's role in improving financial services, particularly in service quality and security. However, there was a significant gap between the perceived AI importance and understanding. While 71% of respondents considered AI's role in improving financial services as “important” or “very important”, only 46.4% reporting an “average understanding”. Positive correlations between digital service use frequency, AI understanding, and privacy concerns. Age, profession, and AI knowledge significantly predicted cybersecurity concern levels. Findings highlight the need for targeted AI education in financial services, especially for younger demographics, and emphasize addressing security and privacy concerns in AI implementation strategies.

Impact statement

This research has significant societal, managerial, and economic implications for Algeria's financial sector. Societally, it highlights the need for improved AI literacy, particularly among younger demographics, to ensure informed participation in an evolving financial landscape. Managerially, it provides crucial insights for financial institutions, emphasizing transparent communication about AI applications and proactive addressing of security and privacy concerns. This knowledge can guide effective, user-centric AI implementation strategies. Economically, the study underscores AI's potential to enhance financial inclusion and service quality, contributing to broader economic growth. However, it also highlights challenges in balancing innovation with security, suggesting careful regulation and investment in cybersecurity infrastructure. By illuminating user perceptions and concerns, this research can inform policy decisions, guiding the development of a robust, secure, and inclusive AI-powered financial sector in Algeria. The focus on Algeria provides insights into AI adoption in emerging markets, offering valuable lessons for similar economies worldwide.

Presenter Bio

Rania Boumediene, Algerian academic and researcher, pursuing my PhD studies at Djilali Liabes University in Sidi Bel Abbes. I obtained my Bachelor's and Master's degrees in Quantitative Economics with distinction from Abu Bakr Belkaid University, Tlemcen. I have teaching experience as an assistant at Abu Bakr Belkaid University and participated in organizing academic events. Multilingual, I speak Arabic (native), English, French (fluent) and Turkish (intermediate) and have skills in professional commitment, teamwork and communication. I have contributed to international publications and obtained various certificates. My diverse experiences and constant pursuit of knowledge demonstrate my commitment to academic and professional growth in economics and related fields.

Personality, Financial Services Knowledge and Use of Fintech Services Among Working Women: Does Artificial Intelligence Matter?

Khalid Abdul Ghafoor
Shaheed Zulfikar Ali Bhutto Institute of Science and Technology University, Islamabad, Pakistan

Dr. Muhammad Akhtar
Shaheed Zulfikar Ali Bhutto Institute of Science and Technology University, Islamabad, Pakistan

Kashaf Murtaza
Shaheed Zulfikar Ali Bhutto Institute of Science and Technology University, Islamabad, Pakistan

Abstract

This research aims to explore the impact of personality and financial services knowledge on working women's intention to use fintech payment services. Further, the study also seeks the moderated-mediation role of the perceived usefulness and artificial intelligence in this relationship. Using the Technology Acceptance Model (TAM) conceptual framework, the study utilized a quantitative, survey-based research methodology to collect the data from 220 working women. A moderation-mediation analysis was employed to obtain in-depth findings on the relationships among the variables. The study concludes that South Asian working women with high agreeableness and openness are more likely to use fintech payment services. Furthermore, a high level of banking services and fintech usage knowledge encourage them to use fintech payment services. In addition, artificial intellegence has the potential to influence working women's use of fintech payment services in their daily transactions. The findings of the study have the potential to provide policy guidelines to financial institutes, policymakers, and government institutes to enhance the use of fintech payment services and artificial intelligence among Asian women. This study strengthens the concept of women's empowerment through financial technology and establishes a ground to explore the potential mechanism towards a digital economy. The study is among the first to explore the role of big-five personality traits and artificial intelligence in enhancing the use of fintech payment services among working women in the South Asian developing country, Pakistan.

Impact Statement

Fintech payment services is an innovative concept that has gained significant attention in recent years due to its potential to promote economic growth and reduce income inequality (Liu et al., 2022; Ozili, 2021; Zhou et al., 2018). The study's focal point lies in expanding financial inclusion which is aligned with the core goal of the 2030 United Nations agenda for sustainable development, i.e., "leave no one behind". While much has been explored in promoting fintech adoption, many people still lack access to financial services in Asia-Pacific developing countries like Pakistan (Hasan et al., 2022). Therefore, the study focused on South Asian working women to adopt fintech payment services and to participate in formal economy. The study's results indicated that South Asian working women with high agreeableness and openness like to use artificial intelligence and fintech payment services. Further, working women with higher levels of agreeableness and openness are more likely to have their intention to use artificial intelligence influenced by their perceived usefulness of artificial intelligence. Women with high agreeableness may lead to holding new technologies, as they are characterized by trust and socialism. Likewise, openness to experience women like using latest technologies, and having a positive attitude toward new technologies. It might refer to collectivist orientation dominancy in South Asian societies that further enhances the women's intention to use new technologies that promise improved social and financial wellbeing. This study explores the impact of financial services knowledge on working women's intention to use artificial intelligence and fintech payment services. The regression results found that among the three pillars of financial services knowledge, the higher level of self-assessed working women's banking services, and fintech usage knowledge facilitates them to use artificial intelligence and fintech payment services. The study further found a significant indirect pathway from banking service knowledge through intention to use artificial intelligence to the working women's intention to use fintech payment services. It means that having highly subjective financial services knowledge, South Asian working women are confident and aware of the benefits of artificial intelligence and fintech payment services. Existing literature found that high financial knowledge was positively related to individual intention to adopt Fintech services (Nguyen, 2022; Pertiwi & Purwanto, 2021; Setiawan et al., 2021). However, this is the first study that took these findings further and tied financial services knowledge to working women's intention to use artificial intelligence and fintech payment services. The study highlights the need to equip South Asian working women with banking and fintech usage knowledge through various financial literacy programs, training, and media. This would help them use advanced Fintech services including mobile payment apps, digital wallets, and like Fintech services in their financial transactions. The study highlights that everyone should have access to fintech services regardless of their gender. Future researchers can investigate additional factors and context to build upon these insights and provide a more comprehensive understanding of financial access and inclusive finance. The innovative nature of this study promotes financial inclusion among South Asian working women and opens new research opportunities to promote Fintech adoption.

Presenter Bio

He is currently working as a Lecturer at SZABIST University, Management Science Department, Islamabad, Pakistan. Along with this, he is doing his Ph.D. at the National University of Computer & Emerging Sciences, FAST, Islamabad. He belongs to the Cost and Management Accountants' community and possesses both professional and academic qualifications. He has more than 14 years of academic experience, gained by working with various recognized institutes in Pakistan. His MS in Management Sciences (Accounting & Finance), and Ph.D. (Scholar) in Management Sciences (Finance). His area of research is financial literacy, personal finance, cryptocurrency investment, emerging adults' well-being, fintech adoption, and parental financial socialization. He has presented many research papers at national and international conferences and has research publications in various recognized journals.

Blockchain Technology and Transaction Cost Saving in the Banking Sector

Dr. Ibrahim Elsiddig Ahmed
Professor of Accounting & Finance, College of Business Administration, Ajman University, Ajman, UAE.

Abstract

The persistent increase in banking transaction costs has forced the banks' managers to find the best way of dealing with such costs. The blockchain technology is expected to be one of the solutions. Therefore, this study tries to study the impact of the level of blockchain adoption on the elements and the total transaction costs. The data is collected from the reports of 15 UAE commercial banks from 2017 to 2023 and applied regression and random forest technique to test two hypotheses. The study finds a negative impact of BC adoption on transaction costs and also ranked processing and compliance costs as the most infected by the adoption level of blockchain. The main limitations are the small sample size, easy access to transaction costs data, and difficulty of computing the number and value of blockchain transactions.

The study opens avenues for testing the impact of BC on profitability, sustainability, and the quality of disclosure within the banking sector, as well as proposing new measures of blockchain technology.

Impact statement

A summary of significant impacts and implications provided by this study are:

Societal impact: By eliminating intermediaries, and saving transaction costs, BC enhances financial inclusion and provides services to many uncovered users and areas. This technology may replace some jobs but creates new employment opportunities.

Managerial impact: When adopting BC technology, managers will save time and costs to be utilized in thinking in innovative and strategic decisions and policies. Also, enhances risk management and reduces reliance on central authorities through more decentralization.

Economic impact: The economic impact can be achieved in many dimensions, such as; affordable financial services for both banks and customers, improved market operations and efficiency of the financial system, and enhanced investment in technology.

Presenter Bio

Dr. Ibrahim Elsiddig Ahmed is a Professor and Head of the Accounting Department at Ajman University, UAE. With expertise in teaching accounting and finance courses at undergraduate and postgraduate levels, he has published over 20 papers in Scopus-indexed Q2 and above journals and presented more than 25 conference papers. Actively engaged in academic accreditation, research, consultancy, and community service, Dr. Ahmed is dedicated to advancing the field through impactful scholarship and practical contributions.

The Digital Transformation of Banking Services in Algeria: A Catalyst for a Dynamic Financial System

Dr Nabila SMAILI

Associate Professor in economics at the university of Tizi-Ouzou, Algeria.

Abstract

The digitalization of banking services is a constantly an evolving field, where banks must continuously innovate to remain not only efficient and meet the growing prospects of customers, but also to adjust to the competitive environment that all banks within the financial sector face. This involves the introduction of financial technologies, primarily referring to the use of software, contactless payments, digital applications, and websites. This represents a crucial process that profoundly impacts the banking industry, offering both advantages and challenges. However, the dematerialization of banking services can also lead to financial exclusion for certain individuals, such as those who are illiterate, thus highlighting issues of accessibility and inclusion.

Impact statement

The impact of digital transformation in Algerian banking sector is profound, influencing social structures by promoting financial inclusion, reshaping managerial practices through innovative leadership, and driving economic efficiencies that foster growth and competitiveness; the digitalization of these services can enhance the transparency of administrative processes and strengthen public trust. It is considered as a catalyst for a Dynamic Financial System .So ,Algerian banks must navigate these changes thoughtfully to thrive in an increasingly digital landscape.

Presenter Bio

Dr Nabila SMAILI: Associate Professor in economics at the university of Tizi-Ouzou (Algeria). member of the D.E.F.I Laboratory (Development, Economy. Finance and Institution).I am currently working on projects related to Economic Science ,Money ,Finance and Development.

Does Skin in the Game Mitigate Information Asymmetry Among Loan Originators and Investors on P2P Platforms? Evidence from Mintos.

Fathima Fida Chomadathil House
Qatar University, Qatar
Mohammed Mohammed Elmetw Elgammal
Qatar University, Qatar
Hisham Farag
University of Birmingham, UK.

Abstract

The rapid growth of the European P2P lending market has led to the emergence of a unique lending model called resale marketplace lending. This structure involves P2P platforms connecting investors with loan originators who resell pre-originated loans. Yet, the extant literature lacks studies examining the complexities arising from such lending structure. This study examines the information asymmetry challenge in such lending structure through a skin in the game mechanism on the Mintos platform. By analyzing 1,983,334 listed loans, we find that skin in the game significantly mitigates information asymmetry, reflected in lower interest rates, reduced likelihood, and severity of default. Our findings suggest that loan originators are incentivized to ensure the successful performance of the loans they offer and also strategically signal the commitment and trust by bearing a higher level of skin in the game. These findings hold important implications for enhancing information symmetry within resale marketplace lending platforms.

Impact Statement

This study provides novel evidence on the role of "skin in the game" in resale marketplace lending, driving societal, managerial, and economic benefits. It demonstrates that higher retention by loan originators reduces default rates and interest rates, enhancing investor protection and market transparency. This fosters trust in peer-to-peer lending, democratizing access to finance while safeguarding against predatory practices. Managerially, it offers actionable insights for platforms like Mintos to align incentives and mitigate moral hazard. Economically, it highlights parallels to the originate-to-distribute model, which contributed to the Global Financial Crisis (GFC), advocating for robust regulatory frameworks to prevent similar systemic risks.

Presenter Bio

Fathima Chomadathil House is a Business Development Analyst at Noeon Research, where she leads strategic growth initiatives to drive business expansion, support executive-level decision-making, and optimize financial strategies.

Previously, Fathima served as a Graduate Research Assistant at Qatar University, contributing to empirical research in Fintech. Prior to that, Fathima worked in risk management roles at Deloitte and Qatar National Bank, where she specialized in developing risk models, conducting operational audits, and advising on regulatory frameworks such as AML and CFT.

Fathima holds a Master of Science (MSc.) in Finance from Qatar University. Her research interests span Fintech, stock market volatility, asset pricing, and Islamic Finance.

Emerging Technologies in Banking: The Role of Big Data Analytics and Green Digital Learning in Promoting Sustainable Business Practices

Mohammad Al Rifai
Northumbria University, Qatar.
Hussam Al Halbusi
Ahmed Bin Mohammed Military College, Qatar.
Yousuf Al baker
UDST, Qatar.
Ahmed Abdelazim
UDST, Qatar.

Abstract

This study aims to investigate the impact of Big Data Analytics and Green Digital Learning in the context of the banking industry, with regard to their potential positive contribution to the advancement of sustainable business practices. Through this paper, the existing literature is supplemented by empirical evidence to determine the impact of these new technologies on sustainability in the banking sector. Conducting a quantitative study, a total of 187 managers from different banks in Qatar were survey administered. It is evident from the literature that BDA contributes a lot towards the improvement of risk management, operational effectiveness, and sustainability of the banking institutions. Further, GDL promotes environmental awareness among the participating banking professionals thus improving on the process of constant education and depleting on the carbon footprint. This two-in-one approach of BDA and GDL not only enhances performance but also integrates banks into environmental, and social governance benchmarks hence giving them a competitive edge. Based on the study's implications, the analytic features suggest the combination of high level of data processing and sustainable learning processes for banks to achieve their long-term sustainable development and to take responsibility for environmental conservation. The relationships laid out above should be examined in future studies by concentrating on the long-term consequences and issues.

Impact Statement

This study established the paradigm shift potential of BDA and GDL contributes towards banking sustainability. BDA improves efficient operations, risk mitigation, and decision-making, whereas GDL promotes awareness of the environment and continuous education that minimizes carbon footprints. These technologies, when combined, help banks adhere to environmental and social governance standards while promoting innovation and competitive advantage. Filling this gap in the literature, the current research presents actionable insights for key decision-makers in adopting these tools towards long-term sustainable practices, aligning profitability with environmental stewardship. Further research should also investigate their long-term effects and challenges to gain better insights.

Presenter Bio

Ahmed Abdelazim is a Master of Science graduate in Accounting and Finance from the University of Doha for Science and Technology. His research focuses on sustainability, AI in FinTech, and accounting. Ahmed has co-authored and presented three conference papers, exploring the intersection of AI, ESG, sustainability, and green accounting. He is passionate about leveraging technology to drive innovation in sustainable finance and enhance environmental accountability within the financial sector.

The Societal Impact of AI in Banking and Fintech Services: A Global Overview

Dr. Rashid Khalil
Bahrain Polytechnic University, Bahrain
Dr. Muhammad Azhar Khalil
Assumption University, Thailand
Dr. Shahid Khalil
Malaysia University of Science & Technology, Malaysia
Dr. Muhammad Khuram Khalil
Middle East College, Oman

Abstract

This study explores the societal impact of artificial intelligence (AI) in banking and FinTech. With AI increasingly transforming operational efficiency, customer experience, and financial inclusion, its broader implications, such as job displacement, data privacy, and the digital divide, demand scrutiny. Using panel data from 2010 to 2023, sourced from the AI Index Report, World Bank Global Findex Database, and cybersecurity firms across 30 countries in five global regions, the study employs multiple regression analysis. The key variables include AI adoption rates, customer reach, operational efficiency, fraud detection, and employment in FinTech. The research hypothesizes positive association between AI adoption and societal benefits, such as financial inclusion and customer satisfaction, while also addressing potential drawbacks, including employment shifts. The findings reveal insights for policymakers, financial institutions, and developers, emphasizing the need for responsible AI adoption to ensure inclusive and equitable societal progress, balancing innovation with ethical considerations.

Impact statement

This paper provides critical insights into the societal implications of AI adoption in the banking and FinTech sectors, emphasizing its transformative potential for operational efficiency, financial inclusion, and customer satisfaction. By addressing challenges such as employment shifts, data privacy, and the digital divide, the study informs policymakers and industry leaders on strategies to maximize AI's benefits while mitigating its risks. The findings advocate for a balanced approach to innovation, promoting ethical and inclusive practices in AI deployment. This research serves as a valuable resource for fostering responsible AI adoption, ensuring equitable societal progress, and guiding sustainable advancements in financial services.

Presenter Bio

Dr. Rashid is an academic and banking professional with over 15 years of experience in teaching, research, and industry. He earned his PhD in Finance & Banking from Northern University of Malaysia (AACSB-accredited) and a Postdoctoral Fellowship from European Scientific Institute, University of Catania, Italy. Dr. Rashid holds the PGCert in international higher education from Coventry University UK. He is a Senior Fellow of Advance HE (SHFEA) in UK, a Certified Associate of the Chartered Bankers Institute (ACIB) in UK, a full member of the Chartered Institute of Securities & Investments (MCSI) UK, and a Certified Management & Business Educator (CMBE) from the Chartered Association of Business Schools (CABS) in UK. Dr. Rashid specializes in interdisciplinary research including AI, Fintech, ESG, Finance, and Accounting, with numerous publications in SSCI and Scopus journals. Rashid is actively engaged with professional bodies i.e., American Finance Association, American Economic Association and Chartered Institute of Islamic Finance. Currently, Dr. Rashid serves as Assistant Professor at Bahrain Polytechnic University in Kingdom of Bahrain.

A Review on Emerging AI technologies in banking and Finance

Dr. Sheily Verma (Panwar)
.Assistant professor, CUC-Ulster University Doha, Qatar
Dr. Mohammed Orra
Assistant professor, CUC-Ulster University Doha, Qatar

Abstract

This study delves at the revolutionary effects of AI technologies on the banking and financial industries. The use of artificial intelligence—which includes Machine Learning, Natural Learning Processing, Robotic Process Automation, and Block chain/Distributed Ledger Technology—improves efficiency, decreases risk, and enriches the consumer experience. Machine learning and predictive analytics enhance fraud detection, risk management, and credit scoring. RPA simplifies processes and guarantees regulatory compliance, while NLP powers sentiment analysis and advanced customer support. Block chain and DLT improve the efficiency, transparency, and security of transactions. Notwithstanding these advantages, there are obstacles such as concerns about data privacy, the need to comply with regulations, the difficulty of integration, and ethical issues. We need to spend heavily in technology if we want to overcome these obstacles. Consistent progress in artificial intelligence (AI) holds great potential for a future financial sector that is safer, more efficient, and focused on the needs of customers. Although some reviews have been conducted, there is a need for an updated, comprehensive analysis of AI in this sector. This paper seeks to provide a summary of key reviews of five reviews from the past five years, examining AI's use and limitations in finance through three themes: methodology, objectives, and limitations/gaps. It focuses on technologies such as Machine Learning, Natural Language Processing, Robotic Process Automation, and Block chain. While AI brings numerous benefits, issues like data privacy, regulatory compliance, and ethical considerations remain, necessitating substantial investment in technology for future progress.

Impact statement

This paper provides a comprehensive analysis of how Artificial Intelligence (AI) technologies, such as Machine Learning, Natural Language Processing, Robotic Process Automation, and Block chain, are revolutionizing the banking and financial sectors. By enhancing fraud detection, improving risk management, and automating regulatory compliance, AI is increasing operational efficiency and reducing costs. The societal impact is seen through enhanced consumer experiences, greater financial inclusion via AI-powered tools like robo-advisors, and improved security measures against fraud. Economically, AI adoption has the potential to transform the financial landscape by reducing inefficiencies and fostering innovation, while from a managerial perspective, AI-driven decision-making tools can optimize resource allocation, streamline operations, and ensure regulatory compliance, ultimately leading to more robust and resilient financial systems.

Presenter Bio

As an assistant professor at CUC-Ulster University Qatar, I teach and mentor students in various computing and Artificial Intelligence engineering course, such as security, Networking, Computer Hardware and operating system, software development, system analysis and design. I have a PHD in Computer Science and Engineering, Master's degree in Instrumentation and Control Engineering and Bachelor's degree in Electronics and Communication Engineering from India. With over Twelve + years of research and academic experience, I have a proven track record of teaching, motivating and directing students, while maintaining high interest and achievements. I have extensive knowledge and skills in Security, Networking, Machine learning, deep learning, statistical information visualization, Cloud computing and IOT. I have also published multiple papers in reputable journals and conferences and received several certifications in cyber security, Networking, Generative AI, Machine learning, Data science, automotive user interface and application. I am passionate about advancing the field of computing and engineering and contributing to the academic and professional community. I am an active member of IEEE, and also frequent speaker at international conferences and guest editor of various articles related to technology, innovation and education.

Crowdfunding attractiveness index for the Gulf Cooperation Council countries

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School of Management, University of Bath, Bath, United Kingdom

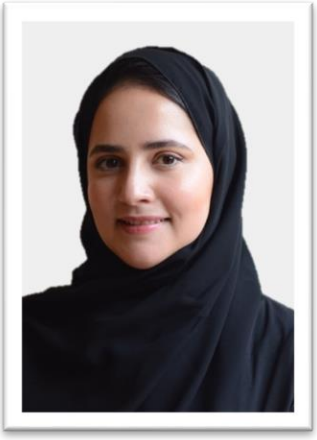
Abstract

Crowdfunding plays a vital role in supporting financially constrained entrepreneurs and fostering innovation and job creation in knowledge-based economies. We propose a comprehensive crowdfunding attractiveness index to evaluate and compare the attractiveness of the six Gulf Cooperation Council (GCC) countries to equity crowdfunding investment, based on socio-economic and legal indicators. Using a methodology that combines entropy weighting with the Technique for Order of Preference by Similarity to Ideal Solution, we determined that the United Arab Emirates is the most attractive of the GCC countries to crowdfunding investors, followed by Saudi Arabia, Qatar, Oman, Bahrain, and Kuwait. The novel crowdfunding attractiveness index can serve as a benchmarking tool for the GCC countries, aiding their future policy development.

Impact statement

The crowdfunding attractiveness index represents the relative attractiveness to crowdfunding investment of the six GCC countries and offers valuable insights and recommendations for policymakers and decisionmakers in the Gulf region. In addition, it serves as a guide for assessing the quality of the investment environment, benchmarking the individual GCC countries in terms of their strengths and weaknesses, and improving the management and performance of crowdfunding platforms in the Gulf.

Presenter Bio



Norah Almubarak is an Assistant Professor of Finance at King Faisal University (KFU) and a Visiting Research Fellow at the University of Bath in the UK. She earned her PhD and an MSc in Finance from Imperial College Business School. Norah's research focuses on entrepreneurial finance practices, specifically venture capital, business angel investing, and crowdfunding. She has received research grants from the Saudi Central Bank (SAMA), the British Academy and the Open University Open Societal Challenge. Additionally, Norah secured a grant from the French Embassy in Riyadh, which allowed her to visit Emlyon Business School for three months under the Research Mobility Program.

Transforming Customer Experience: The Role of AI And Omnichannel Strategies – A Literature Review and Conceptual Framework

Ashrakat Osama
Teacher Assistant at the College of International Transport and Logistics, Arab Academy for Science, Technology, and Maritime Transport

Abstract

This conceptual study delves into the correlation between omnichannel retailing and AI service quality, with a focus on the roles played by usability, responsiveness, seamlessness, integration, and fulfilment in influencing the customer experience. Critical gaps in the literature are identified by the research, in particular the lack of comprehensive frameworks connecting AI functionalities with omnichannel strategies and the insufficient examination of intrinsic versus extrinsic customer values. Additionally, it draws attention to the methodological gap in the dependence on cross-sectional studies and makes the case for longitudinal research to comprehend the changing nature of client interactions with omnichannel and AI services. By filling in these gaps, the study hopes to offer a more comprehensive picture of how omnichannel retailing and artificial intelligence (AI) may be used to improve consumer satisfaction and engagement, which will eventually aid in the creation of successful retail strategies. This study intends to give insights that will benefit a variety of stakeholders, including retailers, consumers, and regulators

Impact statement

The intersection of omnichannel retailing with AI service quality has a big impact on the managerial, societal, and economic sectors. Socially, improved customer experiences encourage increased satisfaction and loyalty, supporting environmentally friendly retail practices and community involvement. From a managerial standpoint, being aware of these dynamics helps merchants to maximize tactics that raise consumer engagement and operational effectiveness, which in turn improves decision-making and gives them a competitive edge. Economically, efficient deployment of AI technology can result in greater sales and market share, leading to total retail sector growth. this research aims to give insights that will benefit a range of stakeholders, including retailers, consumers, and regulators.

Presenter Bio

My name is Ashrakat Osama, and I work as a Teacher Assistant at the College of International Transport and Logistics, Arab Academy for Science, Technology, and Maritime Transport. My passion is to advance the logistics and supply chain sectors through the integration of innovative technology. I have written numerous publications in this sector, demonstrating my dedication to study and creativity. Currently, I am doing my PhD with a focus on the future of logistics systems in a quickly changing digital context. My objective is to empower the next generation of professionals and influence the future of global supply chains.

Anthropomorphism in Service Chatbots and their Effects on Purchase Intentions: An Experimental Design

Donia Hisham El-Naggar
Lecturer the Faculty of Management Technology, the German University in Cairo, Egypt.
Noha El-Bassiouny
the German University in Cairo, Egypt
Hadeer Hammad
the German University in Cairo, Egypt

Abstract

Many fashion companies have embraced chatbots to enhance the shopping experience (Murtarelli et al., 2023). Studies suggest that chatbots should incorporate elements of human-to-human interaction (Sidlauskiene et al., 2023). Chatbots have now a high degree in imitating humans in different dimensions to lead to customer satisfaction and ultimately derive customer gratifications (Uysal et al., 2023). The current study employed a 2×2×2 experimental factorial between-subjects design and used a survey to collect data. In detail, the research design of the current study is an online scenario-based experiment with a 2 (Personification Cues: Human-like vs. Avatar-like) ×2 (Conversational Cues: High interactivity vs. Low interactivity) ×2 (Task Type: Product Recommendation vs. Handling complaint). The main findings showed a significant two-way interaction between each type of anthropomorphism cues and task type in shaping consumer gratifications. However, the results showed an insignificant three-way interaction between both anthropomorphism cues simultaneously with the task type on deriving consumer gratifications.

Impact statement

The study provides practical insights that can be used by marketers and AI developers to improve chatbot systems and optimize customer experience. It emphasizes leveraging anthropomorphism cues to achieve positive outcomes. Conversational cues directly and indirectly affect purchase intentions, whereas personification cues have an indirect effect through consumer gratifications and trust. AI designers should prioritize human-like communication, making chatbots engaging and interactive and strategically use personification design cues to complement conversational cues. Businesses should monitor user gratifications to guide chatbot design (i.e., offering rich information in the dialogue to derive utilitarian gratifications). Marketers should focus on transparency in communication and educating users about chatbot capabilities to build trust. AI designers should leverage natural language processing to improve the language style and interactions of chatbots based on potential scripts pertaining to the task type (i.e., recommendation vs. handling complaint). Finally, a data-driven approach using conjoint analysis and A/B testing is recommended to optimize chatbot anthropomorphic design for user satisfaction according to the required task type.

Presenter Bio

Donia El-Naggar is Assistant Lecturer the Faculty of Management Technology, the German University in Cairo, Egypt. Her research focuses on merging traditional marketing with AI strategies to enhance business performance and consumer welfare besides exploring consumer psychology. With backgrounds in Marketing, Finance, and Accounting, she explores synergies between these disciplines. Her research till now centers on AI's transformative impact on marketing, enabling personalized consumer engagement, and data-driven decision-making for sustainable growth, consumer well-being, and management education. She has published her works in reputable outlets such as The International Journal of Management Education, and Management and Sustainability: An Arab Review.

Technology Adoption and Sustainable Tourism: A Comprehensive Literature review

Nusarath Mohamed
College of Business & Economics, Qatar University

Ali Abdallah Alalwan
College of Business & Economics, Qatar University

Rana Sobh
College of Business & Economics, Qatar University

Abstract

The tourism industry is rapidly evolving, driven by the dual priorities of technological innovation and sustainability. Sustainable tourism is now a critical focus, aligning with the increasing environmental awareness of travelers. This study conducts a systematic literature review of green technology adoption in tourism, analyzing 69 articles from high ranked journals. While existing research explores specific aspects of technologies like Internet of Thongs (IoT), big data and AI, broader insights into green technology remains underexplored. The review identifies the key adoption drivers, barriers, and outcomes of green technology along with hey trends and challenges, emphasizing the need for further research.

Impact Statement

This study contributes to the evolving discourse on sustainable tourism by bridging the gaps in understanding the drivers and barriers of green technology adoption. It provides actionable insights for industry stakeholders to harness digital innovations for sustainability while addressing the systemic challenges. Implications extend to policymakers and businesses, emphasizing the need for financial incentives, green skill development, and credible communication strategies. The study underscores the potential of tailored marketing and advanced technologies to reshape the tourism practices, fostering a more resilient, sustainable industry.

Presenter Bio

Nusarath Mohamed Kutty is a researcher and PhD student at Qatar University, specializing in tourism marketing, Artificial intelligence, entrepreneurship and sustainability. With a strong academic track record, the researcher has published research in various national and international journals, contributing valuable insights to her field of expertise. She has presented 15 research papers at prestigious conferences, showcasing her commitment to advancing knowledge. Currently, her PhD research focuses on the role of AI to promote sustainable tourism. Passionate about innovation and sustainable development, the researcher also explores the intersection of smart technologies and eco-tourism, to shape a sustainable global tourism industry.

Digital Entrepreneurship and Greenwashing: Addressing Ethical Challenges in Sustainable Business

Haitham Nobanee
Abu Dhabi University, Abu Dhabi, United Arab Emirates.

Abstract

This study examines greenwashing and entrepreneurship, focusing on green marketing in SMEs. It finds that green marketing enhances business performance by improving customer satisfaction, corporate image, and financial outcomes. However, greenwashing undermines sustainability efforts and erodes trust. The study stresses the need for stronger regulations and consumer awareness. Digital entrepreneurship is a key tool for green marketing, though it poses risks like digital greenwashing, requiring transparency. Innovation is crucial for competitive advantage. Barriers to green marketing in developing countries include high costs and lack of support, necessitating targeted interventions such as financial incentives and awareness campaigns.

Impact statement

This study provides critical insights into the ethical challenges of greenwashing within digital entrepreneurship. By highlighting the role of green marketing in SMEs, the research underscores the potential of digital platforms to enhance sustainability efforts. However, it also reveals the risks of digital greenwashing, where companies mislead consumers about their environmental impact. The study advocates for stronger regulatory frameworks, increased consumer awareness, and innovation to combat these practices. It emphasizes that overcoming barriers such as high costs and lack of support is essential for fostering genuine sustainability in entrepreneurship, contributing to long-term business success and environmental responsibility.

Presenter Bio

Haitham Nobanee is a distinguished Professor of Finance at Abu Dhabi University with honorary positions at the University of Liverpool and Oxford. His research interests include banking & finance, risk management, fintech, sustainability, and Islamic finance. He has published over 130 papers in top-tier journals like Energy Economics and Energy Policy. Dr. Nobanee is also an editor for several journals, including the Arab Gulf Journal of Scientific Research, and has chaired international conferences. His work has received numerous accolades, including the Abdul Hameed Shoman Award for Arab Researchers. He is currently leading a research project on SMEs in the UAE.

Dimensions of the Transition towards the Digital Economy and the Sustainable Economy

Noura Abdel Maksoud Eissa
Associate Professor of Economics, and Acting Vice Dean of Student Affairs Faculty of Economics and Political Science FEPS Future University in Egypt.

Abstract

This research investigates the complex relationship between digital transformation and economic sustainability. The research aims to understand the nature of their relationship, examine the transition process, and analyze the roles of governments and multi-stakeholders. Key research questions include: What are the characteristics of digital and sustainable economies? How can we measure the impact of digital transformation on sustainability factors? What are the roles of firms and the state in promoting a sustainable digital economy? To address these questions, the research employs a mixed-methods approach, combining literature review, qualitative analysis through interviews, and case studies. The findings aim to inform policymakers, businesses, and researchers in developing effective strategies for achieving a sustainable digital economy.

Impact statement

This research can significantly impact society, businesses, and the economy in developing countries. By understanding the interplay between digital transformation and economic sustainability, policymakers in these countries can develop targeted policies to promote inclusive and sustainable digital development. Businesses in developing countries can make informed decisions about their digital transformation strategies, ensuring they align with both economic and sustainability goals. The research can contribute to sustainable economic growth in developing countries, leading to job creation and increased productivity. Ultimately, it can help shape a more sustainable and equitable digital future for developing nations.

Presenter Bio

Noura Eissa is Acting Vice Dean of Education and Student Affairs and Associate Professor of Economics. She has more than 20 years of teaching and training experience. Dr. Eissa's research interests are in the fields of sustainable development, development economics, environmental economics, public policy responses to external shocks, climate change, circular economy, and country experiences with sustainable development. Dr. Eissa obtained her PhD in 2013 from the Faculty of Economics and Political Science Cairo University in 2013, and her MA of Arts and BA of Arts in Economics from the American University in Cairo AUC in 2006 and 2002 respectively.

Does Information Communication Technology Matter for Environmental Sustainability Paradigm? Evidence from MENA Countries

Prof. Dr. Faris Alshubiri
Full Professor of Finance

Abstract

The present study aimed to investigate the relationship between information and communication technology (ICT) and environmental sustainability in MENA countries from 2012 to 2021. The study findings revealed significant positive relationships between ICT exports, carbon footprint, and renewable energy consumption. Additionally, ICT imports and renewable energy consumption had a significant positive relationship. Meanwhile, significant negative relationships existed between ICT imports and exports and urban population growth. Regarding policy implications, the positive relationship between ICT exports and carbon footprint highlights this sector's environmental costs of rapid growth. At the same time, the positive relationship with renewable energy consumption suggests that efforts should be made to mitigate these impacts through sustainable practices and investments in cleaner energy sources.

Impact statement

This paper underscores the importance of balancing economic growth with environmental sustainability in the ICT industry. An integrated approach that combines support for remote work, balanced urban and rural development, economic diversification, and sustainability can effectively address the implications of the negative relationship between ICT exports and urban population growth. Policymakers should create a cohesive strategy that leverages ICT advancements to promote balanced, sustainable, and inclusive development across different regions.

Presenter Bio

Faris Alshubiri, Ph.D., FHEA is a Full Professor of Finance. Prof. Faris has presented and published more than 84 professional papers, including in Scopus and Web of Science. Prof. Faris has worked to build a strong citation and has achieved 1877, citations till now; under H-index 23, and i10-index 45. Prof. Dr. Faris Alshubiri – Regional Editor - International Journal of Emergency Services, listed in Scopus, WOS, and ABS = 2 of Emerald Publisher, Associate Editor - Journal of Research in Innovative Teaching & Learning, of Emerald Publisher, listed in Scopus, (Q1) and Associate Editor -Vilakshan – XIMB Journal of Management (Emerald Publisher), and Associate Editor & Editorial Board - SN Business & Economics (Springer Publisher).

AI-Driven Optimization for Urban Green Spaces and Environmental Law

Dr. Heena Parveen
Assistant Professor at the School of Law, G D Goenka University, Gurugram, Haryana, India
Vibha Bandhu
GD Goenka University, India
Aayush Bhardwaj
GD Goenka University, India.

Abstract

This paper discusses the position of AI in optimizing urban green spaces through an environmental law framework. With the world becoming increasingly urbanized yet intensely burdened with environmental challenges, the use of AI technologies, such as Machine Learning and Long Short-Term Memory models, may bring change to urban planning, fresh air to minimize the heat-island effect, and biodiversity. AI has integrated real-time data analytics, predictive modeling, and intelligent monitoring systems into efficient solutions for the management of urban green spaces. This paper discusses these ethical concerns related to biased outcome and data privacy aspects of AI along with recommendations for responsible usage of AI in compliance with relevant environmental regulations. The same study refers to the scope of AI transforming the urban ecosystem and contributing toward the sustainable development goals and ensures long-term ecological, economic, and societal benefits; therefore, the paper argues for the gradual deployment of AI impacting ethically the management of urban green spaces.

Impact statement

The green optimization for the urban areas presented here is very high in its dimension of being very social, managerial, and economically potent. At the social level, it increases the livability of the urban settings because this reduces the number of pollutants within the air owing to reduced heat island effects and allows for better public health among the populace for example reduced rate of cardiovascular diseases, and increased life expectancy. Urban planners will be in a better position to resource effectively predict problems that may occur environmentally and ensure that cities are developed in an environmentally friendly manner as stipulated by environment laws. It economically demonstrated how AI makes it possible to follow the idea of regulating the amount of water to be used and other consumables in green spaces because it saves in the short term but strengthens sustainability in the long term. This proposal further supports the growth of the circular economy since it impacts the improvement of resource efficiency and eco-balance. This research is quite general and reveals a holistic approach in the incorporation of AI in managing urban green spaces, push for the advancement of sustainability and public welfare.

Presenter Bio

Ms. Heena Parveen is an Assistant Professor at the School of Law, G D Goenka University, Gurugram, Haryana, India, specializing in International Law. She is dedicated to enhancing student learning through engaging lectures and innovative research. With extensive administrative experience, Heena has actively contributed to various committees and initiatives promoting academic excellence. She's pursuing her Ph.D. from The West Bengal National University of Juridical Sciences and has published numerous articles in reputable journals. Heena is an active participant in seminars, conferences, and workshops, significantly advancing legal scholarship.

University Practices and Pro-Environmental Behavior: Evidence from Higher Education Students in Qatar

Prof. Lanouar Charfeddine
Qatar University, Qatar
Mohamed Hamrouni
Qatar University, Qatar

Abstract

Understanding students' pro-environmental behavior and its determinants is critical in facing the escalating seriousness of environmental concerns. This research aims to explore the effect of sociocultural factors and personal norms (PN) on students' pro-environmental behavior (PEB). Given that sustainable environmental intentions often do not manifest as factual behavior, the research places primary emphasis on determining university practices' role in bridging the gap between intended and actual green behavior.

The study employs a hypothesis-driven, deductive confirmatory approach to examine the perception of 641 university students through a survey instrument. The findings underscore the importance of the normative ethical facet of green behavior and the significant influence of behavioral intention (BI) on PEB. Although the moderating impact of university practices (UP) varies, motivation (M) and opportunity (O) are distinguished as key variables that determine the translation of intention into actual positive environmental conduct.

Impact Statement

The paper's contribution to the economy, management, and society is evident in its deepening of our understanding of how individual values in association with sociocultural factors shape and guide environmentally responsible behavior. Our results offer insights and practical recommendations to develop policies and strategies that narrow the gap between environmental intentions and actual behaviors, thereby highlighting the fundamental role of educational institutions as drivers of sustainable development. The research findings support and guide the need to cultivate environmentally conscious future leaders able to promote green business opportunities and initiatives as well as establish policies aligned with global sustainability objectives.

Presenter Bio

Mohamed Hamrouni is a healthcare professional with over 17 years of experience as a paramedic and anesthesia technician. He earned a master's in business administration from Qatar University, where his thesis focused on sustainable development, particularly environmental sustainability. Soon to pursue his PhD in Public Administration, Mohamed aims to contribute to advancing research on public sector reform in the era of artificial intelligence. He also seeks to narrow the gap between academic research and its practical applications in public administration, with a focus on the practical involvement of researchers and academics in enhancing policy development and governance.

AI and Environmental Sustainability: Solutions for Climate Change and Circular Economy: Review Analysis

Dr. Nourhan A. El-Attar
Lecturer at the Institute of National Planning – Egypt
Mr. Mohamed Azzouz Abdullah
Supervisor at the National Bank of Egypt – Egypt
Dr. Heba S. Moghaieb
Associate Professor at the Institute of National Planning – Egypt

Abstract

Artificial intelligence has emerged as a solution to human-caused climate change and environmental issues. helping in reducing human activities and improving environmental protection, and so achieving environmental sustainability. The purpose of this study is to explore the environmental benefits of AI adoption in the circular economy transition, focusing on climate change and resource optimization, highlighting AI's potential for environmental sustainability.

Impact statement

Social Impact: optimizing resources utilization, decreasing waste, and supporting the circular economy enables smarter energy management and more effective recycling operations, resulting in long-term environmental and socioeconomic advantages.

Economic Impact: efficient use of resources, resulting in cost savings and less waste. It improves energy usage and production efficiency, decreasing firms' operational costs.

Managerial Impact: Management can promote the circular economy transition, which enables managers to streamline operations by providing data-driven insights. This results in lower costs and enhanced sustainability goals.

Presenter Bio

Dr. El-Attar graduated from Helwan University, Faculty of Commerce and Business Administration, Business Information Systems Program (English), with a GPA of 3.84 (honor degree). She completed her master's in business administration in December 2018 and earned her PhD from Ain Shams University in July 2024.

Dr. El-Attar worked as a freelance teaching assistant at Helwan University from 2013 to 2016, then joined the Institute of National Planning in August 2016, where she became a lecturer assistant in 2018 and was promoted to lecturer in September 2024.

Conceptualizing teacher acceptance of AI in higher education

Ali Aljamal
American University of Kuwait
Mark Speece
College of Management Mahidol University, Bangkok
Xiaomeng Li
College of Management Mahidol University, Bangkok

Abstract

Artificial Intelligence (AI) is currently undergoing rapid growth and evolution, becoming prominent in many industries. Education is no exception, but there is little research on how to manage the major changes that this will bring. Change can often be somewhat unsettling, and frequently causes resistance. Some educators are very enthusiastic, but many are quite skeptical that AI beneficial. This discussion proposes a framework for understanding teacher intentions to support AI adoption (or not) by integrating several successful frameworks (Theory of Planned Behavior, Technology Adoption Model, benefits and barriers assessments). These frameworks usually focus mainly on psychological response / attitudes of employees, but here we also illustrate how managerial actions can influence those responses / attitudes.

Impact Statement

This study proposes a framework for understanding user perceptions and acceptance of AI in education. The field of Management of Technology examines humanware and orgaware as essential components (Ramanathan, 1994; Smith & Sharif, 2007). Here, we examine user perceptions and attitudes leading to intention to adopt AI using models, including the Theory of Planned Behavior and the Technology Acceptance Model, in additions to critical discussion about benefits and barriers to technology adoption. While such discussions normally focus on the user perceptions, we incorporate the orgaware aspect – managerial influence that can potentially shape strategies for teacher training, policymaking, and technology integration.

Presenter Bio

Ali Aljamal is an Associate Professor of Economics at the American University of Kuwait (AUK). Prior to joining AUK, he held visiting and adjunct positions at Indiana University Purdue University in Indianapolis, Kalamazoo College, and Western Michigan University. He regularly implements action learning methods into his classes. His scholarly interests stem from a belief that economic education is a core life skill for a culture of sustainability. His research interests range from learning technology to behavioral economics and nudging techniques in public policy. His latest article appeared in the *Sustainability* on building student sustainability competencies through nudge project.

The Role of Artificial Intelligence in the Energy Sector

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Lazhari zouaouid
Faculty of Economics, Commerce, and Management Sciences, University of Ghardaia, Zone Scientifique,

Abstract

This article explores the transformative role of Artificial Intelligence (AI) in revolutionizing the energy sector by enhancing efficiency, optimizing resource management, and accelerating the shift to renewable energy. It discusses AI applications such as machine learning for energy optimization, predictive analytics, and natural language processing (NLP) for advanced data analysis. The article highlights AI's role in smart grids, enabling seamless integration of renewable energy sources like solar, wind, and hydropower while enhancing grid stability. AI-enabled energy storage systems (ESS) are examined for their potential to improve grid reliability and autonomy. The article also addresses challenges such as data security, regulatory barriers, and workforce skills gaps while showcasing successful case studies of AI implementation in the energy industry. Overall, the findings emphasize AI's vast potential to drive sustainable development in the energy sector, provided key technical, social, and regulatory challenges are effectively managed.

Impact statement

This article examines the transformative integration of Artificial Intelligence (AI) into the energy sector, enhancing efficiency, optimizing resource management, and facilitating the shift to renewable energy. It explores AI applications like machine learning for energy optimization, predictive analytics, and natural language processing (NLP) for data interpretation. The article highlights AI's role in smart grids, renewable energy (solar, wind, and hydropower), and energy storage systems (ESS). Challenges such as data security, regulatory issues, and workforce skills gaps are addressed, with case studies showcasing successful AI implementations. The findings underscore AI's potential to revolutionize the energy industry despite existing hurdles.

Presenter Bio

Dr. Okba Mekhnane is a Senior Lecturer (Class A) specializing in Business Administration at the University of Ghardaia, Algeria. He earned his PhD in Management Sciences in 2017 and has been teaching at the Faculty of Economic Sciences for eight years. research interests include management and performance evaluation, oil companies, and supply chains. He has participated in numerous international conferences held in Qatar, Yemen, Libya, and Malaysia. Additionally, he has contributed to the publication of scientific articles in his field in various classified academic journals.

The role of Artificial Intelligence in the implementation of smart and Sustainable Cities: lessons learnt from Arab cities

Adel BEN YOUSSEF
GREDEG-CNRS & University Côte d'Azur, France

Abstract

The pursuit of resilient, inclusive, sustainable, and safe cities aligns with the United Nations' Sustainable Development Goals (SDGs) for 2030, emphasizing the crucial role of artificial intelligence (AI) in shaping smarter, sustainable urban environments. This study addresses the research gap concerning AI's potential to mitigate climate change while fostering smart, sustainable cities. Employing a qualitative case study approach centered on Arab cities, the research delves into AI's integration in addressing climate challenges. Primary data collection involves semi-structured interviews with key stakeholders, including government officials, urban planners, AI developers, environmental activists, and industry representatives. Secondary data are sourced from academic literature, government reports, policy documents, and online databases, providing a comprehensive understanding of AI technologies and climate strategies in smart cities. By examining the evolution of smart cities through the lens of the fourth industrial revolution, this paper explores AI's transformative impact on urban environments, particularly in transportation, energy, land use, and climate resilience. The focus shifts from technology-driven approaches to citizen engagement and environmental sustainability, underscoring the "twin transition" of digital and green initiatives.

Impact statement

This paper elucidates the transformative potential of artificial intelligence (AI) in facilitating the concurrent transitions of digitalization and environmental sustainability within Arab cities. By investigating the potential of AI in addressing climate change, improving energy efficiency, and strengthening resilience, it highlights how AI can facilitate innovation in renewable energy integration, greenhouse gas emissions monitoring, and carbon capture technologies. By placing an emphasis on the engagement of citizens and the ethical development of urban innovation, this research offers insights that can be acted upon in order to utilize AI in the creation of more intelligent, environmentally friendly and inclusive urban environments. It provides a model for sustainable development in the context of climate change.

Presenter Bio

Adel BEN YOUSSEF is Professor of Economics at the Côte d'Azur University and member of the CNRS research laboratory (GREDEG - CNR UMR 7321). He is also an associate researcher at the Economic Research Forum (Cairo) and the Global Labor Organization (Bonn). Adel Ben Youssef is an international expert on ecological and digital transitions for many international institutions. He is a founding member of the African Association of Artificial Intelligence and Industry 4.0 (AISMA). In addition, he was a negotiator for Tunisia at COP 23, 24, 25, 26, 27, 28 and 29 (2017- 2024) in the field of climate finance. He has participated in the facilitation of around a hundred workshops (100+) over the last 20 years. He has been the liaison person for more than 25 major international events and has published more than 100 academic articles in renowned international journals. He is Editor-in- Chief of the Platforms Journal (MDPI), Associate Editor of the journals Development and Sustainability in Economics and Finance (Springer) and Green and Low-Carbon Economy (GLCE). He is ranked among the top 4% of economists in the last 10 years by REPEC and the top 2% of economists by scholar GPS.

Frontiers of electromobility research: Using AI to guide Pakistan's quest for sustainable transportation

Ahmad Ammar
Suleman Dawood School of Business, Lahore University of Management Sciences (LUMS) Lahore, Pakistan
Muhammad Shakeel Sadiq Jajja
Suleman Dawood School of Business, Lahore University of Management Sciences (LUMS) Lahore, Pakistan

Abstract

Over the past decade, electromobility has gained significant attention for its potential to reduce greenhouse gas emissions in the transport sector. This transition is particularly critical for developing countries like Pakistan, aiming to mitigate environmental impacts and reduce the financial strain of petroleum imports. This study investigates the emergence of electromobility in Pakistan through inductive qualitative content analysis of 18 in-depth interviews and two industry symposiums at Lahore University of Management Sciences (LUMS). Using the multilevel perspective (MLP) in sociotechnical transitions theory, the study compares empirical findings with a machine learning (ML)-driven analysis of 2,846 peer-reviewed electromobility articles. Latent Dirichlet allocation (LDA) topic modeling and keyword co-occurrence analysis reveal key thematic trends. The study identifies strategic insights to guide Pakistan's electromobility transition, drawing on existing global research and offering an innovative combination of ML and qualitative analysis to inform sustainable transportation in developing economies.

Impact statement

The transportation sector, responsible for 25% of global CO_2 emissions, is a critical focus in sustainability conversations. In Pakistan, fossil fuel dependence exacerbates both the transport-related climate impacts—second only to residential combustion in black carbon emissions—and economic strain (with an August 2024 petroleum import bill of $1.41 billion). This study explores Pakistan's transition to electromobility, offering a dual solution to reduce emissions and energy costs. Combining qualitative research and machine learning, we analyze data from 18 interviews and two industry symposiums through the multilevel perspective (MLP) of sociotechnical transitions theory. Using a machine learning (ML) implementation and keyword co-occurrence analysis of 2,846 peer-reviewed articles, we compare empirical findings with the broader body of electromobility research. This interdisciplinary approach provides strategic insights for accelerating sustainable transportation in Pakistan and comparable developing economies.

Presenter Bio

Ahmad Ammar is a PhD candidate in Operations Management at Suleman Dawood School of Business (SDSB), Lahore University of Management Sciences (LUMS), Pakistan. His research focuses on electromobility-driven sustainability transitions in the transportation sector, particularly in developing economies. Ahmad has presented his work at the 10th Asian Management Research and Case Conference (AMRC) in the UAE (2022) and, won the "Best Mentored Case" award at the Western Case Writers Association (WCA) Conference in Reno, USA (2023). He comes with over 15 years of experience in the manufacturing industry and academia. Ahmad holds academic credentials in mechanical engineering and computer science from National University of Singapore (NUS), LUMS, and UET, Lahore, Pakistan.

Role of Fintech, Financial Development and Financial Literacy in Promoting Green Growth: Empirical Evidence from Cross-Country Analysis.

Sehar Saleem
Szabist Islamabad, Pakistan

Shumaila Zeb
Szabist Islamabad, Pakistan

Abstract

This study examines the interrelationships between fintech adoption, financial development, financial literacy, and green growth across 118 countries from 2004 to 2022. The researchers construct a comprehensive green growth index and employ the SYS-GMM model to analyze the impact of these factors. The findings suggest that financial development has an adverse effect on green economic growth, while fintech adoption and financial literacy exert a positive influence. By empirically investigating these associations, the study contributes to the growing body of literature. The insights gained not only enrich academic discourse but also inform evidence-based policymaking and provide guidance for stakeholders aimed at promoting sustainability.

Impact statement

This study introduces a standardized green growth index that offers a valuable tool for future research. Its consistent framework enables identifying critical investment areas for sustainability and coherent findings across domains. Additionally, the study's findings have profound implications for policymakers, highlighting the need for targeted strategies leveraging fintech and financial literacy to mitigate the adverse impact of conventional financial development on green growth. Furthermore, the study empowers key stakeholders, such as governments, financial institutions, and environmental advocates, with actionable insights to devise initiatives that strike a balance between economic progress and environmental preservation, contributing to a more sustainable future.

Presenter Bio

Sehar Saleem, a PhD scholar in the Department of Management Sciences at SZABIST University in Islamabad, Pakistan, conducts research focusing on fintech adoption, financial development, and sustainable economic growth. Leveraging her robust academic background and zeal for exploring innovative solutions in the financial and environmental realms, she aspires to contribute to evidence-based policymaking and academic discourse. She can be contacted at seharsaleem1991@gmail.com.

Measuring the Volatile relationship between Artificial Intelligence and Environment, Social & Governance Sustainability (ESG): Solutions for Climate Change and Inclusive Growth in the Arab World

Umar Suffian Ahmad
Ghazi University, Pakistan.

Abstract

AI is going to revolutionize the world with its unique and authentic development. It has largely changed the economic and social scenario, environment, and climate change. This research focuses on developing a nexus between AI and Environment, Social and Governance (ESG) Sustainability that provides inclusive solutions for climate change and growth in the Arab World. The study will be based on 19 Arab countries using Spaital GMM, and Machine Learning approach. The results of the study validate a small relationship between AI and ESG. Therefore, there is room for continuous improvement and sound policy for the effective implementation of AI to take advantage in broader perspective.

Impact Statement

The study has strong impact as it focuses on the importance of leveraging AI to optimize the Environment, Social and Governance model particularly in the context of the Arab world. The use of advanced econometric approach and machine learning, the paper puts an impact to find inclusive solution for climate change and growth. Similarly, it brings resource efficiency and promotes social equity. The results of the study based on empirical analysis reveals that full potential of AI with ESG has not been realized yet in the Arab region, thus a proposed policy in the light of ethical and transparent use of AI can help to achieve sustainable development and climate change through mitigation. For academician this study contributes a valuable insight through fulfilling the gap between theoretical and practical implication with ESG framework. It open up new horizon of research by highlighting a pathway for sustainable environment and inclusive growth.

Presenter Bio

I have 15 years of teaching experience in the subject of economics, 11 years of research publication specializing in debt swap practices and inclusive growth. I have 6 years of expertise in urban forestation as a sustainability activist committed to oxygenating the earth. I am also the founder of the Green HUB Initiative and serve as an ambassador for Sustainability Learning Sessions.

Managing AI Innovation and Data Security in Higher Education

Bedour Alboloushi
Kuwait College of Science and Technology, Kuwait
Mohammad Alkandari
University of Essex, UK
Anwaar Alkandari
Kuwait Technical College, Kuwait

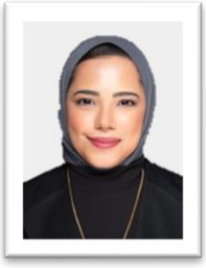
Abstract

The responsible integration of AI innovation in higher education can significantly enhance the quality of education. This paper examines the increasing adoption of AI in higher education and the associated concerns regarding data security and privacy. It acknowledges the need to responsibly manage the integration of AI into higher education institutions by addressing the unique data security challenges and ethical considerations. The paper aims to investigate how institutions can balance between AI innovation and robust data security practices to ensure ethical information management. Through an in-depth review of literature and an investigation of data security challenges, this research develops a conceptual framework for managing AI technologies in higher education. The findings offer practical strategies and guidelines for policymakers, researchers, and educators to facilitate safe and ethical AI integration while ensuring data security and ethical information management. In addition, this paper also sets an agenda for future research in this area.

Impact statement

This research sheds light on the data security challenges and ethical considerations that have emerged from the adoption of AI in higher education. It aims to provide higher education leaders and policymakers with a comprehensive understanding of the unique challenges of managing AI to allow them to leverage the benefits of AI while mitigating the associated data security and privacy risks. The research findings can help higher education institutions develop tailored policies and guidelines for responsible AI integration that prioritize data protection, ethical information management, and the privacy of students and staff. This research is expected to contribute to ongoing efforts to develop a secure and ethical digital environment that emphasizes the well-being and rights of individuals. Ultimately, this can benefit students, faculty, and the broader academic community.

Presenter Bio



Dr. Bedour Alboloushi is an Assistant Professor of Business Management at Kuwait College of Science and Technology. She holds a PhD in Information Studies from the University of Sheffield, UK. Her research focuses on information, knowledge and innovation management. She teaches a range of courses related to information systems and project management. She has considerable expertise in project management and is certified as a Project Management Professional (PMP) by the Project Management Institute.

Exploring the Effect of Artificial Intelligence (AI) Adoption in Higher Education using UTAUT Model

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Ahmad R Alsaber
American University of Kuwait, Kuwait.
Abrar Aljamaan
American University of Kuwait, Kuwait.
Anwaar Alkandari
Kuwait Technical College, Kuwait.

Abstract

Artificial Intelligence (AI) is transforming higher education by introducing innovative tools for teaching and learning. This study aligns with the UN's Sustainable Development Goals (SDGs), particularly Goal 4 (Quality Education) and Goal 9 (Industry, Innovation, and Infrastructure). It explores the role of digital literacy and digital citizenship behavior in AI adoption using the Unified Theory of Acceptance and Use of Technology (UTAUT). Data from over 500 university students in Kuwait reveal that performance expectancy, social influence, and facilitating conditions significantly impact AI adoption, while effort expectancy has no effect. Digital literacy and digital citizenship behavior strongly mediate AI adoption, enhancing students' perception of AI and fostering ethical use. The findings offer valuable recommendations for institutions to promote digital skills, ensure ethical AI use, and provide the necessary infrastructure and support to successfully integrate AI in higher education.

Impact statement

This paper examines the impact of AI adoption in higher education using the UTAUT model, with a focus on digital literacy and citizenship behavior. The study provides key insights for improving educational quality by integrating AI into university curricula, thereby enhancing teaching and learning experiences. Societal impacts include fostering responsible technology use among students, promoting digital ethics, and addressing privacy concerns. From a managerial perspective, the findings offer strategies for administrators to support AI integration through proper infrastructure and training. Economically, the research highlights the potential for AI to streamline educational processes, improving resource allocation and institutional efficiency.

Presenter Bio

Afsah Abdullah is an Electronics and Control Engineer with a strong focus on research and data analysis. She holds a Bachelor's degree in Electronics and Control Engineering from the Australian University, graduating with honors. Currently, she works as a Research Assistant at the American University of Kuwait, where she manages research projects, organizes events, and supports the Office of Research and Grants. Afsah excels in collecting data, managing research systems, and providing administrative and technical support. She is a versatile and effective team member.

Grand challenges of Artificial intelligence in higher education The case of developing countries

Dr. Kerim Karmeni
Assistant Professor in Accounting at Rabat Business School (AACSB).
Nadia Karmani
REsearch Groups on Intelligent Machines (REGIM), University of Sfax, Tunisia
Abdelkader Hammadi
Skema Business School, France

Abstract

Higher education (HEd) is crucial for economic growth and sustainable development. However, studies show that several developing countries are challenged in terms of providing a good quality of higher education. Using the findings of a previous exploratory study in our series of papers, the current study explores how Artificial intelligence (AI) technology could be used to improve the quality of higher education in developing countries. In order to answer our research questions, we performed a bibliometric analysis (using bibliometrix software) and a content analysis (using Nvivo software). The results of the analysis of 84 academic articles published between 2014 and 2024 reveals that the topic of AIHEd in developing countries is receiving increasing attention in Asian countries such as India, China, Indonesia, and Saudi Arabia. Initial findings also identify the presence of a variety of multinational collaborations on the research topic: Scholars from China, Saudi Arabia, Malaysia and Oman are more open to international collaborations. The results of our content analysis shed light how AI technology could be used to improve the quality of higher education in different regions of developing countries based on three perspectives: students, educators and institution.

Impact statement

Social impact : By analysing the role of AI in the higher education in developing countries, we look to contribute in the development of AI responsible use framework in higher education.

Economic impact : By studying the role of AI in improving the quality of higher education, the current study opens the window of the future role of AI based higher education in economic growth and sustainable development in developing countries.

Managerial impact : The current study informs decision makers how to leverage AI technology in higher education institutions in developing countries. We also discuss the potential return on investment of a successful integration of AI in higher education

Presenter Bio

Kerim Karmeni is a passionate scholar specialized in Management Accounting. He received a Ph.D. in Management from the university of Lille (France) and the university of Sousse (Tunisia). Dr. Kerim Karmeni has a position of Assistant Professor in Accounting at Rabat Business School (AACSB). He is also Adjunct Professor at IESEG School of Management (AACSB, EQUIS, AMBA) and EMLV Business School (AACSB), France. Dr. Kerim Karmeni core research interests include Management Control, Performance and AIHEd. Other research topics include: Franchising, SMEs, Digital transformation. His research has appeared in refereed journals including Technology Analysis & Strategi Management, Journal of Small Business and Enterprise Development, Management Decision, Comptabilité-Contrôle-Audit and Management & Avenir. In addition to research and teaching activities, Dr. Kerim Karmeni is an entrepreneur in pedagogical innovation. He created in August 2022 IKRA Lab France a start up that provides services to institutions in higher education.

AI-Enhanced Talent Management Systems in Higher Education: Developing A Framework for Enhanced Institutional Performance

Salim Al Daraai
Muscat College
Nasser Al Harrasi
University of Technology and Applied Science
Jonathan Moizer
University of Plymouth
Syeeda Shafiya
Muscat College

Abstract 8.2.1

This research investigates the integration of Artificial Intelligence (AI) in talent management systems across higher education institutions in Oman, focusing on enhancing institutional performance. The study employs a cross-sectional quantitative approach, collecting data from academic and administrative staff through structured questionnaires. Key areas of focus include AI-enhanced recruitment, professional development, staff retention, and performance management. Findings reveal that AI-powered talent management significantly boosts institutional performance, particularly in professional development, followed by recruitment, performance management, and retention. AI-driven tools streamline recruitment processes, improve personalized learning for staff, and offer real-time insights into performance management. The study proposes a conceptual framework to guide the ethical and strategic adoption of AI in talent management systems, highlighting the importance of responsible AI integration to maintain fairness and transparency. The research offers practical implications for higher education administrators to leverage AI for improved institutional outcomes.

Impact statement

The societal, managerial, and economic impact of AI-enhanced talent management systems in higher education is profound. AI integration in recruitment, professional development, and performance management fosters more equitable and efficient processes, reducing biases and improving the quality of hires. Economically, AI-driven talent systems can enhance institutional performance by optimizing human capital, reducing operational costs, and supporting strategic decision-making. The managerial impact is equally significant, as AI tools provide real-time performance insights and personalized development pathways, improving staff engagement and retention. Societally, the implementation of AI in talent management ensures that higher education institutions remain competitive and innovative, contributing to the development of a highly skilled workforce aligned with national and global needs. These advancements create an inclusive environment for staff, enhancing institutional reputation and long-term sustainability in the academic sector.

Presenters Bio

Salim Al Daraai is a Lecturer in the Department of Business & Accounting at Muscat College, Sultanate of Oman, and a PhD candidate at the University of Plymouth, UK, specializing in the impact of talent management on process innovation. With a Master's degree in Management from the University of Liverpool, Salim has extensive experience in both academia and industry. His research focuses on human resource management and innovation, with a particular emphasis on the integration of AI in higher education. Salim is also an active member of various academic committees and a published author in the fields of talent management, AI, and innovation.

Nasser Al Harrasi is a senior lecturer of Business studies at the University of Technology and Applied Science-Muscat. He is a Fellow of UK HEA and obtained his PhD in Human Resources Management from Binary University, College of Management & Entrepreneurship, Malaysia in 2020. He has worked with many multinational companies with more than 11 years of diverse experience involving teaching, consultancy, and corporate management in Oman. He has research interests in, HRM Practices, Organization Behaviour, and Higher Education. He has attracted many external funding and grant research opportunities. He leads and supervises several research teams.

The AI Paradox in Higher Education: Strategic Alignment or Countering Digital Disruption?

Ammara Awais
PhD candidate at the Bayes Business School, City, University of London.

Abstract

A rapidly evolving AI and digital transformation landscape necessitates an in-depth exploration of the implications of use, and integration, of artificial intelligence tools in higher education. Drawing from perspectives and practices of higher education digital leaders from across the globe, this research observes the phenomenon from the lens of the Paradox Theory. The findings highlight the paradoxical nature of AI in higher education, revealing both the opportunities and challenges it poses for institutional leadership. This paper builds on existing research on digital transformation in higher education and provides a practical roadmap for institutions to navigate the swiftly changing technological environment.

Impact statement

This research delves into the topic of the use of Artificial Intelligence in higher education to better understand the positive as well as negative aspects of AI in higher education. The study has implications for theory as it frames the research question with the lens of the Paradox theory, hence extending past research in paradox literature. The findings of this research are impactful for practice, as they provide the reader with an opportunity to observe the evolving AI phenomena with a fresh perspective of it being a paradox; where it has the potential to be aligned with the institutional strategy, along with the possibility of being a digital disruption which needs to be countered. Developing such a perspective is necessary for all higher education stakeholders to further understand, assimilate, and adapt to the shifting frontiers of Artificial Intelligence in higher education.

Presenter Bio

Ammara Awais is a PhD candidate at the Bayes Business School, City, University of London. Her research areas are organizational leadership, digital leadership, and higher education leadership. Additionally, she is a member of the Board of Governors for the University of Lahore. She also serves as the Dean, Student Affairs as well as Director, Sustainability at the University of Lahore. Her additional roles include being a council member for the Equator University of Science and Technology, and a board member for the Pakistan Children's Heart Foundation.

The utilization of Artificial Intelligence in Higher Education in Bangladesh: Challenges and Prospects

Md Habibur Rahman
Begum Rokeya University, Rangpur, Bangladesh, and Independent Contractor, Data Collection & Translation Services, 60 Decibels, Inc. USA, Researcher and Writer.

Abstract

The operation of artificial intelligence (AI) at the tertiary level is one of the most pertinent technological innovations that has positive and negative impacts in the educational sector for the emergence of ICT and 4IR. The objectives of this article are to explore the process of the utilization of AI in higher education in Bangladesh, to find out the prospects of AI in the academic sectors in Bangladesh, and to investigate the challenging factors of AI in higher education. This study has been conducted on the basis of a mixed methodology followed by a qualitative and quantitative study, along with collecting primary and secondary data and information. The findings of this study reveal that AI can be an interactive tool in the educational sector with the help of computers and human beings for the betterment of educational excellence.

Bangladesh is lagging behind in the utilization of artificial intelligence (AI). It secured the 113th position out of 174 states in the IMF index regarding the AI preparedness index. Bangladesh has started to utilize AI in different sectors since 2008–2009. The authority needs to initiate some policies for AI's proper usage so that human resources will not face any problems with job scarcity for accessing AI in educational institutes. However, both students and teachers should maintain ethics and integrity when using AI like ChatGPT and other inappropriate AI tools. However, in exam assessment, like reviewing MCQs and other exam papers, they can be verified for easy results and publications within a short time. Therefore, people get some advantages of AI by using this technology.

On the other hand, Bangladesh has some limitations for the usage of AI, followed by logistic support, technical experts, and deficits of equipment, skilled technicians, and financial issues. However, the country is just trying to upgrade Bangladesh to as technology based AI society.

Impact statement

Both public and private universities in Bangladesh are using AI with limited access or broader aspects. However, the findings of this study suggest that 29.4% of the respondents think that cloud computing and Internet of Things is the current status of the university by using AI-based technology. However, the unwillingness perception (none) is 23.5% and ChatGPT is 23.5% that have been utilized at the university level as AI-based technology. Conversely, other remaining respondents believe that AI-based technologies are robotics (11.8%), chatbots (5.9%), AR (augmented reality), and VR (virtual reality) (5.9%), and some of them are not aware of that much.

Presenter Bio

Mr. Md. Habibur Rahman is currently serving as a Section Officer at the Vice Chancellor office, Begum Rokeya University, Rangpur. He was a former course instructor at the Center for Governance, Policy, and Advocacy and founder of the Institute for Advocacy, Innovation, and Discourse. He was a circular manager and a former news editor of the daily Law News. He is also a research assistant associated with 60 Decibels, Inc. USA. He accomplished his graduate and postgraduate degrees from the University of Dhaka. Mr. Rahman was born in Chandpur district at the end of the nineties.

Artificial Intelligence in Higher Education Transforming Business Schools for the Future

Dr. Md Hosam Al Kaddour
University of Southampton, United Kingdom
Dr. Nouha Saber
Educational advisor for Southampton Business School, United Kingdom

Abstract

This paper explores the transformative impact of artificial intelligence (AI) on business education. It discusses how AI influences curriculum design, teaching methodologies, administrative processes, and student engagement in higher education. AI enhances curriculum relevance by identifying skill gaps and emerging trends, while adaptive learning tools improve student performance and engagement. The paper also highlights AI's role in automating administrative tasks, such as admissions and grading, streamlining processes, and enhancing efficiency. Moreover, AI contributes to improving student employability through personalized career services and skills development aligned with market needs. The paper acknowledges the challenges associated with AI, such as ethical considerations, data privacy, inequalities in access, and the high costs of implementation. Ultimately, AI holds the potential to reshape business education but requires careful ethical and strategic integration.

Impact statement

The paper, Artificial Intelligence in Higher Education: Transforming Business Schools for the Future, has a significant societal, managerial, and economic impact. Societally, it emphasizes the role of AI in democratizing education by offering personalized learning experiences and improving student engagement. However, it also addresses potential inequalities in access to AI tools, urging institutions to ensure equitable use.

From a managerial perspective, the integration of AI streamlines administrative processes, reducing the workload on educators and enabling more efficient operations. This frees faculty to focus on strategic areas such as personalized teaching and enhancing educational quality.

Economically, the paper highlights AI's capacity to align business education with labour market needs by identifying emerging job trends and skills gaps. This leads to better employability outcomes for students and helps institutions create curricula that meet real-world demands, ultimately contributing to a more skilled workforce and enhancing global competitiveness in the business sector.

Presenter Bio

Dr. M. Hosam Al Kaddour is a Chartered Accountant, Tax Advisor, and accomplished academic professional with extensive expertise in taxation, education, and professional practice. He serves as a Consultant for the UK Parliament on Taxation Policy and Practice and as an Educational Advisor for the UK Department for Education. Dr. Hosam is also the Chair of Professional Recognition of Educator Practice awarding panels and the Director of All Undergraduate Programs at Southampton Business School. In addition to these roles, he is a Reviewer for the UK Higher Education Academy and has held significant positions such as Head of Teaching & Learning in the Accounting Department and Head of the Social Sciences Faculty Ethics Committee. He also serves as an Examiner for major accountancy professional, statutory, and regulatory bodies, demonstrating his profound influence on the field of accounting and education.

Dr. Nouha Saber is a distinguished Chartered Accountant and accomplished academic professional with extensive expertise in accounting education and program leadership. She serves as an Educational Advisor for Southampton Business School and is the Chair of the Southampton Assessment and Feedback Advisory Group (SAFAG). Additionally, Dr. Saber is the Programme Leader for the "BSc Accounting and Taxation" program at Southampton Business School, where she plays a pivotal role in shaping the curriculum and fostering academic excellence. Her contributions reflect a deep commitment to advancing education and professional practice in the field of accounting.

Generative AI and Creative Problem Solving: Fact or Myth

Karma Sherif
Qatar university, Qatar.

Adeel Zarif
IT administrator employed at Ministry of Defence, Qatar.

Abstract

In this research study, the impact of generative artificial intelligence (AI) on student's problem-solving skills is examined, along with its potential integration into higher education. This project aims to evaluate how generative AI might enhance learning outcomes and experiences for Qatar University business analytics students, considering the increasing need for graduates with these vital skills in the job market. This study attempts to identify factors that influence how well generative AI may be utilized to foster creativity and problem-solving abilities by analysing student's self-efficacy and opinions about the technology.

Impact Statement

The study addresses the skills gap between academics and the labour market, which has significant economic and societal consequences. The study enhances student's ability to solve creative problems using generative AI, which helps to create a workforce that is more creative and adaptable. In turn, this can lead to increased competitiveness for businesses, improved employability for graduates, and a more dynamic economy that can meet the challenges of the twenty-first century.

Presenter Bio

Adeel Ahmad Zarif is a lead IT administrator employed at Ministry of Defence, Qatar. A recent MBA in Business Analytics graduate from Qatar University, he explored artificial intelligence integration and its impact on the higher education system for his graduation project. To further use his abilities and expertise, Adeel is constantly looking for opportunities in the booming AI industry. His research insights and academic experience make him a valuable addition to the rapidly changing field of artificial intelligence in education and its applications in various economic sectors.

Do Artificial Intelligence and Digital Transformation Enhance or Hinder Sustainability? A Case Study from GCC

Dr. Sadeq Damrah
Assistant Professor, Department of Mathematics and Physics, Australian University

Abstract

This empirical research paper investigates the impact of AI and digital transformation on sustainability in the GCC countries, utilizing the longest available online dataset spanning up to 20 years. AI adoption and digital transformation are measured through investment levels, implementation rates, and technological integration. Sustainability is evaluated using environmental, social, and economic performance indicators. The study aims to provide empirical evidence on the role of digital innovation in promoting sustainable business practices in the GCC region.

Impact Statement

The findings of this research are expected to have significant implications for policymakers, business leaders, and academics in the GCC region. By providing empirical evidence on the impact of AI and digital transformation on sustainability, the study highlights the importance of digital innovation in fostering sustainable business practices. The results may guide strategic decisions in investment, policy formulation, and the integration of AI technologies to achieve economic, social, and environmental goals. This research contributes to the ongoing discourse on sustainable development, offering insights into how emerging technologies can be leveraged to support the region's sustainability agenda.

Presenter Bio

I am Dr. Sadeq Damrah, Assistant Professor, Department of Mathematics and Physics, Australian University, West Mishref, Safat 13015, Kuwait. I teach mathematics, statistics, quantitative methods, financial mathematics, and advanced mathematics for business, engineering, and aviation students. My research interests particularly include applied mathematics, fuzzy logic, differential equations, with themes centered on sustainability and Islamic finance.

Building a Digital Future: Enhancing Employee Engagement and Performance Through Digital Leadership in the Telecommunications Industry

Shaista Nayyar
MS Scholar, Bahria University, Islamabad
Dr. Saman Javed
Assistant Professor, Bahria University, Islamabad
Dr. Nida Aman
Assistant Professor, Bahria University, Islamabad

Abstract

The role of digital and AI technologies is at its pinnacle across various fields. Digitizing operations is indispensable for acquiring and sustaining competitive advantages, ensuring product and process innovations, and effective decision-making. The performance and engagement of today's workforce are also highly contingent upon its capabilities in handling digital technologies. Similarly, the digital prowess of the leaders also plays a cardinal role in successfully developing and implementing the digital strategies of a business. Keeping this in mind, this research aims to determine the impact of digital leadership on employees' digital literacy, and its subsequent effect on the latter's engagement and performance in the telecom sector of Pakistan. Data collected from 369 telecom workers revealed that digital leadership plays a conducive role in building employees' digital literacy skills, thereby improving employee engagement and performance. The research underscores the pertinence of digitization for the modern workforce.

Statement of Impact

The emergence of digital tools aids in streamlining business operations, bringing innovation, upgrading product and process design, and assisting in decision-making through digital tools and business analytics. While the tide of digitization has bolstered businesses and economies, it has also paved the way for a more sustainable future by introducing a paperless work environment, green practices, and conservation of valuable resources. The widespread concept of a virtual workforce allows multiple businesses to operate online, reducing their carbon footprint, something that has been heavily witnessed during the pandemic. Digitization promotes a culture of adaptiveness and learning. Digital leaders prepare digital followers. The latter now has the opportunity to learn novel technologies. As digital literacy becomes unavoidable, workers worldwide are motivated more than ever to equip themselves with the latest AI and digital skills, improving their employability and ultimately their utility for their organizations.

Presenter Bio

Shaista Nayyar is an MS (Management) Scholar at Bahria University, Islamabad Campus, Pakistan. She has previously completed MBA in Finance. Her areas of interest are finance, human resource management, and organizational behavior.

Exploring the Artificial Intelligence Competencies in

Organizational Communication: A Study of Technology Acceptance Model in Sultanate of Oman

Dr. Muhammad Usman Saeed
Bayan College, Oman.
Hafiz Muhammad Shoaib Nawaz
Bayan College, Oman.

Abstract

The current age of AI is revolutionizing communication, necessitating new skills and competencies from communication professionals to effectively navigate both internal and external communication environments. The present study explored the factors that influence the adoption of AI competencies for organizational communication in the Sultanate of Oman, by taking the Technology Acceptance Model (TAM) as a theoretical framework. Methodologically, the study employed a mixed-methods approach. The data was collected through a survey of 87 respondents and in-depth interviews were conducted with 10 participants. Participants and respondents were selected from the managers and communication practitioners of the different Omani organizations. Furthermore, to develop a questionnaire, we used scale for assessing AI competencies developed by Laupichler et al., (2023). By analyzing data with descriptive, correlational, and mediation analysis, we found that AI Competencies of Technical Knowledge and Critical Appraisal can mediate and influence the AI attitude. Therefore, we argue that future studies should also consider these variables for the understanding of TAM.

Impact Statement

The study provides an attempt to integrate the AI competencies with Technology Acceptance Model to explore the emerging role of AI technologies for Organizational Communication in Oman. Theoretically, it is argued that AI Competencies of Technical Knowledge and Critical Appraisal can mediate and influence the AI attitude. The study implies that professionals of Oman are moderately familiar with the AI applications, but they are highly interested in learning about AI. Therefore, AI training programs should be launched to equip them with the modern tools and techniques of AI for professional purposes with a special focus about the technical knowledge/expertise and critical appraisal/evaluation of AI usage.

Presenter Bio

Dr. Muhammad Usman Saeed is an Assistant Professor of Media Studies at Bayan College, affiliated with Purdue University Northwest, USA, Sultanate of Oman. He holds a PhD in Media and Communication from the University of Central Punjab, Pakistan. He has over 10 years of teaching, research, and administrative experience in various universities in Pakistan, such as the University of Gujrat, the University of Sialkot, and the University of Management and Technology. He is an expert in public relations, organizational communication, the Arab media, international communication, and digital media. He has published more than 20 papers in reputed academic journals. He is actively engaged in different research projects and collaborations within the media and communication domain, aligning his endeavors with the strategic objectives outlined in the Sultanate of Oman's Vision 2040.

The Resource Based View and AI: Future prospects

Professor Marios I. Katsioloudes
Dean, Faculty of Business Administration and Economics, and Professor of Strategy and Entrepreneurship at the American University of Cyprus
Professor Eleni Stavrou
Director of the MSc in HRM at the University of Cyprus.

Abstract

A persistent and influential mainstay of research in strategic management and related fields is the Resource-Based View (RBV). The RBV has changed from a relatively static to a more dynamic framework that has been widely applied in the management literature (e.g., Lockett, 2005; Peteraf, 1993; Wright, Dunford, & Snell, 2001). Its central claim is that firm-specific resources (i.e. human, physical, organizational) that are rare, valuable, non-replicable and non-substitutable can provide a firm with a sustained competitive advantage (Barney, 1991). Future research on the RBV has much potential, some of which starts with novel contexts like artificial intelligence and digitization. The "Digital Transformation" is an intriguing field for new RBV applications (Adner, Puranam, & Zhu, 2019). Consequently, the focus of our paper will be the interface between RBV and AI.

Statement of Impact

The connection between the RBV and AI has not been adequately and comprehensively examined yet. When AI is used strategically it may help with increased productivity, efficiency and performance. Furthermore, it may enhance decision-making by eliminating careless human mistakes a well as leveraging big data to identify relationships and developments often invisible to humans. In this respect, it may facilitate data-driven insights, optimizing human and other resource allocation, thus possibly empowering minorities and other sidelined groups in both organizations and societies. It will change the job market, creating new types of jobs that we have yet to conceive. Finally, when AI is used strategically, it can focus on automating repetitive tasks, thus enabling humans to focus on higher-order duties that require imagination, critical thinking and emotional intelligence.

Presenter Bio

Professor Marios I. Katsioloudes is the Dean, Faculty of Business Administration and Economics, and Professor of Strategy and Entrepreneurship at the American University of Cyprus. He is also a Special Scientist with the University of Cyprus. Throughout his 45-year career, Professor Katsioloudes has taught in a number of universities, in the USA, Greece, UAE, Qatar and Cyprus. His research focuses on the strategic planning process in the for-profit and nonprofit sectors, entrepreneurship, as well as on the management of change and innovation. He has authored/co-authored seven books, published over 42 articles and 72 conference proceedings on strategic management, international business and small business management/entrepreneurship. He is also serving as a member/chair of review panels for business programs in Greece, Bahrain, Oman and Saudi Arabia.

Advancing Agri-Food Supply Chains Under Industry 5.0 Framework: An Edge-AI approach in Qatar

Tala Jano
Department of Electrical Engineering, Qatar University.
Ridha Hamila
Qatar Transportation and Traffic Safety Center, Qatar University.
Mohamed Kharbeche
Qatar Transportation and Traffic Safety Center, Qatar University.

Abstract

As a leader in sustainable development, Qatar has embarked on a mission to enhance the efficiency of its Agri-Food Supply Chains (AFSCs) under the third National Development Strategy (NDS3) for 2030. Alongside, it has disclosed its commitment to disseminating the Industry 5.0 model across its sectors, focusing on sustainability, human-centricity, and resilience. To advance these changes, this research integrates the Industry 5.0 model into Qatar's AFSCs through an Edge-AI solution to monitor agri-food products and their associated On-Shelf Availability (OSA) levels using visual recognition in retailers. The proposed model achieves 99.78% accuracy in identifying eight agri-food types and 98.76% accuracy in determining OSA. Furthermore, a new imagery dataset was compiled and will be made publicly available for future researchers. To support collective management, a web platform will stream data for timely, informed decision-making. This user-friendly tool will aid managers in allocating resources, minimizing waste, and optimizing operations.

Impact statement

Societal, managerial, and economic benefits are inherent within the Industry 5.0 model. On a societal level, the proposal promotes food security by ensuring balanced distribution across retailers, reducing deterioration instances, and decreasing food waste. From a managerial perspective, it empowers decision-makers with real-time data, allowing for better resource management, risk mitigation, and more efficient operations. Moreover, the accessibility of real-time data can aid in simulating different emergency scenarios under various uncertainties (e.g., pandemics, natural disasters, etc.). Economically, this approach reduces costs related to overstocking and logistics, creating a more responsive supply chain that benefits businesses and consumers alike.

Presenter Bio

Tala Jano is a MSc student in the Department of Electrical Engineering at Qatar University. She holds a BSc in Electrical Engineering in the same field from Qatar University. Her research focuses on using AI to enhance various aspects of Industry 4.0/5.0 applications.

Data-Driven Optimization of Supply Chain Performance with Recycled Plastic Pallets: Integrating RBV

and GSCM

Sulaiman Ul Akram Ismail
Advanced Creativity Company

Abstract

This paper explores the integration of Resource-Based View (RBV) and Green Supply Chain Management (GSCM) to optimize supply chain performance using recycled plastic pallets. Building on previous research, including case studies on Lean Supply Chain Management (LSCM) and Industry 4.0 Integration, and Supply Chain Risk Management, the paper analyzes theoretical benefits, evaluates practical impacts, and discusses implications for the petrochemical industry. Findings highlight significant cost savings, enhanced operational efficiency, and environmental sustainability, supported by digital tool implementation and proactive risk management.

Impact Statement

The integration of RBV and GSCM using recycled plastic pallets offers a strategic approach to achieving cost savings, operational efficiency, and sustainability in the petrochemical industry. This research provides valuable insights for industry practitioners aiming to balance economic and environmental goals.

Presenter Bio

Akram is a seasoned Chief of Strategic Business Development and Innovation Initiative with extensive experience in digital transformation and leveraging advanced technologies. In his current role, he leads the strategic growth and innovation agenda, driving the development and execution of comprehensive business strategies that align with long-term goals and market opportunities. Akram has successfully developed multiple feasibility studies and case studies on integrating advanced technology into operations, addressing transformation trends, operational efficiency, and sustainable growth. Currently embarking on an entrepreneurial venture, Akram aims to harness cutting-edge resources to accelerate his vision for a prosperous and sustainable future.

Examining the Impact of Virtual Clothing Promotions on Customer Engagement and Purchase Behavior

Maher Georges Elmashhara
Manchester Metropolitan University Business School, Manchester, UK

Abstract

As the virtual clothing sector expands, brands encounter significant challenges in identifying effective strategies to promote this emerging category, enhance customer engagement, and stimulate purchase behavior. This study aims to investigate the impact of various promotional strategies on customer acceptance, engagement, and purchase intentions in the context of virtual clothing, while considering the moderating influence of personality traits. An experimental study will be conducted involving potential virtual clothing consumers to test the proposed model. The anticipated findings will provide actionable insights for managers in the fashion and retail sectors, offering guidance on how to develop marketing and promotional strategies that resonate with their target audiences and optimize engagement in this evolving market.

Impact Statement

The research will offer valuable insights for managers in the fashion and retail industries exploring virtual clothing. By examining the impact of various promotional strategies on customer engagement and purchase behavior, the study will provide actionable guidance for optimizing marketing efforts in the rapidly expanding virtual clothing market. Additionally, understanding the moderating roles of personality traits will enable brands to customize their promotional strategies to better resonate with target audiences, ultimately enhancing engagement and driving sales. This research will equip brands to overcome the challenges of promoting virtual clothing by providing data-driven strategies that align with consumer values and preferences, ensuring a competitive advantage in this evolving digital landscape.

Presenter Bio

Maher Georges Elmashhara is an Assistant Professor of Marketing at Manchester Metropolitan University Business School (United Kingdom). His current research interests focus on consumer behavior and psychology, retailing, and sensory and interactive marketing. His work has been published in international journals including "*Psychology & Marketing*", "*International Journal of Contemporary Hospitality Management*", "*Journal of Retailing and Consumer Services*", and "*Travel Behavior and Society*", among others.

Leveling Up Learning Effectiveness in STEM Education Through Gamification: An Empirical Study on Behavioral Intention and Digital Literacy Among Undergraduate Students in Kuwait

Abrar Aljamaan
Assistant Professor in the Math and Natural Sciences Department at the American University of Kuwait.

Ahmad R Alsaber
American University of Kuwait, Kuwait.

Abstract

In the contemporary landscape of education, gamification has emerged as a significant strategy to enhance student engagement, motivation, and overall learning effectiveness, particularly in STEM courses. This study leverages the UTAUT model to examine the impact of a self-learning gamification tool on user behavior and behavioral intention, in addition to the influence of digital literacy and digital citizenship behavior, among undergraduate students enrolled in mathematical courses in Kuwait. Performance expectancy and learning motivation are found to have substantial direct impacts on students' behavioral intention to use gamification in their learning. Moreover, effort expectancy and social influence are shown to play a significant role in enhancing learning enjoyment. Interestingly, in this study, we also find that behavioral intention is a strong predictor of the intention to adopt gamification in learning. Results also highlight indirect effects, with learning motivation acting as a bridge between performance expectancy and behavioral intention.

Impact Statement

This study contributes to the body of knowledge on gamification in mathematics education and provide a baseline for co-creating learning environments facilitated through gamification. Furthermore, by integrating digital literacy and digital citizenship behavior into the UTAUT model, the research provides a comprehensive framework for understanding the factors that influence students' adoption and use of gamified learning tools. Further, by utilizing gamified learning tools to boost motivation and enjoyment, educators can significantly improve student engagement and their willingness to use gamification as a learning tool.

Presenter Bio

Dr. Abrar Aljamaan is an Assistant Professor in the Math and Natural Sciences Department at the American University of Kuwait. Her research has focused on utilizing the latest computational techniques alongside mathematical and analytic methods to drive forward developments across a range of scientific topics in fluid dynamics and astrophysics. Recently, she has embarked on new research aimed at applying her mathematical and computational skills to analyze data and employ AI techniques for pedagogical projects. Beyond her scientific endeavors, Dr. Aljamaan is passionate about driving innovation in education and inspiring students to cultivate a deeper appreciation for mathematics.

Beyond Human: Unveiling Envy towards AI Agents in the Workplace

Sarra Daimi
Ph.D. student in Business Administration at Ankara University

Hayat Ebru ERDOST ÇOLAK
Associate Professor of Management at Ankara University

Abstract

The swift adoption of AI in workplaces has instilled a sense of apprehension among employees, who, seeing AI agents' outstanding service quality and great impact on the organizational performance, become concerned about the future of their jobs. Despite the substantial advantages of AI; organizational leaders recognize that AI integration may backfire, leading to decreased levels of engagement and performance due to technology misuse and high tension in the workplace caused by employees' counterproductive behaviors. Employees, now, find themselves in a situation, where the rival is no longer a usual human colleague but an AI agent. This study is then an inaugural exploration of employee's envy toward their new AI co-workers. This research thence provides significant insights and guidance on how to maintain a healthy working environment to employers adopting or planning to integrate AI agents in their workplace.

Impact statement

While anxiety, job insecurity, and fear, have been widely examined previously in previous papers, this paper pioneers an unexplored area through examining employee envy emotions toward AI co-workers. As this issue is absent in the literature of workplace emotions post-AI adoption, the present papers the first to addresses this critical gap through proposing a framework to measure and manage envy towards non-human colleagues. This lays the groundwork for future studies to delve more into this area. The Paper first redefines envy in this context, refuting its synonymy with jealousy, second, identifies its causes, and third explores its attitudinal and behavioral outcomes. The findings of this study can be very beneficial to companies adopting or planning to adopt AI technologies as an alternative to human workers, offering valuable insights that can help organizational leaders harness the benign potential of envy while mitigate its malign effects in increasingly AI-integrated environments.

Presenter Bio

Sarra Daimi is a 30-year-old Tunisian researcher with dual master's degrees in Business Administration and Business Analytics. She is currently a Senior Growth Specialist at a Canadian investment company and a Ph.D. student in Business Administration at Ankara University, where her research focuses on the intersection of AI and sustainability, believing that harnessing the power of AI would effectively impact global sustainability practices.

Women's Entrepreneurship, Innovation, and Economic Growth in the GCC: A Sectoral Analysis

Dr. Neetu Kwatra

University of Technology and Applied Sciences, Al Mussnah-Oman
Ms. Fatema Al Maqbali
University of Technology and Applied Sciences, Al Mussnah-Oman

Abstract

This study explores the role of women in the entrepreneurial ecosystems of GCC countries and their impact on economic growth using panel data from 1998 to 2021. Employing Random Effect Models and econometric tests, it analyzes women's contributions across primary, secondary, and tertiary sectors. Results indicate that women's participation in the tertiary sector positively impacts GDP growth, while employment in primary and secondary sectors has limited significance. Oman and Saudi Arabia show negative effects, whereas Qatar, Kuwait, Bahrain, and the UAE exhibit positive impacts. Women's employment in Bahrain's service sector and Saudi Arabia's industry and service sectors enhances GDP, with the UAE benefiting most from women in industry. However, women entrepreneurs have a limited role in driving GDP growth across the GCC. The findings highlight the nuanced relationship between women's employment, sectoral contributions, and economic growth, shaped by policies and structural barriers, contributing to the discourse on gender and development.

Impact statement

The findings highlight the complexity of the relationship between women's employment and economic growth in the GCC, emphasizing significant variations across countries and sectors. Understanding the influence of female employment across primary, secondary, and tertiary sectors is crucial for economic development and inclusive policymaking. By leveraging women's contributions, especially in high-impact sectors, GCC nations can foster sustained and inclusive growth. This research advances gender equality and workforce diversity, offering insights for optimizing economic potential. Recognizing the connection between female employment and GDP growth shapes better investment decisions and supports socio-economic progress, contributing to a more equitable and prosperous GCC region.

Presenter Bio

Dr. Neetu Kwatra is the senior Faculty at UTAS- Al-Mussanah in the College of Economics and Business Administration and is renowned for her achievements in both teaching and research. She has seventeen research papers published in international journals and publications in the fields of business strategies management, HRM, and economics. and presented five papers at an international conference. She has worked in the HRD and labor legislation fields for four years. Driven by a deep interest in economics, banking, and sustainable development, she has collaborated on projects funded by MOHERI and Ministry of Health .Throughout her academic career, Dr. Neetu Kwatra demonstrated excellence by winning an international conference's best paper prize in 2022. Dr. Kwatra is still working toward her goal of becoming a researcher, and she has submitted several proposals to the Ministry of Education, MAFWR, and MOH to share her expertise in the field.

Beyond The Hype: Emotional and Social Predictors of Artificial Intelligence Adaption

Das Sagnika

Research Scholar, department of Humanities and Social Science, National Institute of Technology, Kurukshetra
Dr. Shabnam
Assistant Professor, department of Humanities and Social Science, National Institute of Technology, Kurukshetra

Abstract

This study examines the influence of emotional information on trust and acceptance of AI across six domains: health, finance, education, military, online shopping, and environmental sustainability. Using a 3x6 mixed experimental design, participants (N = 450) were exposed to positive, negative, or mixed emotional information about AI. A second experiment utilized a within-subjects design where participants compared AI and human expert advice across various scenarios. Results demonstrated that participants exposed to positive emotional information exhibited higher trust in AI, particularly in education and shopping domains. Negative emotional information led to reduced trust in sensitive domains like health and military. Despite an overall positive attitude toward AI, participants consistently showed a preference for human advice, especially in critical areas such as healthcare and military, suggesting a gap between trust in AI and its actual adoption. These findings underscore the importance of emotional framing in shaping public perceptions of AI and highlight the need for domain-specific strategies to foster AI acceptance.

Impact statement

This study provides insights into how emotional information influences public trust and acceptance of AI. It offers valuable implications for AI adoption strategies across different sectors. Societally, it highlights the need to address emotional concerns, especially in sensitive areas like healthcare and military. For managers and policymakers, the findings suggest that positive emotional framing can enhance AI trust. Transparency and ethical guidelines are critical for wider AI adoption. Economically, the study emphasizes the potential for AI to streamline processes in lower-risk domains like education and shopping. This would help in driving innovation and efficiency while maintaining human oversight where necessary

Presenter Bio

Sagnika Das is a PhD candidate in cognitive psychology at the National Institute of Technology, Kurukshetra. Having qualified for the National Eligibility Test (NET) and the Graduate Aptitude Test in Engineering (GATE), Sagnika focuses on the intersection of technology and psychology. Their research explores how emerging technologies influence human behaviour, with a particular interest in understanding the psychological mechanisms that drive technology acceptance and interaction. She aims to contribute to the growing field of human-technology interaction, bridging cognitive science with technological innovation to explore how both domains can jointly shape behaviour and decision-making.

From Margins to Mainstream: Women's Empowerment for Sustainable Future-A Case Study of Midas Safety; Her Future Workplace to Be

Dr. Samrah Shariq

Assistant Professor in Institute of Business Management, Karachi, Pakistan.

Abstract

Purpose: Achieving gender equality (SDG5) by 2030 remain a distant goal with less than a quarter of its indicators met. This ongoing disparity highlights a global challenge clearly indicating that women throughout the world are still not given equal economic opportunities. The situation is even direr in a patriarchal society existing in a developing country like Pakistan. This study has viewed this global challenge through the lens of "ecological systems theory" trying to articulate issues arising from the interaction of females with the system. Thus, the objective of the study is to unearth the black box of challenges faced by women while interacting with different levels of ecological system and evolutionary factors ensuring career development of women in a patriarchal society.

Methodology: Case study method has been used by choosing Midas Safety as the case organization. Data has been gathered through interviews conducted from two different cohorts. First cohort was based on female workers and second cohort was based on managers.

Findings: In Pakistan's patriarchal society, there's a growing shift towards women's empowerment, with decreasing taboos and stereotypes related to female education and employment. Organizations are promoting women in leadership roles and as champions for organizational goals, supported by government initiatives. Family backing and women's determination are key factors driving this positive change. The male workforce has started to identify their potential and a way forward is developed for the females to show their mettle and earn the place for themselves.

Originality: The study unearths the black box of challenges arising from the interaction between females as individuals and ecological systems in a patriarchal society. It views the global challenge i.e. gender inequality from the lens of ecological systems theory paving way to the achievement of European Sustainable Development Goal 5, 8 and 10.

Impact Statement

This study highlights the economic and social benefits of addressing gender inequality in Pakistan's workforce. By holistically examining the challenges faced by women in a patriarchal society through ecological systems theory, it identifies key drivers of empowerment, including family support, organizational roles, and government initiatives. The findings emphasize the importance of encouraging women's participation in leadership and management, which supports SDGs 5, 8, and 10. This approach not only enhances economic opportunities for women but also strengthens organizational growth and resilience, fostering a more inclusive and equitable economy.

Presenter Bio

I completed my Ph.D. in 2024 and currently serving as an 'Assistant Professor' in Institute of Business Management, Karachi, Pakistan. I am a multidisciplinary researcher and reviewer possessing research expertise and interest in Gender Equality, Women Leadership, Sustainability, Organizational Psychology, and Human Resource Management. I specialize in both qualitative and quantitative methods and my research has been published in various academic outlets. I have been teaching diverse set of courses as a faculty member in different universities for around 7 years and I also have corporate experience where I served as a HR Professional in the IT industry for around 3 years.

AI in Workplace: The Impact of AI Awareness and Perceived Organizational Support on AI Anxiety: Cross-sector Analysis

Eman Elsayed Elfar
Assistant Professor, Faculty of Business Administration, Delta University for Science and Technology, Egypt

Abstract

This study scrutinizes the effect of interplay between AI awareness and perceived organizational support on AI anxiety, among Egyptian professionals across the banking, higher education, and healthcare sectors. Utilizing a validated questionnaire, data were gathered from 274 professionals. To test the study hypothesis, (PLS-SEM) and Multigroup analysis were employed. The results unveil a significant positive correlation between AI awareness and AI anxiety dimensions. Additionally, POS plays a moderating role in attenuating AI awareness effects on both AI learning anxiety and job replacement anxiety. Sector-specific variations in AI awareness effect on anxiety were observed but they are not statistically significant. This study enriches the existing literature by identifying unexplored factors influencing AI anxiety and examining how organizational variables can mitigate these effects. Moreover, it provides actionable insights to alleviate the negative influences of AI adoption.

Impact Statement

The study highlights the psychological challenges employees face with AI integration in workplaces. Findings underscore the need to cultivate supportive environments through bespoke training, transparent communication, and engagement initiatives to alleviate AI-related anxieties. Addressing these concerns proactively enhances confidence in AI, boosting job satisfaction and innovation, facilitates smoother transitions to technological advancements, and fortifies organizations' competitiveness. On a societal level, the study draws attention to AI's impact on employees' well-being, urging policymakers to safeguard employees from unfair dismissal, promote reskilling, and align educational curricula with AI-driven competencies. Such initiatives bolster employee well-being and foster a more equitable, sustainable labor market.

Presenter bio

Dr. Eman Elsyaed Elfar is an Assistant Professor at the Faculty of Business Administration, Delta University for Science and Technology, Egypt. She holds a PhD in Human Resources Management from the Faculty of Commerce, Mansoura University. In addition to her academic role, she serves as the Academic Guidance Coordinator for postgraduate studies programs. Her research interests include employee well-being, personality traits, AI adoption in the workplace, human resources management, and change management. Dr. Elfar has published in esteemed journals, actively engages in multidisciplinary research, and supervises postgraduate students' research projects.

Socio-Economic Impacts of AI defining Household Behavior: An Empirical Analysis of Ramsey-Cass-Koopmans Model using Dynamic Panel Data.

Umar Suffian Ahmad
Ghazi University, Pakistan.
Sadia Safdar
Federal Urdu University of Arts Science and Technology, Islamabad, Pakistan
Maryam Ibrahim
Ghazi University, Dera Ghazi Khan, Pakistan

Abstract

The rapid advancement of artificial intelligence (AI) is greatly altering household behavior and the dynamics of the socioeconomic system. AI influences household decisions within established economic models despite the fact that AI has a broad socio-economic impact. This study focuses on the intertemporal consumption and saving behavior described by the Ramsey-Cass-Koopmans model in the presence of AI. The empirical analysis is based on panel data of 86 countries (low-income, lower-middle-income, upper-middle-income, and high-income countries). The results of the study resonate with hypothesis of the study that AI has tremendously changed the socio-economic behavior of households in the light of Ramsey Cass Koopmans Model. Specifically, saving and consumption show a minor impact, while population characteristics have a major impact. Therefore, a proposed policy framework that addresses the household characteristics aligned with AI can enhance labor productivity its effects on socio-economic conditions needs to be considered.

Impact Statement

The Ramsey-Cass-Koopmans (RCK) model describes the household behavior in terms of consumption and saving pattern and labor supply decision. Dealing with household behavior in an era of Artificial Intelligence (AI) opens up research to new pathways. This study reveals AI-driven automation, particularly in labor markets, having profound effects on household incomes, which requires shifts in household financial planning and labor market participation. This becomes more important as combined with adapting education systems to equip households with the necessary skills for AI-driven sectors; therefore it fosters socio-economic stability. The Ramsey-Cass-Koopmans (RCK) model integrates dynamic panel data analysis using machine learning play a more pivotal role in shaping the outcomes of results. Not only industrialists but academicians, researcher and policy makers can get benefit from this study. The governments can also get guidelines as this study identifies the necessity for policies that support households through safety nets to address potential job displacement due to automation.

Short Biography

I have 15 years of teaching experience in the subject of economics, 11 years of research publication specializing in debt swap practices and inclusive growth. I have 6 years of expertise in urban forestation as a sustainability activist committed to oxygenating the earth. I am also the founder of the Green HUB Initiative and serve as an ambassador for Sustainability Learning Sessions.

Social protection challenges in the Gulf countries and role of the AI

Radwa Aboshady

PhD, Senior economic consultant

Abstract

There is a challenge in Gulf countries in social protection comprehensiveness and inclusion. Despite the recent reforms to include effective methods, there is a huge challenge in targeting and changing the mainstream of the "entitlement" and the welfare state. Some countries try to include migrants, like the recent reforms in Oman and UAE. So, the research question will be (Can AI help solve social policy challenges in GCC?). The method is to analyse the recent papers about the GCC and the usage of AI to fill the gap in social protection data. While GCC are investing in AI techniques and the labor market is competitive in AI techniques this can be a very effective tool to collect data, OECD (modernising access to social protection report), 2024 mentioned Canada and Belgium practices to overcome the social protection challenges. OECD is used as a benchmark for the GCC, and they are among the pioneer's success stories in this, ending with recommendations to help use AI as a pro-worker.

Impact Statement

With the increasing challenges of social protection coverage in GCC, there is a need to consider people's working conditions. While the countries are competing in competitiveness of their economies, the decent work and providing social protection floors are needed. The paper aims to address these challenges to policymakers to learn from each other about how to overcome these challenges, and second these recommendations will be-to the best of my knowledge- the first to address using AI in solving "segregation" social protection in GCC as it is used in industries or as a challenge to workers while it is a vital part in the job market in Gulf. Also, the researcher has access to a wide range of network of experts in social policy that will help in promoting the outcomes of this research. It will be the first trial to use it as a solution not as a threat. This paper tries to see ways of using AI to overcome the challenges instead of linking it as a threat to the vulnerable people to empower them.

Presenter Bio

Radwa Aboshady gained experience of 14 years in research, policy analysis and consultation in areas related to labor market, social policy and women empowerment. Her research focuses on tackling multi-disciplinary in informal market, gig and digital workers, urban planning and climate change threats on women. In addition to study for the first time the impact of transportation in women access to job market in Egypt. She worked as a consultant with organizations either in Egypt or the MENA with recent consultancy in Dubai and Riyadh. She won grants and presented her research in around 30 countries which widen her network of experts.

Nascent or Developed? Exploring the Current Status of AI Integration in talent retention in the Qatari Banking Sector

Dr. Kousay Abid

University of Doha for Science and Technology, Doha, Qatar

Abstract

Artificial intelligence (AI) is poised to be one of the most transformative technologies in Human Resource Management (HRM), with the potential to significantly impact Talent Management (TM) and employee retention. However, despite its growing integration into TM, there is limited understanding of how AI can be effectively applied to enhance talent retention within the unique cultural and regulatory context of Qatar. This study addresses this gap by applying the Dynamic Capabilities (DC) framework to the banking sector and identifying the sensing, seizing, and transforming capabilities that shape employee retention within this industry. Through an ongoing qualitative research, we collected data from 20 TM and HR stakeholders from the Qatari banking industry, using thematic analysis to uncover insights on how DC facilitate the application of AI to enhance talent retention. Through a thematic analysis, our preliminary findings reveal the nuanced stage of AI application to TM in the bank, situating the bank's efforts between nascent and developed phases. Dynamic capabilities enable sensing retention risks via AI-driven insights, seizing innovative opportunities to personalize employee engagement within regulatory constraints, and transforming HR processes incrementally to align with AI's potential. This approach highlights the bank's strategic balance between regulatory compliance and advancing AI- enabled TM practices.

Impact Statement

This study provides critical insights into the nascent yet promising integration of AI in HRM within the Qatari banking sector. By leveraging the dynamic capabilities framework, it highlights how AI can enhance TM and employee retention through sensing capabilities and employee retention through sensing capabilities that enable continuous monitoring and reconfiguration of data-driven approaches. The research aligns with Qatar National Vision 2030, advancing its human development pillar by fostering a more resilient and adaptable workforce. Additionally, it provides a first strategic awareness roadmap for organizations to implement AI technologies considering internal dynamics and culturally and regulatory sensitive environments. Economically, the study highlights AI's potential to reduce operational inefficiencies and enhance employee retention, positioning AI as a cornerstone for the future of HR strategies in Qatar.

Presenter Bio

Dr. Kousay Abid is an Assistant Professor of International and Strategic Management at the University of Doha for Science and Technology, certified as Assistant Professor MCF by the French National Council of Universities. Previously affiliated with Université Côte d'Azur and the University of Lille, he earned his PhD in Management Sciences and HRM from Université Côte d'Azur in France. His research focuses on strategic and international HRM, talent management, and qualitative research methodologies, with publications in respected journals such as *Employee Relations* and *Personnel Review*. As an HR consultant, Dr. Abid has collaborated with organizations across Europe, Africa, and the broader EMEA region, gaining practical expertise in sectors such as hospitality, construction, oil services, and banking. He also advises governments and international organizations on strategic initiatives related to education, research, and economic development, contributing to impactful global policy and program development.

Using ChatGPT in people analytics: A quantitative approach to analysis Case study: QITAF FOR CARE AND SERVICES (Qatar)

Dr. Bouzidi Lamdjad

Associate Professor, College of Commerce and Business, Lusail University, Qatar

Dr. Adam Chaiter
College of Commerce and Business, Lusail University, Qatar

Abstract

This article explores the transformative role of ChatGPT in revolutionizing People Analytics within HR departments. With the advent of artificial intelligence, particularly language models of AI like ChatGPT. Organizations are now equipped with powerful tools to analyze and understand employee data in unprecedented ways. By harnessing natural language processing capabilities, ChatGPT enables HR professionals to extract valuable insights from diverse sources such as employee feedback, performance reviews, and communication channels. This paper delves into the applications of ChatGPT in some tasks of HR management like talent acquisition, employee engagement, sentiment analysis, and workforce planning. Furthermore, it highlights the ethical considerations and challenges associated with the integration of AI technologies in people analytics. Through real-world case study of a Healthcare and Hospitality Medium company in Qatar, we will apply some People Analytics applications through ChatGPT Tools to understand its impact on HRM practices and outcomes.

Impact statement

The study aims to show how companies and managers can use the AI tools especially the ChatGPT to simplify the analyses of their work outcomes, our study involved different managerial and Social Impacts as follow:

The managerial Impacts: analyses of large Data collected during long period; Uncovering and showing Insights from different sources; Real-time Analysis and Feedback: allowing for more agile decision-making; Improved Communication inside the company by quick feedback analysis; Address specific HR needs, such as developing personalized learning recommendations, creating employee engagement plans, or assisting in workforce planning.

The Social Impacts: The impact of ChatGPT Advanced analytics doesn't affect just the profit-organizations but also covered all the social sectors and lifestyle of people like Social Media, customer service, and virtual assistants. Also provides opportunities for personalized education, online learning and teaching.

Presenter Bio

Dr. Adem Chaiter was born in Biskra(Algeria) in 1987. I received my Ph.D. of Business Administration in 2020 from the university of Algiers 3. Actually, I am a general manager of a healthcare services company in Qatar and a Lecturer at Lusail university department of commerce and Business. I served as a vice dean of Accounting and Finance department at University of Algiers 3 where I was an assistant professor of Business Administration for 07 years. I am interested about research concerning the strategic management, strategic thinking & planning, the leadership, the SMEs Management, the artificial Intelligence.

Buffer or Bottleneck? Employment Exposure to Generative AI and the Digital Divide in Latin America

Paweł Gmyrek
Senior Researcher at the Research Department of the ILO.
Hernan Winkler
Senior Economist at the World Bank Poverty and Equity Global Practice for Latin America and the Caribbean.
Santiago Gargantais
Senior Researcher at the Center for Distributive, Labor and Social Studies (CEDLAS) of the National University of La Plata (UNLP).

Abstract

Empirical evidence on generative artificial intelligence (GenAI) largely focuses on high-income countries, leaving its impacts on developing economies underexplored. This paper addresses this gap by estimating the exposure of the Latin American labor market to GenAI, using harmonized household and labor force surveys. To account for slower technology adoption, exposure measures are adjusted by the likelihood of accessing digital technologies at work. The findings reveal that urban jobs requiring higher education, formal sector employment, and higher-income workers are more likely to engage with GenAI, with younger workers in finance, insurance, and public administration particularly exposed to automation risks. However, the digital divide significantly hinders productivity gains from GenAI, with nearly half of augmentable jobs limited by insufficient digital access. This barrier is more pronounced in poorer countries, underscoring the need to bridge digital gaps to realize GenAI's potential benefits for developing economies.

Impact Statement

This study provides critical insights into the potential effects of generative artificial intelligence (GenAI) on employment in the Latin American and Caribbean (LAC) region, highlighting that higher-income countries within the region are more likely to experience both automation and augmentation impacts due to better digital infrastructure. However, the findings also reveal a significant digital divide, with nearly half of the jobs that could benefit from GenAI-driven augmentation hindered by inadequate access to digital technologies. This gap is not unique to the LAC region and is likely even more pronounced in lower-income countries worldwide, where limited digital infrastructure and access to technology pose significant barriers to leveraging the benefits of GenAI. The study underscores the urgent need for policymakers globally to address digital infrastructure gaps to harness the benefits of GenAI, mitigate risks of job displacement, and promote inclusive economic growth.

Presenter Bio

Dr Paweł Gmyrek is a Senior Researcher in the ILO's Research Department. His work is focused on the impact of generative AI on employment and occupational structures and on the use of AI tools and large unstructured datasets for research purposes. He is a co-chair of the new AI for Good series on AI and Work. Pawel holds a Ph.D. in Political Science and International Relations from University of Geneva, Switzerland, and a Master's degree from Warsaw School of Economics, Poland. He has been staff member of the International Labour Organization since 2008 and published on topics related to multilateral funding, aid effectiveness, human rights and technology and jobs.

Digitalization and Education impact in Labour and Economic Transformation

Luljeta Aliu Mulaj
University of Prishtina "Hasan Prishtina", Kosovo
Adel Ben Youssef
University Cote d'Azur, France
But Dedaj
University of Prishtina "Hasan Prishtina", Kosovo

Abstract

Education, Research and Development (R&D), and Information and Communication Technology (ICT) have emerged as crucial determinants of economic progress in the modern era. Furthermore, the Artificial Intelligence (AI) have impacted employment, especially on replacing routine jobs by humans to automation processes.

The research focuses on the economic transformation by examining the percentage of employees and its shift in the three main economic sectors: agriculture, industry, and service sector. The study includes a diverse set of countries, totaling 30 countries, which are categorized into three groups consisting of 10 countries sharing a common classification. The first group comprises the highest-ranking GDP countries, the second group consists of countries with the highest GDP per capita, and the third group encompasses 10 Balkan countries.

The model used for data analysis- Structural Equation Model, fit well and the results of the analysis show a relation among theoretical part and data analysis.

Impact statement

The study reveals recent trends in labor participation in economic sectors, which are divided into three main sectors: agriculture, industry and services. Considering the impact of education, research and development, innovation, and ICT development and digitalization, the study contributes to a wide range of policymakers, scientists, and the wider society. Additionally, it offers information on the change in the economic structure of the population, indicating a path toward economic transformation and, consequently, economic growth. The provision of evidence for the impact of education, R&D, and ICT on the economic transformation of the population, employment in declining sectors, labor mobility challenges, and an analysis of the tendency toward technological unemployment and technical progress makes the study valuable not only for policymakers but also for enriching theoretical and empirical literature. This could be of interest to researchers, academics, and other stakeholders.

Presenter Bio

Prof. Asoc. Dr. But Dedaj has been a member of the teaching staff at the University of Prishtina's Faculty of Economics since 1992 and has served as a visiting professor at the University Cote d'Azur in Nice since 2018. He has over 21 years of experience managing international projects in Higher Education across Kosovo and the Western Balkans. Prof. Dedaj has played a crucial role in educational reforms in Kosovo, including being a member of the Higher Education Reform Experts Team (HERE Kosova). He contributed significantly to drafting key legislative documents such as the Law on Higher Education, the Law on Regulated Professions, and strategic plans like the Higher Education Strategy (2005-2015) and the R&D Strategy for the University of Prishtina. His expertise in higher education reform has made him a distinguished figure in the field, both in Kosovo and internationally.

The Influence of Artificial Intelligence on Employee Performance: The Mediating Role of Positive Attitude

Mr. Sanju P Cherian
Entrepreneur, Trainer and Motivational speaker, Kottayam, Kerala, India
Ms. Anna Anjana Varghese
Assistant Professor, De Paul Institute of Management, Kochi, Kerala, India.
Dr. Renjith K. Phillip
Principal, Cochin School of Arts and Science, Ernakulam, Kerala, India

Abstract

The question of artificial intelligence's (AI) impact on worker performance is complex, especially when considering the mediating effect of positive attitudes. The main ideas and their societal ramifications are broken down as follows: AI automates monotonous jobs so workers can concentrate on more intricate, creative work. Both job happiness and productivity may increase as a result. AI systems are able to evaluate huge datasets and produce useful information that empowers staff members to make decisions that improve output. AI may adjust training curricula to meet the needs of specific workers, fostering better skill advancement and professional advancement. AI-driven platforms for collaboration help improve teamwork and communication, which makes the workplace more cohesive. AI tools may be more well-received if one has a positive outlook. Workers who see AI as a benefit are more inclined to adopt new technology, which will boost output. Optimistic workers are frequently more flexible in the face of change. Instead of fighting against AI technologies, their resilience enables them to use them to their advantage. Motivation is fostered by positive thoughts. Positive attitudes about their jobs and the resources available to them increase an employee's likelihood of engaging completely and producing greater results. Adopting new technologies can be stressful, but adopting a positive outlook can help staff stay productive and focused.

Impact Statement

AI integration may change how things get done at work. Fostering a positive mind-set throughout the workforce might result in a more accepting and change-embracing culture. Upskilling is becoming more and more important as AI develops. Companies that cultivate a favourable outlook on ongoing education will have an advantage in a labour market that is changing quickly. Positive attitudes and AI-driven enhanced employee performance can result in higher productivity, which eventually benefits the economy as a whole. AI may boost productivity, but it also creates worries about job displacement. By encouraging a positive outlook, employers can assist staff in adjusting to the new responsibilities that technology improvements have generated, allaying public anxieties. Making certain that every worker can interact favourably. Positive attitudes act as a mediating factor in the relationship between AI and employee performance, underscoring the significance of organizational and psychological aspects in the adoption of new technologies. The effects of society go beyond specific companies and affect the labour market as a whole, workplace culture, and economic trends. To fully utilize AI and overcome its obstacles, it is imperative to foster positive attitudes about the technology.

Presenter Bio

Anna Anjana Varghese is a Research fellow specializing in the area of Marketing management at the School of Management and Business Studies, Mahatma Gandhi University, Kottayam, Kerala, India. She has secured third rank at the University level for her MPhil in Business Administration. She has an MBA, B.sc Physics and an MPhil. Her research at the Ph. D level is on the topic of the Role of brand experience in shaping brand loyalty. She has presented five research papers at various National and International conferences. She has published 6 papers in journals. Her areas of interest are research and consumer buying behaviour.

Influence of AI and Social Media on Intention to Apply: The Mediating Role of Herd Behavior and Personality Congruence of Passive Job Seekers Among Expatriates.

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School of management and business studies, India.
Santhosh P . Thampi
Mahatma Gandhi University, Kottayam , Kerala, India

Abstract

The research aims at understanding the relationship among Artificial Intelligence (AI) competency, Social media use, Herd behaviour, Personality congruence and Intention to apply among expatriates who are passive job seekers, working in Information Technology (IT) field in the Middle East countries. The respondents selected for the study include passive job seekers and judgemental sampling method was used. The findings of this study contributes to the body of knowledge about the influence of AI competency and social media use on passive job seekers' intention to apply. The study provides insights into the mediating role of herd behaviour and personality congruence on AI competency, and social media usage on intention to apply. The results will have practical implications for all the organizations seeking to effectively target and recruit passive job seekers. There is dearth of studies on the influence of AI competency and social media use on passive job seekers intention to apply, particularly among the expatriate working in IT firms.

Impact statement

Inferences from the study can enlighten policymakers about the challenges and behaviours of passive job seekers. This understanding can lead to the formulation of creative policies that support workforce integration and address the specific needs of passive jobseekers in the job market. AI-driven algorithms shape job postings and social media platforms magnify job related opportunities. They create an environment where job seekers are increasingly influenced by online trends and peer behaviour. The findings of the study can influence educational and career counselling programs and help advisors to provide better support to job seekers in navigating job markets influenced by digital platforms. The study can encourage a culture of intentional career planning, aligning their job choices with their personal values and goals and thereby enhancing social mobility and diversity in professional fields, contributing to a more equitable workforce. The study reveals the importance of having a proactive approach towards long-term career planning.

Presenter Bio

Dr. Meghana C. Mohan is a Post-Doctoral Research fellow, specializing in the area of Human Resource management, at School of Management and Business Studies, Mahatma Gandhi University, Kottayam, Kerala, India. She has secured third rank at the University level for her BA in Economics. She has MBA, MA in Economics, MPhil, and Ph. D in Management. Her research at Ph. D level was on the topic Spiritual Intelligence and Quality of Work Life. She has presented nine research papers at various National and International conferences. She has published ten papers in journals. Her areas of interests are Training & Development and Brand Management.

Managing Religious Diversity at Work: A Contextual Emotional Labour Perspective

Mehr Farhan

PhD student of Organizational Behaviour and Strategy at the Lahore University of Management Sciences (LUMS) in Pakistan.

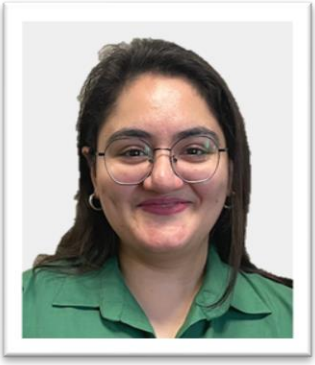
Abstract

With religious diversity and emotional labour research primarily conducted in secular and Western contexts, the role of religious norms in the Global South, related discrimination and contextual emotional labour for religious minorities warrants exploration. 27 in-depth interviews were conducted with Christians, who constitute a religious minority in Pakistan and possess a history linked to sanitation work in Pakistan, which makes them social pariahs. This contextual study focuses on the following question: *To what extent do Christian employees in organizations in Pakistan experience contextual emotional labour owing to their religious minority identity?* Informed by Syed's (2008) framing of contextual emotional labour and religious discrimination literature, this study identifies that minority employees conduct automatic and effortful surface acting, as well as deep acting against discrimination.

Impact statement

Previous research has shown a link between perceived discrimination and high emotional exhaustion among a sample of Muslim minority workers. Religious minorities generally constitute a vulnerable population in society and are exposed to discriminatory experiences. Discrimination is linked to workplace alienation and reduced work productivity for employees. With UN SDGs aiming for reduced inequality, discrimination is a key societal and HR concern. A contextual approach to the emotional labour of religiously diverse employees recognizes a conflict between their social and organizational identities. This research aims to improve societal and organizational practices which can ensure employee wellbeing, allowing religiously diverse employees to be effective members of an organizational workforce while economically sustaining themselves and contributing positively to society. The research also discusses coping strategies of minority employees, which can offer key insights to HR managers and policy makers in developing conducive work environments free from discrimination.

Presenter Bio



Mehr Farhan is a PhD student of Organizational Behaviour and Strategy at the Lahore University of Management Sciences (LUMS) in Pakistan. With a focus on diversity management, she is interested in exploring workplace challenges of religious minorities. By adopting a holistic and multi-level approach to their societal, workplace and micro-individual challenges, her research endeavours to offer managerial and policy implications to improve diversity and inclusion practices of organizations. Mehr has previously presented her research at the British Academy of Management conference.

Performance Analytics for Efficiency in European Regulatory Systems

Emmanuel Thanassoulis,

Professor Emeritus at Aston University, Birmingham, England.

Abstract

Many publicly owned utilities such as electricity and gas transmission systems have been privatised which it was hoped would make them more efficient. However, such companies retain monopolistic features due to the expensive long lived assets involved. This has led countries to create regulatory systems to protect the consumer. Regulators use analytics on performance measurement in order to estimate the scope for efficiency savings and the sustainability of operations of regulated utilities. The presentation will review how performance analytics, especially Data Envelopment Analysis have been integrated into Regulatory systems. The presentation will review the types of questions addressed by the Regulator and the advantages and shortcomings of each method from the perspective of regulated companies. The use of incentive mechanisms by regulators, both implicit and explicit, to promote efficiency and sustainability by companies will also be covered, drawing from regulation in a sample of European countries.

Impact

This research impacts the methodologies deployed by Regulators for estimating the scope for efficiency gains by network utilities such as electricity and gas transmission operators. . Such scope forms the basis of the price or revenue determinations regulators make for each company in their periodic reviews. The impact draws primarily on our research in Data Envelopment Analysis (**DEA**) as a key approaches used by regulators for estimating the scope in question.

Short Bio

Emmanuel Thanassoulis is Professor Emeritus in Management Sciences at Aston University, Birmingham, UK and Oxera Associate, www.oxera.com. He is a world authority on Data Envelopment Analysis (DEA) and its use within the field of efficiency and productivity measurement. He has published numerous papers, chapters and books on DEA, named in the 2024 Stanford/Elsevier top 2% Scientists in the World. He has served on the Editorial Boards of the European Journal of Operational Research and the Journal of Productivity Analysis, top rated journals for learned publications in the field of efficiency and productivity analysis. He consulted numerous public and private sector organisations.

Global Disparities in Renew Able Energy Adoption: Assesing Investment Trends, Emissions, and Strategies for Equitable Development

Nikitha Kaimal
Student, School of Business and Management
Dr. Lakshmi Shankar Iyer
Associate Professor, School of Business and Management,
CHRIST (Deemed to be University), Bangalore

Abstract

Developed countries, despite their historical responsibility for greenhouse gas emissions, are exhibiting a concerning trend of reducing investments in renewable energy. This study aims to understand the reasons behind the divestment in renewable energy by developed countries, assess its implications on global climate efforts, and explore potential solutions or strategies to encourage increased commitments to renewable energy. The data for the study was gathered from Statistical Review of World Energy and the Bloomberg terminal. The current study is an exploratory data analysis on global disparities in renewable energy adoption. Geospatial clustering is employed in this project to uncover patterns and relationships in renewable energy-related data that are inherently tied to geographical locations. Findings of the study indicates that China and United States are dominating in solar and wind energy capacity, generation and consumption.

Impact statement

The divestment undermines the principle of taking ownership for past environmental impacts. The observed trend poses a multifaceted challenge to international climate change mitigation efforts. It slows down the transition to clean energy but also hampers global efforts to meet sustainability goals set in various climate agreements. This is particularly critical as these developed nations are expected to lead the transition to low-carbon economies. It undermines global cooperation and solidarity, essential for effective climate action. Implementing financial incentives, tax breaks, or subsidies can make renewable energy investments more attractive for developed countries, aligning economic interests with environmental goals.

Presenter Bio

Dr Lakshmi Shankar Iyer is heading the Business Analytics Specialization of MBA at CHRIST University, Bangalore, India. She holds a Ph.D. in Electronic Governance and PG Diploma in Data Science from IIIT, Bangalore. She has sixteen research article publications and five case study publications, one of them published in Harvard. She facilitates courses which involve both tools and STEM concepts through experiential learning process. Her areas of research are Artificial Intelligence, Machine Learning and Higher Education. She has been awarded as one of the eleven academicians in PG programs of Data Science by Analytics India Magazine in 2022.

An RAL-TBT-DLSTM Enabled Crop Recommondation System for Crop Rotation Process in Sustainable Agriculture Sector

Rashmi Bezalwar
University of Surrey, England

Abstract

Agriculture is crucial for the existence of humankind. But, the unknown knowledge of crop cultivation provides high loss during the crop rotation process. Existing research works failed to concentrate on region-wise crop recommendation systems, which might provide the wrong outcome. So, this paper proposes a RAL-TAT-DLSTM-based crop recommendation system. First, the input data are pre-processed in the crop yield prediction process. Then, similar regions are grouped using RF-OPTICS. From the grouped data, features are extracted and important features are selected using PGMOA. Then, the selected features are given to the RAL-TBT-DLSTM. Meanwhile, the sales forecasting data are pre-processed. Then, the sales regions are segmented, and from the segmented part, the features are extracted. The extracted features are given to the RAL-TAT-DLSTM classifier to predict the sales forecasting of the crop. The SDI is calculated from the crops obtained from sales forecasting and crop-yielding prediction. Then, the probability is calculated between the SDI. After that, a higher probability-based crop is recommended to the farmers. In experimental analysis, the proposed achieves 99.1% accuracy in crop yielding and 98.6% accuracy in sales forecasting.

Impact Statement

The RAL-TBT-DLSTM crop recommendation system redefines the future of agriculture, turning data into actionable insights that touch the lives of farmers and communities. This innovation empowers farmers not just to predict their yields but to make informed decisions that directly impact their livelihoods—minimizing loss and maximizing both crop and profit. In a world facing food insecurity and environmental stress, this system offers a sustainable solution by recommending crops that align with ecological needs and market demand, bridging the gap between productivity and environmental stewardship. For managers and policymakers, it provides a roadmap to regional food security and economic resilience, allowing them to drive decisions that uplift communities. By promoting smarter farming practices, this system helps reduce hunger and supports the fight against climate change. It has the power to reshape agriculture into a more sustainable and efficient industry. This is not just an algorithm—it's a tool for human survival, growth, and prosperity.

Short Bio

My name is Rashmi Bezalwar, and I have 8 years of experience in IT, specializing in business analytics, AI, and management. I've developed 'Test Your Ad,' an AI-driven tool that evaluates advertisements by analyzing emotional responses from human respondents. Currently, I'm exploring advanced AI models like Conv-BiLSTM, and Transformer Models to enhance sentiment analysis accuracy. With a strong background in using market data and insights to drive product development, I've successfully led impactful projects that improved operational efficiency, achieved cost savings, and boosted forecasting accuracy by 30%. Recently, I moved to the United Kingdom with my family and am considering PhD research in deep learning and optimization techniques for business.

AI-UBREM Model for Positive Energy District towards Environmental Sustainability Management, Case Study: City of Vienna

Dr. Sammar Zain Allam
Assistant Professor at King Salman International University

Abstract

This research has demonstrated environmental sustainability management through manifesting environmental management system (EMS) elements, identify, assess, monitor, and maintain with the AIUBREM model. The model consolidated technologies like AI-algorithms (Deep Neural network) and simulation to operate EMS under the umbrella of energy demand prediction and building envelop retrofitting. Datasets are collected from real data provided by the city of Vienna government. This tool enables visualizing and prediction of energy and solar potential. Eventually, multi-disciplinary users addressing energy district-level by either using retrofitting scenarios, or even adding new construction to fill in vacant land can use the application for energy consumption prediction. This tool provides sophisticated management of buildings energy demand which share of 40% of total energy demand. AI-UBREM is a supportive tool for energy environmental sustainability as an SDG goal (Goal 7).

Impact statement

This quantitative deductive study offers a AI-based reliable tool for energy prediction and solar energy potential for residential and office buildings in Vienna, Austria. The tool consolidated Environmental management system (EMS) toward environmental sustainability demonstration. Consequently, multi-disciplinary users like tenants, owners, real-estate developers, architects, and energy engineers are provided a tool for energy consumption prediction for new building, retrofitting existing buildings, and solar energy potential prediction. SDG goal 7 for energy management is covered by AI-UBREM tool.

Presenter Bio

Sammar Zain Allam is an Assistant Professor at King Salman International University. In 2018, she received a PhD from faculty of Engineering, Alexandria University. In 2022, she completed Artificial Intelligence in Architecture from IAAC, UPC, Spain. In 2024, She has just finished PGCE degree from Liverpool John Moores University. She held positions as an assistant professor at Effat University, Modern sciences and Arts university, and a visiting lecturer at the Arab academy for science, Technology, and maritime transport, Future University in Egypt and French University in Egypt. She was nominated twice, once for Hubert H. Humphrey Fellow and another for Fulbright non-degree scholarship. She is a fellow member at IBPSA; international Building performance simulation association. A UN planner for climate action members. She is a former board member of ASCAAD. Research interests include Simulation-based sustainable design, City Metabolism, LEED Certified buildings and neighborhoods, Computational Design, Digital Fabrication and Artificial intelligence. In addition, she held multiple professional positions as design team leader achieving interior, and graphics design tasks in multiple projects and competitions. Since 2015, a founder of SHM Studio 16, a winning studio in multiple competitions.

Harnessing Artificial Intelligence for Supply Chain Optimization: Insights from Saudi Arabia

Sheraz Alam Malik
Assistant professor of Project & Operation Management at the College Of Business at Alfaisal University Riyadh, Saudi Arabia.

Abstract

This research aims to understand the AI impact on the supply chain optimisation of more than 150 Saudi companies. Results indicate that concerns raised are around data security, fairness & bias, lack of understanding and data integration challenges. This is consistent across different sectors from Oil & gas, logistics, construction and retail and shared by entry, middle and senior-level employees from small, medium and large Saudi companies. Interestingly enough the sectors like logistics, FMCG and Food & Beverage who are most concerned about its impact are also the ones that are implementing AI at different stages of their supply chain.

Impact statement

This research is an important step in knowing what are the concerns of different sectors while they implement AI in their supply chain for the biggest GCC economy (Saudi Arabia). Bias, fairness, security and integration are the key issues arisen which have far-reaching implications for society and business along with academia. These are new considerations we must consider while we apply this emerging technology in different Saudi Sectors. This covers all three social, economic and business domains.

Presenter Bio

Dr Sheraz Alam Malik is an assistant professor of Project & Operation Management at the College Of Business at Alfaisal University Riyadh, Saudi Arabia. He is currently working on multiple projects to critically understand the impact of AI on different business and educational domains and has published extensively in this area. He currently teaches both undergraduate & postgraduate business Analytics and uses different visualisation & analysis software like Tableau, power BI & SPSS.

A machine learning-integrated multi-criteria decision-making approach for measuring and predicting sustainability performance in education: case of EU countries

Ikram Khatrouch
Laboratoire QUARTZ , IUT de Montreuil - Paris 8 University
Souhir Chlibi
ESCE International Business School, OMNES

Abstract

Assessing and predicting sustainability performance in education is becoming increasingly important. However, assessing sustainability in education is complicated by the conflict and interaction of multiple criteria. In this study, we developed a comprehensive model to evaluate and predict sustainable development performance. Six key indicators are used to assess the sustainable education performance of countries. Firstly, The EU countries were ranked using The COPRAS (COmplex PRoportional ASsessment) method. Secondly, we employed CBR (Case Based Reasoning) to predict future education sustainability development. This study demonstrated that integrating machine learning with MCDM offers a novel and effective approach to education sustainability evaluation. Results should enrich knowledge about assessing sustainable education in EU countries and be a valuable source of information when developing and predicting strategies for sustainable education for the next few years for the EU as a whole and for individual countries.

The impact statement

Development of a comprehensive approach to evaluate the education sustainability development of EU countries. This approach enables an unambiguous comparative assessment of the countries under examination, considering various indicators.

Policymakers can assess the developmental sustainability status of education systems using a proposed sustainability assessment model, which considers six education sustainability indicators from the Eurostat database.

The study results will support processes to improve the methodological platform for national and international comparative analysis and national and international benchmarking.

Author Bio

Ikram Khatrouch Associate Professor and Head of MSc Sustainable Energy Future & MSc Technology Management and International Entrepreneurship at ECE Engineering School. My research interests are in the areas of performance assessment and decision making.

Comparison of LSTM and Transformer Methods Optimized Using Hybrid PSO-SA for Wind Speed Prediction

Mohammad Nazari

Researcher in optimization methods, mathematical modeling, and the design of composite materials
Shokouh Shahbeyk
Lecturer in the Department of Mathematics at Allameh Tabataba'i University.

Abstract (13.3.2)

This study compares the performance of LSTM and Transformer models in predicting wind speed, optimized using the hybrid PSO-SA algorithm. Accurate wind speed prediction is critical for efficient wind farm management, reducing carbon emissions, and reliance on fossil fuels. Hourly wind speed, air pressure, relative humidity, and air temperature data from the Alta Wind Energy Center (2020-2022) were used. Key hyperparameters for both models were optimized, and ensemble methods like Random Forest, XGBoost, CatBoost, and Stacking were applied. Random Forest emerged as the most accurate model, demonstrating superior performance in integrating LSTM and Transformer outputs. This research highlights the strengths and limitations of each approach and underscores the role of advanced machine learning techniques in enhancing the efficiency and reliability of wind power generation.

Impact statement

This paper provides significant societal and economic benefits by improving wind speed prediction accuracy, which is crucial for efficient wind farm management. By optimizing machine learning models, such as LSTM and Transformer networks, using the PSO-SA algorithm, this research enhances the reliability of renewable energy generation. The findings support better resource allocation, reduce operational costs, and contribute to lowering carbon emissions, promoting a shift away from fossil fuel dependence. The integration of advanced predictive techniques in wind energy management offers a practical solution to increase the sustainability and economic viability of renewable energy infrastructure.

Presenter Bio

Sh. Shahbeyk holds a Ph.D. in Applied Mathematics with a specialization in Optimization from the University of Tehran and a Master's degree in Applied Mathematics from Sharif University of Technology. She is currently a faculty member in the Department of Mathematics at Allameh Tabataba'i University. Her expertise lies in multi-objective and non-smooth optimization. Shahbeyk's contributions to the field have been recognized through publications in prestigious scientific journals.

Leveraging RETRIEVAL-AUGMENTED and Customised Generative AI Models in Productmanagment

Bindhia Joji

Christ University, India
Sathwik Nag
Christ University, India
Rosewine Joy
Christ University, India.

Abstract (13.3.3)

This study investigates the integration of Retrieval-Augmented Generation (RAG) models and custom Generative AI (GenAI) solutions in enhancing product life cycle management (PLM) and decision-making within enterprises. Inspired by recent advancements in AI applications for product management, including Vasilev's 2023 exploration, this research utilizes secondary datasets from existing AI and PLM studies to examine the potential of these technologies. The focus is on deploying large language models (LLMs) and their fine-tuning to address domain-specific challenges in product development, market analysis, and customer engagement. The use of AI-powered predictive analytics and natural language processing (NLP) is also explored to improve competitive analysis and customer feedback interpretation. The findings highlight significant improvements in product development cycles, market positioning, and customer satisfaction. This paper emphasizes the transformative impact of advanced AI models on product management, advocating for ethical AI deployment and the necessity for continuous technological adaptation.

Impact statement

This research illustrates the profound impacts of implementing Retrieval-Augmented Generation (RAG) models in product lifecycle management (PLM). Societally, RAG models enhance data privacy and ethical AI usage by enabling more accurate and unbiased data processing, directly addressing societal concerns over AI transparency and fairness. This fosters greater trust and societal acceptance of AI technologies. Managerially, these models empower product management teams with tools that streamline decision-making and improve responsiveness to market changes, leading to more effective management practices and enhanced team dynamics. Economically, the precision and efficiency offered by RAG models optimize resource allocation and reduce operational costs, leading to increased profitability and competitive market positioning. Through the strategic integration of RAG technologies, companies not only optimize their product management processes but also contribute to responsible and sustainable industry practices that resonate with societal values and regulatory expectations.

Presenter Bio

Sathwik Nag Channagiri Venkatesh is a Decision Analytics student with extensive experience in data-driven optimization within the Aerospace and Technology sectors. He has worked at AtkinsRéalis in the Aerospace, Defense, Security & Technology Department and interned at Ethereal Machines focusing on strategy and business analytics. Skilled in using analytical tools, Sathwik enhances operational efficiency and customer engagement through innovative data strategies. He led Team Inferno at the Shell Eco-Marathon, securing top ranks in India and Asia-Pacific and earning a Silver Medal in the All-India Student Design Competition. Sathwik has also demonstrated leadership in community projects, improving educational and healthcare access for underprivileged individuals. He holds a Master's in Business Administration (MBA) from Christ University, India, and is pursuing another Master's in Decision Analytics at VirginiaCommonwealth University, USA.

Perceptions and Attitude About Automated Decision-Making by Artificial Intelligence

Dr. Shabnam
Assistant Professor, Department of Humanities and Social Sciences, National Institute of Technology (NIT) Kurukshetra (Haryana)

Abstract (13.3.4)

This study investigated the perception and attitude toward artificial intelligence (AI), and technology readiness in terms of innovativeness, optimism, discomfort, and insecurity . A total of 98 different professionals' across the India is analyzed on the multi-layered perceptions and attitude toward artificial intelligence (AI) followed by technology readiness survey. Results showed correlation between positive attitude toward AI with innovativeness and optimism and correlation of negative correlation with discomfort, and insecurity. Additionally, innovativeness and optimism were also positively correlated. Discomfort and insecurity were also positively correlated. These findings support the notion that positive perception and attitude lead to innovativeness and optimism for technology readiness. On the other side negative attitude toward AI will lead to discomfort and insecurity for technology readiness. This knowledge can inform the development of strategies to optimize technology usage and cognitive resource allocation.

Impact statement

This research has the potential to greatly improve how we integrate AI into society. By understanding that positive attitudes correlate with openness to AI (innovativeness and optimism), developers can design user experiences that foster trust and excitement. Conversely, the research highlights the need to address fear and insecurity (discomfort) to create a smoother transition. This knowledge can be used to develop educational programs and communication strategies that mitigate anxieties and make people feel more comfortable with AI. Ultimately, this research can lead to a more positive social impact of AI with people feeling empowered by this new technology rather than threatened by it.

Presenter Bio

Dr. Shabnam is currently working as Assistant Professor in the Department of Humanities and Social Sciences, National Institute of Technology (NIT) Kurukshetra (Haryana) India. She has more than ten years of teaching experience of teaching graduation, post-graduation and doctoral level courses. She has also received Young Scientist Award for her doctorate research. She has presented many research papers in International Conferences in India and Overseas. She has published more than 30 research papers in journals of international repute. Her research interests include Neuropsychology, UX Research, Visual Search, Sleep Studies and Neural Correlates of Sign language.

Linguistic Preferences on Artificial Intelligence Assisted Mental Health Care

Ms. Vishnu Priya S
Research Scholar (Ph.D.), Department of H&SS, National Institute of Technology, Kurukshetra

Shabnam
Assistant Professor, Department of H&SS, National Institute of Technology, Kurukshetra

Abstract 13.4.1

Artificial Intelligence (AI)-assisted mental health care (MHC) offers potential benefits for both professionals and individuals receiving care. This study investigates how language preferences impact user acceptance of AI-assisted MHC, using data from 354 participants. It was hypothesized that positive attitudes toward AI, along with a preference for native language interactions, would lead to higher acceptance. Statistical analyses, including Pearson correlation and Chi-square tests, confirmed significant associations between positive user attitudes, native language preferences, and acceptance of AI-assisted MHC. These findings highlight the importance of developing inclusive AI applications in mental health services to improve accessibility and acceptance across diverse language groups. The study suggests that extending AI-assisted MHC to Indian languages and creating culturally relevant tools could enhance mental health outcomes.

Impact statement

This study highlights the critical need for inclusive AI-assisted mental health care (MHC) systems that support diverse linguistic backgrounds, particularly in multilingual contexts like India. Offering therapy in one's native language allows individuals to express themselves more comfortably and vulnerably, leading to more effective therapeutic interactions. Inclusive, linguistically responsive AI tools can save therapists time and effort, enabling them to extend services to a larger and more diverse population. Therefore, the findings could also guide user-friendly AI advancements, making mental health care more accessible, especially for those who struggle with language barriers in emotionally challenging situations.

Presenter Bio

Ms. Vishnupriya S., currently pursuing Ph.D. in cognitive psychology at Department of Humanities and Social Sciences, National Institute of Technology (NIT) Kurukshetra (Haryana) India. She has published her works in both Indian and International journals as research articles and book chapter. Research interest include neuropsychology, Sign language, suicidology, trauma and mental health, woman and maternal mental health.

The Role of Green HRM in Enhancing Employee Engagement: A serial mediation model

Kamran Iqbal
MFK Noon Business School, University of Sargodha.
Saeed T. Alshahrani
Imam Mohammad Ibn Saud Islamic University

Abstract 13.4.2

This study aims to examine the interrelationship between green HRM and employee engagement through the sequential mediation of work meaningfulness and organizational identification. Using a cross-sectional study design, the survey method was used to collect the data from 239 telecom sector employees. The data analysis was carried out by employing a partial least squares structural equation model using smart PLS 3.0. The findings suggest that green HRM has an indirect effect on employee engagement via work meaningfulness. The results further indicate that green HRM indirectly affects employee engagement via organizational identification. Finally, the indirect effect of green HRM on employee engagement is sequentially mediated by work meaningfulness and organizational identification. The paper is unique as this is the first study that has examined the serial mediating variables of work meaningfulness and organizational identification between green HRM and employee engagement.

Impact statement

This study offers significant societal, managerial, and economic contributions. From a societal perspective, by adopting green HRM practices, organizations can actively contribute to environmental sustainability by promoting a culture of responsibility within the organization. Managerially, the findings suggest that green HRM, as a subset of CSR, not only fulfills external environmental commitments but also supports internal stakeholders (employees) by providing them the developmental opportunities, involvement and active participation, and mainly showing care for the worker's well-being. This dual focus on external and internal stakeholders leads to improved employee performance, benefiting the organization as a whole. Economically, companies that employ green HRM practices may witness increased productivity and reduced turnover due to increased employee engagement, which ultimately enhances overall organizational productivity and competitiveness.

Presenter Bio

Kamran Iqbal holds a PhD in Management Sciences (HRM) from Bahria University Islamabad and has 9 years of teaching experience. Currently, he has been working as Assistant Professor at University of Sargodha. He has contributed to the field through his research, publishing 16 articles, with a focus on HRM, CSR, and sustainability.

Exploring the Strategic Implementation of Cloud Computing Technologies for Enhanced Healthcare Services in Uzbekistan

Yulchieva Khilola
CAU Business School, Central Asian University, Tashkent, Uzbekistan
Abdul Bashiru Jibril
School of Management and Economics, University of Kurdistan Hewlêr, Erbil, Kurdistan

Abstract 13.4.3

This study explores the strategic implementation of cloud computing technologies to enhance healthcare services in Uzbekistan. Despite limited use of IT in the healthcare sector, there is a growing trend toward adopting cloud-based solutions. Using a qualitative approach, the research involved semi-structured interviews with key stakeholders, including IT managers from various healthcare institutions, cloud service providers, and policymakers. The study identifies critical conditions for successful integration, focusing on the technological, organizational, and environmental factors influencing cloud adoption, guided by the Technology-Organization-Environment (TOE) framework. Findings reveal a consensus on the readiness to embrace cloud technologies once regulatory frameworks are established, highlighting the potential for improved efficiency, scalability, and cost-effectiveness. The study underscores the significance of secure data management and regulatory compliance while stressing the importance of training and change management. The integration of cloud-based solutions in Uzbekistan's healthcare sector presents a vital opportunity for modernization and enhanced service delivery, ultimately benefiting both providers and patients. Future research could explore quantitative methods to broaden understanding and evaluate the long-term impacts of cloud adoption.

Impact Statement

This study highlights the transformative potential of cloud computing in Uzbekistan's healthcare sector, addressing challenges like inefficiencies, high costs, and fragmented systems. By leveraging the Technology-Organization-Environment (TOE) framework, the research identifies key drivers for successful cloud adoption, including technological readiness and regulatory compliance. The findings emphasize cloud computing's capacity to enhance efficiency, scalability, and secure data management, ultimately improving healthcare delivery. This work not only provides actionable insights for stakeholders but also lays a foundation for advancing digital health infrastructure in developing contexts, fostering modernization and better patient outcomes while inspiring further research into sustainable technology integration.

Presenter Bio

Abdul Bashiru Jibril currently an Assistant Professor of Marketing and the Director of Programmes (UG) at the UKH School of Management and Economics. His research interest spans technology adoption, Fintech, social media analytics, service marketing, brand management and sustainable e-tourism. Passionate about leveraging data mining techniques to extract intelligence for enhanced business decision-making, particularly in emerging and developing economies. His research outcomes have significantly contributed to impactful ABS/ABDC/WoS/Scopus ranking journals, such as the International Journal of Information Management, International Journal of Consumer Studies and Service Sciences & Cogent Business & Management and presented papers at numerous international conferences. He also serves as an associate, guest editor and reviewer for many reputable journals.

Artificial Intelligence and Machine Learning Techniques for Performance Assessment

Ali Emrouznejad
Surrey Business School, University of Surrey, UK

Abstract 13.4.4

This paper examines the integration of Artificial Intelligence (AI) and Machine Learning (ML) techniques with Data Envelopment Analysis (DEA) to enhance decision-making efficiency measurement. It provides a comprehensive review of models such as Neural Networks, Decision Trees, Clustering, Classification and Regression (C&R), and Support Vector Machines (SVM). DEA, a widely used non-parametric method for evaluating decision-making units, is augmented by the predictive and pattern recognition capabilities of AI and ML. The study highlights innovative methods to improve efficiency analysis, aiming to drive better decision-making practices across diverse industries.

Impact Statement

This study bridges the gap between traditional efficiency evaluation and modern computational advancements by integrating Artificial Intelligence and Machine Learning with Data Envelopment Analysis. By leveraging AI and ML's predictive and analytical capabilities, the research enhances the precision and applicability of efficiency assessments in various sectors. These advancements hold the potential to transform decision-making processes, enabling organizations to adopt more data-driven and effective strategies. The findings contribute to the broader discourse on performance management, fostering innovation in both theoretical and practical aspects of efficiency evaluation.

Presenter Bio

Ali Emrouznejad is a Professor of Business Analytics at Surrey Business School and the director of the Centre for Business Analytics in Practice. He specializes in performance measurement, efficiency analysis, AI, and big data. He has authored over 250 journal articles and published several books. With an h-index of over 80, he has been listed among the "World Top 100 Business & Management / Business Administration Scientists 2024" and has been acknowledged by Stanford University as one of the top 2% of most influential scientists worldwide.

Is Artificial Intelligence (AI) an Enabler in Crisis for Sustainable Development: A (DEMATEL) approach in the Education Sector

Dr. Rosewine Joy
Associate Professor, Christ University, Bangalore

Abstract (13.4.5)

Education is a human right and is inevitable for achieving the United Nations 17 Sustainable Development Goals-SDGs by 2030. Education is vital to empowering people with the knowledge, skills, and values to manage crises. While governments hold responsibility for ensuring quality education, crisis management would be through various public-private partnerships that could play a new role in helping manage situations through sustainable education for all. During crises such as war, pandemics, and natural disasters, AI-powered education is one way to make education accessible to all. The AI tracks the student's performance and recommends more accessible versions of the topic. It keeps the teacher informed on the progress of the student. It also helps the teacher to focus on all groups of students equally. Hence, the study's objective is first to understand the use of AI for personalized learning among students during crises. The study further analyses the perception of the teacher and students toward the role of integrating AI for sustainable development. The approach for this study is the Decision-Making Trial and Evaluation Laboratory (DEMATEL), a widely accepted method for analyzing complex interrelationships to access the interlinkages between AI and Education for sustainable development during a crisis. The study used a survey method to collect inputs from educators and students to understand how AI enables them to personalized learning during a crisis. We collected inputs from students, educators, and higher education administrators who have undergone crises more than once as a respondent selection criterion. The study uses the Best Worst Method (BWM) to identify the criteria and calculate the influential matrix on how AI-driven personalized learning could be an enabler in the crisis for sustainable development. The results will give us evidence of the usage of AI for personalized learning during the crisis using sensitivity and sentiment analysis

Impact statement

This study investigates whether AI enables personalized learning during crises to be sustainable, forcontinuous education. It analyses the interrelationship of AI with the sustainability ofeducation based on the perceptions of educators and students, using the DEMATEL method. The Best Worst Method (BWM) is applied to study the influence factors that enable AI-powered personalized learning during crises such as pandemics and natural disasters. These resultswill help feed the intuitionthat AI could become a learning technology that allows for education towards resilience and equity, hence, to further Sustainable Development Goals through adaptive learning strategies for students in challenging circumstances.

Presenter Bio

Associate Professor in Business Analytics & Economics with an academic experience of 8 years and industry experience of 6.5 years capable of heading initiatives to create new programs and courses in analytics, economics, and sustainability.Produced 2 Ph.Ds., finished 2 funded projects, completed 40 master's projects, and 50 outreach activities in the academic area of sustainability tightly integrating theory and practice. With an academic experience of 7.5 years and industry experience of 6.5 years capable of heading initiatives to create new programs and courses in analytics and sustainability such as single and dual specialization MBA programs, value-added courses, faculty development programs (FDP) and management development programs (MDP) and consultancy and training programs, as well as merging theory and practice in sustainability to enhance MBA programs thereby creating empowered global leaders. Robust record of publishing in SCOPUS/ABDC/UGC Indexed journal publications (17), book chapters (3), and books with ISBN (2) in addition to 15 conference and academic workshop paper presentations across the world. Besides teaching and research also involved in multiple academic and research administrative roles at the university. In 2022, led the project "Environment Sustainability: Student Diary" that won the NHRD "Innovative Teaching Practice Award 2022" as well as the Machine Learning Hackathon by Times Pro for IITG students 2022.

Leveraging AI for in the Aviation Sector: A Case Study of Qatar Airways

Eiman Eissa
Assistant Professor, Department of Mass Communication, College of Arts and Sciences, Qatar University

Abstract 14.1.1

Artificial Intelligence (AI) has changed the business environment with new ideas and redefined most industries, including aviation. This case study investigates the AI practices that Qatar Airways adopted through focusing on operational efficiency, cost reduction, and enhanced customer satisfaction through personalized experiences. Qatar Airways implemented several AI-powered innovations, including AI-powered travel planning, in-house application for cabin crew, and Sama the metahuman cabin crew member, and AI-driven marketing campaign and personalized customer interaction strategies. These efforts align with Everett Rogers' Diffusion of Innovation Theory, which identifies "innovators" as the first adopters of new ideas and technologies within a social system or organization. These innovations focus on AI for operational efficiency and sustainability, leading to the achievement of several recognitions and awards. Qatar Airways' innovative use of AI technologies demonstrates its commitment to enhancing user engagement and satisfaction, thus reinforcing its status as a leader and early adopter in the aviation sector.

Impact statement

This case study offers insight on how Qatar Airways uses AI technologies in personalizing travel experience, streamlining operations, and maintaining a position as a pioneer in the airline industry. With ongoing advancements in both the AI and aviation fields, this case study offers insights into practices that enhance operational efficiency and customer satisfaction, and promote sustainability. This in-depth analysis serves as a model of how airlines can adopt AI technologies to enhance their passenger experiences, streamline processes, and drive innovation.

Presenter Bio

Eiman A. Eissa is an assistant professor at Qatar University with expertise in the field of strategic communication. Her publications focus on a variety of topics including the portrayal of Arab women, the role of organizational communication for resilience during crises, advertising and marketing strategies, the impact of social media in creator economies, investigative reporting, nation branding and the impact of humor on public opinion. Eissa completed her Ph.D. at Cairo University (2013) with the highest honors, and her Master of Arts in Journalism and Mass Communication at the American University in Cairo (AUC) in 2006, where she also completed her Bachelor of Arts in Mass Communication in 2003.

AI=Empowering women around the world

Hanane El Mansouri El Makhloufi

Humanitarios Sin Fronteras, Spain.

Abstract 14.1.3

This project promotes the circular economy and artificial intelligence for the economic empowerment of women in vulnerable situations. Through initiatives such as the production of ecological soaps, it seeks to improve the lives of participants and promote sustainable practices in their communities. The project began with a comprehensive diagnosis that identified local opportunities and then provided training and support for the women to manage their own businesses. Following its initial success, it is expanding to the earthquake-affected Atlas region of Morocco to replicate its positive impact and offer hope to more women. The multi-sectoral approach and strategic partnerships ensure long-term sustainability, with the goal of eradicating inequalities and fostering fairer and more equitable development.

Impact statement

This project has generated significant impact in three dimensions: social, economic and administrative. Socially, it has empowered vulnerable women, giving them economic autonomy and building solidarity networks in their communities. Economically, it has facilitated the creation of sustainable microenterprises, promoting the circular economy and offering income alternatives in areas affected by crisis. Administratively, it has demonstrated the effectiveness of a multi-sectoral approach involving non-governmental organizations, governments and the private sector, optimizing resource allocation and ensuring project sustainability. In addition, it has been key in raising awareness among communities and institutions on the need to integrate innovative approaches in social intervention, contributing to the fulfillment of the Sustainable Development Goals (SDGs).

Presenter Bio

Humanitarios Sin Fronteras (Humanitarians Without Borders) is a dedicated humanitarian organization led by Professor Hanane El Mansouri El Makhloufi as Project Coordinator, with strategic oversight by Rosa Lorena García Fortún. The team of expert technicians, including Zahira El Mansouri El Makhloufi, Liberia Serrano López, and Lucas Colnago Zabaleta, collaborates to implement impactful initiatives. Together, they work tirelessly to advance the organization's mission of providing aid and fostering development in underserved communities worldwide.

CSR Innovations during Crises: The Case of Digital-Platform-Based Ecosystems

Dr. Enoch Opare Mintah

Kingston University London, United Kingdom

Abstract (14.2.2)

Humanitarian crises caused by war, natural disasters, famine, or disease outbreaks are growing globally and are persistent human tragedies threatening humans' health, safety, or well-being. Digital platform-based ecosystems' corporate social responsibility (CSR) activities have become a vital tool to support humans during crises. However, little is known about the impact of the innovative CSR practices of digital platform-based ecosystems during crisis. Therefore, this study investigates this crucial question. Building on the dynamic capabilities theory and using thematic analysis on news reports relating to Airbnb Inc. CSR innovation to the Afghan - 2021 and the Russia-Ukraine – 2022 humanitarian crisis, we find that Airbnb.org leveraged its capabilities to provide innovative, quick, and timely responses to redefining refugee resettlement, promoting a platform to harness community partnership, creating a robust collaboration model with International Non-Governmental Organizations and Non-Governmental Organizations, and the initiation of a novel financial inclusion strategy for refugees and displaced persons.

Impact statement

The paper provides important impact points on several levels. At the managerial level, international and local NGOs working in the humanitarian sector offering accommodation services can now rely on the capabilities of platforms like Airbnb to deliver services to refugees and displaced persons. At the societal level, the paper has provided evidence of how issues of homelessness can be mitigated through collaboration with platforms like Airbnb. On the economic level, the paper has presented a novel model for shared financial responsibility for social issues through community fundraising.

Presenter Bio

Enoch holds to his credit an MRes, Master of Research (Kingston University London, UK), MBA (University of Liverpool, UK), MSc Governance (University of Lincoln, UK), and currently PhD-Candidate, Governance and Sustainability (Kingston University London, UK). He has taught and lectured on several postgraduate programmes including Governance, Governance and Risk, Sustainability Reporting, Business Ethics, and Cross-cultural Communication, and has conducted research and published in high-impact academic journals including 3* CABS/A. He is a contributor on sustainability issues for the International Airport Review, UK, and Illuninem, Italy.

Scientific Ascertainment and Deployment of the New World Order Business Drivers for Resilience and Change through AI-Enabled Adaptive Performance

Dr. Manishkumar Varma

Associate Professor, MIESPPU Institute of Higher Education, Doha, Qatar
Zubia Akhtar Shamim Akhtar Shaikh
MIESPPU Institute of Higher Education, Doha, Qatar.
Niket Karajagi
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Hoshiar Mal
FLAME University, India
Abstract 14.2.5

The New World Order is defined by heightened volatility, uncertainty, complexity, and ambiguity (VUCA), characterized by geopolitical shifts, economic instability, and technological disruptions. Organizations face unprecedented challenges, with internal stressors, competition, and outlier events threatening business continuity. Resilience, both strategic and operational, is essential for navigating this unpredictable landscape. Artificial Intelligence (AI) plays a critical role in creating adaptive, real-time solutions through intelligent decision-making and scenario planning. Our research, with insights from 985 global leaders, identifies AI as a key enabler for resilience, enhancing supply chain efficiency, business intelligence, and scalability. Change management and continuous innovation across value streams are crucial for sustaining business models. AI-driven adaptive performance, combined with leadership and human capital acumen, strengthens organizational resilience in this complex, interconnected world. This case study emphasizes the critical role of AI in navigating the VUCA business environment.

Presenter Bio

Dr Manish Varma has transformed the lives of over 100,000 individuals, including students and corporate professionals. With over two decades of experience in both industry and academics, Dr. Varma is a unique blend of knowledge and expertise. He holds a Ph.D. in Management, Masters in Management Studies and a Bachelors in Mechanical Engineering. Dr. Varma has also been awarded the European fellowship from UPM Madrid, Spain.

As a Six Sigma Black Belt (CSSBB) and recognized PhD Guide in SPPU Pune, four students have already been awarded their doctorate under his guidance and few are pursuing under him. Dr. Varma's problem-solving approach had a positive impact on many people's lives. He has worked as an Associate Professor in Management Faculty with Savitribai Phule University and is currently a Management Faculty at Milestone Institute of Higher Education in Doha, Qatar. Dr. Varma is a motivational speaker and life coach who inspires people to achieve their full potential. He is also an Amazon no. 1 Best Seller author of the book “7 Steps to convert Your dreams into Reality” His book is a must-read for anyone seeking inspiration and motivation to overcome challenges and achieve success in their personal and professional lives.

An Examination of the Costs Incurred by Pak Suzuki's Administration

Dr. Ramsha Naeem
University of Central Punjab, Pakistan.

Abstract

Pak Suzuki Motor Company Limited faces escalating administrative costs due to its reliance on manual processes and limited automation in its operations. Despite effective budgeting and monitoring practices, inefficiencies have become apparent, particularly in areas such as data management and resource allocation. The case explores the dilemma faced by CEO Ahsan Sethi, who must decide whether to implement a bold, comprehensive digital transformation or continue with incremental improvements to address these challenges. By considering the perspectives of various managers, the case highlights the potential of AI and digital tools in streamlining operations, reducing overhead costs, and improving overall efficiency. It provides insights into the complexities of managing change in a traditional organization and the strategic decisions required to stay competitive in an increasingly digital world.

Impact statement

The case of Pak Suzuki Motor Company Limited highlights the critical importance of digital transformation in modern business management. On a societal level, it highlights how technology adoption can improve operational efficiency, leading to cost savings that can benefit consumers through lower prices and better services. Managerially, the case demonstrates the challenges and opportunities associated with integrating digital tools into traditional business practices, offering valuable lessons on change management, decision-making, and leadership. Economically, the case reflects the broader implications of digitalization for maintaining competitiveness in a global market, particularly for companies in emerging economies like Pakistan. By exploring the strategic choices faced by Pak Suzuki, the case provides a roadmap for other organizations seeking to balance innovation with operational sustainability.

Presenter Bio

Dr. Ramsha Naeem is the Head of the MBA Program and an Assistant Professor at the University of Central Punjab (UCP), Lahore, Pakistan. She completed her PhD in Management from Lahore University of Management Sciences (LUMS) in 2022, a prestigious double accredited AACSB research institution in Pakistan. Her research interests include diversity, virtue ethics, groups, power dynamics, and organizational behavior. Dr. Naeem's work has been published in journals such as *Social Justice Research* and *Asian Journal of Management Cases*. She has presented her research at prestigious conferences, including the Academy of Management in the USA. Her recent projects focus on ethical leadership and the impact of AI and digitalization on HRM practices.

Building Business Resilience: Navigating VUCA Challenges through Scientific Inquiry and Design Thinking

Dr. Manishkumar Varma
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Hoshiar Mal
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Abstract

Businesses in the New World Order encounter various unforeseen non-linear complex challenges across interdependent global supply chains that can significantly impact their operations. Therefore, it is crucial to prioritize Strategic and Operational Resilience to cultivate robust supply chains. Businesses can transform these high-impact challenges into predictive transformational prototypes for growth through a design-centric approach utilizing the non-linear five-stage design thinking process. Business leaders who cultivate dynamic supply chain resilience will build high-reliability organizations that manifest continuous business success. This case study analyzes an Automotive Company in India that operates through a global supply chain for sourcing, transformation, and inbound and outbound logistics.

This research case study is based on a systematic framework developed through various Supply Chain Resilience design and modeling exercises conducted when organizations faced unpredictability, chaos, turbulence, disruptions, and hyper-competition due to shifts in the exogenous environment or endogenous stressors reaching a critical point.

Presenter Bio

Dr Manish Varma has transformed the lives of over 100,000 individuals, including students and corporate professionals. With over two decades of experience in both industry and academics, Dr. Varma is a unique blend of knowledge and expertise. He holds a Ph.D. in Management, Masters in Management Studies and a Bachelors in Mechanical Engineering. Dr. Varma has also been awarded the European fellowship from UPM Madrid, Spain.

As a Six Sigma Black Belt (CSSBB) and recognized PhD Guide in SPPU Pune, four students have already been awarded their doctorate under his guidance and few are pursuing under him. Dr. Varma's problem-solving approach had a positive impact on many people's lives. He has worked as an Associate Professor in Management Faculty with Savitribai Phule University and is currently a Management Faculty at Milestone Institute of Higher Education in Doha, Qatar. Dr. Varma is a motivational speaker and life coach who inspires people to achieve their full potential. He is also an Amazon no. 1 Best Seller Presenter of the book “7 Steps to convert Your dreams into Reality” His book is a must-read for anyone seeking inspiration and motivation to overcome challenges and achieve success in their personal and professional lives.

Breaking Barriers and Building Connections: The Story of Christiana Maxion's AI-Powered Matchmaking Startup in Dubai

Dr. Urwa Tariq
senior researcher, part time lecturer and case development associate in Dept. of Marketing and Enreprenership at United Arab Emirates University

Abstract

This case study explores the journey of Christiana Maxion, the founder of Christiana Maxion Solutions, a pioneering AI-powered matchmaking agency in Dubai. The study examines the transformation of the UAE's dating landscape, driven by shifts in societal norms and the rise of digital platforms. Christiana leveraged these changes to establish the first legal matchmaking service in Dubai, focusing on high-net-worth individuals (HNWI) and ultra-high-net-worth individuals (UHNWI). The study highlights her success in integrating artificial intelligence to offer highly personalized matchmaking services, resulting in rapid business growth. Additionally, it discusses the challenges faced by the company, including cultural sensitivities, market acceptance, and the need for continuous innovation. Through this lens, the case provides insights into the strategic, technological, and cultural considerations essential for sustaining a successful matchmaking business in the UAE.

Impact statement

Christiana Maxion Solutions has significantly impacted the societal and economic fabric of Dubai by transforming traditional matchmaking methods through the integration of AI. The agency has created a niche market for high-net-worth individuals, offering personalized, secure, and culturally sensitive matchmaking services. This innovation not only addresses the evolving social dynamics in the UAE but also contributes to the economy by attracting and retaining a wealthy clientele in the region. The agency's success demonstrates the potential for AI to revolutionize service industries, particularly in culturally complex environments, while also fostering greater acceptance of diverse relationship practices within the society.

Presenter Bio

Dr. Urwa Tariq is a senior researcher, part time lecturer and case development associate in Dept. of Marketing and Enreprenership at United Arab Emirates University, the College of Business and Economics. Her research work mainly focuses on understanding trends on Entrepreneurship, female startups, AI, consumer behavior and psychology, UAE Society, social media and digital platforms. She has also published papers and case studies on media and communications, focusing on consumer perceptions, behaviour, culture and society.

Restoring Trust: CIA's Journey at Jenin University

Osama Abdel Latif Mahd
Qatar university, Qatar
Nader Elsayed
Qatar university, Qatar
Hazem Ismael

Qatar university, Qatar

Abstract

Inspired by a real-life scenario from an educational institution, an Internal Audit (IA) case is designed incorporating Bloom's taxonomy (Armstrong, 2010) at an AACSB (Association to Advance Collegiate Schools of Business) accredited university. The purpose of this IA case is to give students hands-on practice in exploring the internal audit function and its significance in enhancing corporate governance, internal control, and related issues. Certain modifications have been implemented to encourage IA students to uncover weaknesses and take on the role of internal auditors in adding value to the current situation.

Impact statement

This case study simulates a genuine internal audit experience, offering detailed information for students to review, analyse, apply, and connect. The objectives of the case study align closely with the overarching learning objectives of the internal audit course, which aim to (1) introduce students to the internal audit function, (2) familiarise students with the role of the IA function in organisational governance, risk management, and internal control processes, equip students with auditing skills that are necessary to join the career of internal auditing.

Presenter Bio

Osama is associate professor of Accounting at Qatar University. Osama obtained his doctorate in accounting from the University of Aberdeen-UK in 2010 and published more than 35 articles in international peer journals. He worked as an accountant and auditor in Jordan from 2002 to 2006. He taught in the UK and at many Jordanian universities, and currently at Qatar University. This includes teaching almost all accounting subjects in addition to specialized professional courses for accountants, auditors and financial managers such as CMA, CIA, JCPA and others. Osama also obtained the CMA-USA certification.

From Tradition to Innovation: A Centenary Bank's Strategic Leap into AI Startups – A Case Study on Challenging the Entrepreneurial Mindset

Dr. Çağla Gül Şenkardeş
İstanbul Bilgi University
Prof. Dr. Gonca Günay

İstanbul Bilgi University

Abstract

This research elaborates on the redefinition of the traditional way of risk management in the era of AI revolution with a case study focusing on corporate entrepreneurship. The dynamic context of both entrepreneurship and Artificial intelligence (AI) backed technology products and services have the common high potential of risk in different manners. The strategy of this study is presenting a risk management model for corporate entrepreneurship initiatives in the era of AI revolution. This study focuses on 'Türkiye İş Bankası' (Isbank), a century old bank in Turkiye and their corporate entrepreneurship initiative known as the 'AI Factory'. Challenging the traditional way of risk management models, a new model is developed basing on the case study of Isbank and their shift from the risk-averse mindset to investing in high risk potential AI startups. The outcome of this research is a risk management framework and model for sustainable and profitable corporate entrepreneurship initiatives.

Impact Statement

Entrepreneurial mindset as a concept includes uncertainty and taking risks as much as the traditional businesses are risk-averse. In the disruptive AI backed innovations era overcoming the challenge of risk requires a not yet documented method and framework. This research elaborates on the challenges of traditional mindset in redefining the business in the era of AI revolution. Standing as a guide for corporations to implement innovation, this research presents a risk management model for innovative corporate entrepreneurship initiatiatives. And the research contributes to the literature with this model, introduced for the first time in the context of CE and risk management.

Presenter Bio

Dr. Cagla GUL SENKARDES is an assistant professor and Head of "Entrepreneurship in Technology and Innovation" Department, Manager to Entrepreneurship Center of Excellence at İstanbul Bilgi University in Turkiye, and is the head of MBA Programmes. She has a BS and Masters degree in Mechanical Engineering, an MBA and Phd in Communications. She conducts academic researches on disruptive technologies, entrepreneurship and gender topics focusing on inclusion and sustainability. Gül Şenkardeş is an Advisory Board Member of Bogazici Ventures VC company, the Founder Vice President of Istanbul Blockchain Women Association, Advisory Board member of Yeniden Biz Women Association and Advisory Board member of Blockchain Turkey Platform.

Qatar's Diversification: Path to Sustainable Growth

Mouyad Alsamara
College of Business and Economics, Qatar University, Doha, Qatar
Ghassan H. Mardini

College of Business and Economics, Qatar University, Doha, Qatar

Abstract

This case study investigates Qatar's economic diversification efforts, focusing on the challenges and strategies associated with reducing the nation's reliance on hydrocarbons. It examines key trends in the hydrocarbon and non-hydrocarbon sectors, supported by insights from the Economic Complexity Index (ECI) and policy initiatives aligned with Qatar National Vision 2030. The case study highlights significant contributions from non-hydrocarbon industries, such as manufacturing, construction, and finance, underscoring the progress made in diversification. However, the study also identifies challenges including price volatility, and limited scale of diversification efforts. Recommendations emphasize investments in renewable energy, high-value industries, and sustainable infrastructure to achieve long-term economic resilience and sustainability.

Impact Statement

This case study provides valuable insights into Qatar's journey toward economic diversification, presenting an evidence-based framework for achieving sustainable growth. It serves as a reference for policymakers and stakeholders to address current challenges, leverage opportunities, and align strategies with national development goals. Furthermore, the case offers lessons that can inform economic policies in other resource-rich nations seeking to diversify their economies and enhance sustainability.

Presenter Bio

Ghassan H. Mardini is an Associate Professor of Accounting at Qatar University, College of Business and Economics, Qatar. He received his PhD in Accounting from the University of Dundee – UK. His research interests are financial accounting and reporting, corporate governance, intellectual capital, auditing and accounting education. His research outcomes appear in several leading international peer-reviewed journals such as *Accounting and Finance*, *Sustainability Accounting, Management and Policy Journal*, *Journal of Accounting Education* and *Journal of Intellectual Capital*.

Navigating Challenges in Implementing a Process Costing System at Zain

Hend Monjed

Qatar University, Qatar.

Abstract

Zain, a leading Syrian shoe manufacturer, faced production disruptions and cost allocation challenges due to COVID-19. Founded and led by Ayman Noman, the company experienced significant issues in accurately costing partially assembled shoes. To resolve this, Noman appointed cost accounting advisor Husam Alsibai. Zain's standard process involved producing 10,000 pairs of shoes monthly, but pandemic disruptions reduced output to 8,000 pairs in March, leaving 2,000 incomplete. The Assembly Department also struggled, completing only 5,000 of 8,000 pairs received. Alsibai introduced systematic process costing using the Weighted-Average (WA) and First-In-First-Out (FIFO) methods. Noman initially chose WA for its simplicity but began reconsidering this approach as input costs rose and the company expanded, questioning whether FIFO would better reflect these increasing costs and improve inventory valuation.

Impact Statement

The COVID-19 pandemic had a profound impact on Zain, a leading Syrian shoe manufacturer, disrupting their production and cost allocation processes. The pandemic led to a reduction in completed shoe pairs and created difficulties in accurately allocating costs between fully and partially assembled products. Managerially, this situation challenged Zain's traditional costing methods, compelling the company to seek expert advice and consider alternative cost accounting approaches. Economically, the pandemic-induced disruptions highlighted the need for adaptable costing systems to manage fluctuating production levels and costs effectively. The case highlights the importance of process costing and the decision-making involved in choosing between the Weighted-Average (WA) and First-In-First-Out (FIFO) methods. For students and professionals, it provides valuable insights into managing cost allocations and inventory valuation amidst unforeseen disruptions, emphasizing the critical role of cost accounting in maintaining financial stability and operational efficiency.

Presenter Bio

Hend is an Assistant Professor of Accounting at the College of Business and Economics, Qatar University. She defended her PhD thesis in Accounting at Kingston University London. Hend holds a Master of Accounting from Qatar University and a Master of Research in Business and Management Studies from Kingston University. Her research papers have been published in the *Journal of Applied Accounting Research*, *Review of Accounting & Finance*, and the *Journal of Financial Reporting and Accounting*. Her research papers were also presented at the BAFA Annual Conference, DSI Annual Conference, and EAA 43rd Annual Congress. In 2024, Hend was honored with the Qatar University Outstanding Teaching Award.

Digital Financial Capability and Sustainable Entrepreneurship Nexus with the Moderating Role of Combating Financing Terrorism (CFT) Measures as

Financial Compliance

Shama Urooj
PhD Scholar, Huazhong University of Science and Technology, Wuhan
Dr. Guang Luo
Huazhong University of Science and Technology, Wuhan

Abstract

This study explored the effect of digital financial capability (DFC) on sustainable entrepreneurship (SE), with a focus on the moderating role of combating financing terrorism (CFT) regulations. It constructed comprehensive indices for DFC and SE, encompassing data from 100 countries (36 advanced, 64 developing, including 18 fragile economies) over the period 2011-2022. The analysis employed the Difference-in-Hansen Two-Step System Generalized Method of Moments (Sys-GMM) approach, validated further using PCSE regression.

The findings highlighted the critical role of DFC in fostering sustainable entrepreneurship across diverse economies. Notably, while CFT regulations amplified the positive impact of DFC on SE in advanced countries, they weakened this relationship in developing and fragile economies. These outcomes underscore the variations in regulatory stringency and financial stability across regions. The results offer valuable insights for entrepreneurial investors, financial institutions, and policymakers, enabling them to mitigate additional administrative burdens, combat financial crimes, and make informed policy decisions that promote sustainable entrepreneurship while ensuring compliance with regulatory standards.

Impact statement

This paper provides critical insights into the role of digital financial capability (DFC) in driving sustainable entrepreneurship (SE) across diverse economies. By examining 100 nations over a decade, it highlights how DFC fosters entrepreneurial growth while shedding light on the contrasting effects of combating financing terrorism (CFT) regulations. The findings reveal that while advanced economies benefit from enhanced regulatory stringency, developing and fragile economies face challenges in balancing financial stability and entrepreneurial activity. This study offers valuable guidance for policymakers and financial institutions to design inclusive strategies that mitigate risks, reduce administrative costs, and promote sustainable entrepreneurship globally.

Presenter Bio

PhD Fellow, School of Management, Huazhong University of Science and Technology (HUST), Wuhan, 430074, China, E-mail: shama_urooj123@hotmail.com. Research Interest in sustainable entrepreneurship, finance and public finance topics, banking and finance, globalization; green finance; sustainable development; investments; FinTech; Capital Structure, CPEC and poverty reduction.

Student Entrepreneurship Competency and Mindset: Examining the Influence of Education, Role Models, and Gender.

Dr. Salieu Senghore
Researcher, United Arab Emirates University (UAEU), Al Ain, UAE

Abstract

This quantitative study was conducted with 306 students from UAE University to investigate the intricate interplay between entrepreneurial education, the influence of role models, gender dynamics, and their combined impact on students' entrepreneurial competence and mindset. The study utilized online surveys and various statistical analyses, including Spearman's rank correlations, Cramer's V correlation test, Mann-Whitney U test, and multiple linear regression to reveal significant and novel insights. Our research shows that entrepreneurial role models significantly influence students' entrepreneurial skills. Access to mentors leads to higher levels of entrepreneurial competence, particularly in acquiring resources and developing an entrepreneurial mindset. Participation in innovation and entrepreneurship courses is also linked to improved ability in generating innovative business ideas and establishing valuable networks. Gender differences in entrepreneurial abilities were observed but were not statistically significant, indicating that gender does not substantially impact students' capacity for innovation and recognizing opportunities.

Impact statement

The study found that participating in entrepreneurship courses is linked to improved innovative thinking and networking opportunities with industry professionals. This collaboration between academia and industry promotes innovation, leading to new technological developments and solutions to societal challenges. It also enhances education by providing real-world experience and directly applicable skills for the job market. The findings suggest that role models not only inspire and guide, but also enhance entrepreneurial skills and mindset, boosting the confidence of potential young entrepreneurs and encouraging more individuals to pursue entrepreneurial paths, leading to the development of new products and services, as well as new markets and job opportunities globally. Overall, recognizing the significance of role models and the effectiveness of tailored coursework can better equip students for success in entrepreneurial endeavors, ultimately fostering innovation and contributing to economic growth and societal well-being.

Presenter Bio

Salieu is a researcher and a UAE golden visa holder. He has six years of teaching experience and has worked in the Takaful industry in his country. He holds an MBA from UAE University and a BSc in Economics, with research experience in a university setting. For the past nine years, he has worked on research projects across several departments at UAE University and with external researchers. Salieu’s research interests focus on education, youth entrepreneurship, Islamic finance, urban sustainability, and climate change. He is also interested in interdisciplinary research collaboration. His publications are available in Scopus-indexed journals.

Informal entrepreneurship and sustainable development goals: Evidence from developing countries

Maria Baijou
Rabat Business School, International University of Rabat, Technopolis Rabat-Shore Rocade, Rabat-Salé
Tariq Ahmed
Assistant Professor & Learning Improvement Manager (AACSB & EQUIS), Rabat Business School, International University of Rabat

Abstract

This paper investigates the relationship between informal entrepreneurship and sustainable development goals. More precisely, the effect of shadow businesses on the three dimensions of sustainable development goals (SDGs) (economic, environmental, and social dimensions) using seventeen developing countries for the period 2005-2020. The empirical results of this study are as follows; the panel cointegration test reveals that all variables are cointegrated for the developing countries, high-income countries, and Upper middle-income countries; For the long-run relationship, we find a negative relationship between informal entrepreneurship and total developing countries, and the clustered developing countries, whereas, negative relationship between informal businesses and economic dimension for the high-income countries and high middle-income countries. For the short-run and long-run causality, we discovered a bidirectional relationship between informal entrepreneurship and social dimension, whereas the results differ for the clustered developing countries. Finally, the authors provide insights for further research.

Impact Statement

This research advances understanding of the intricate relationship between informal entrepreneurship and sustainability, focusing on 17 developing countries from 2005 to 2021. It bridges critical gaps in literature by exploring how informal entrepreneurship influences economic, social, and environmental sustainability across varying income levels. The study provides empirical insights into the dual role of informal entrepreneurship as both a challenge and a potential catalyst for achieving sustainable development goals. Its findings offer valuable guidance for policymakers and practitioners, emphasizing the importance of tailored strategies to align informal sector activities with sustainability objectives while inspiring future scholarly inquiry in this emerging field.

Presenter **Bio**

Dr. Tariq Ahmed holds a Ph.D. in Entrepreneurship and Innovation from the University of Malaya, Malaysia. He previously served as Associate Professor and Dean at BUITEMS, Pakistan. At Rabat Business School, he teaches Entrepreneurship and Strategic Management and mentors business incubation centers globally. Dr. Ahmed specializes in fostering entrepreneurial mindsets and competencies, conducting entrepreneurial boot camps, and consulting on entrepreneurship development. His research, published in top-tier journals like Tourism Economics and Entrepreneurship Research Journal, spans entrepreneurship, strategic management, and education. An active supervisor of MS and Ph.D. students, he integrates experiential learning into his teaching, equipping participants with practical tools for entrepreneurial success.

Emerging technologies and the challenges they face in building effective innovation systems

Maroua Benlahrech
Research Associate, Qatar Environment and Energy Research Institute.

Marcello Contestabile
Hamad Bin Khalifa University

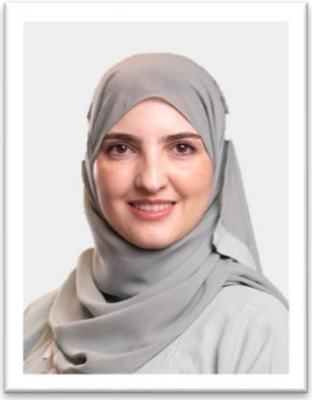
Abstract

In Qatar, the development of clean technology is important to mitigate climate change and to diversify the economy, align with the country's National Vision and strategy 2030. While the country has already invested in research, development (R&D) and innovation, global benchmarking studies indicate Qatar's innovation performing below expectations. Relative to GDP. a critical analysis to identify the root causes of underperformance. Therefore. This research focusing on the performance of its technological innovation system. using Functions of Innovation Systems theory, the proposed framework focuses on a number of processes that are highly important for the well-performing Innovation System. initial findings indicate a disconnect between academia-led R&D and the industrial sector, limited coordination among entities, and a shortage of venture capital for entrepreneurs. These challenges, if unaddressed, could hinder the cleantech innovation system's effectiveness. The final results will provide a comprehensive understanding of the innovation system's evolution and offer evidence-based recommendations.

Impact Statement:

Our research contributes empirical insights into Qatar's cleantech innovation system, offering a deeper understanding of its functioning and barriers. These findings fill a gap in current knowledge and may have broader applicability to innovation systems in the region. By applying the Functions of Innovation Systems framework, our study enhances the theoretical understanding of innovation management in a practical national context.

Presenter Bio



Maroua Benlahrech is Research Associate at Qatar Environment and Energy Research Institute (QEERI) at Hamad Bin Khalifa University (HBKU). She is interested in driving renewable energy innovation, and her experience focuses on modeling, optimizing capacity, and assessing the transition to low carbon. Moreover, her research aligns with Clean Technology, Renewable Energy, Multisystem Approach, and policies in shaping a sustainable future.

Impact of Proactive Learning Culture on SME Performance in Crisis Context: Mediating Role of Innovative Capability

Galina Shirokova
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Karina Khrabust
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HSE-University (National Research University Higher School of Economics), School of Economics and Management, St. Petersburg
Maryna Solesvik
Western Norway University of Applied Sciences, Business School, Haugesund

Abstract

In recent years, scholars have increasingly examined the strategic orientations (SOs) of firms as a means to enhance performance. While prior research has established a significant and positive relationship between multiple strategic orientations and firm performance, the underlying mechanism driving this relationship is still not fully understood. This study aims to explore how proactive learning culture (PLC), a higher-order strategic orientation encompassing market, entrepreneurial, and learning orientations, influences the performance of SMEs in a crisis context. Specifically, the mediating role of innovative capability in this relationship was examined. PLS-SEM approach was used to test presented hypotheses. The findings demonstrate that a proactive learning culture enhances SME performance, particularly during times of crisis. Additionally, the results indicate that innovative capability partially mediates this association. This research contributes to the existing literature by elucidating the comprehensive mechanism through which proactive learning culture influences performance, with innovative capability playing a critical role.

Impact Statement

The findings of the study have important implications for various stakeholders. Top managers of SMEs can implement the findings to navigate a crisis effectively. By fostering a corporate culture based on continuous learning, they can create an environment that promotes innovation and adaptation to changing circumstances. This enhances the firm's ability to survive in the long term and establish a competitive advantage. Investors can also benefit from research by investing in firms that value and promote a proactive learning culture. Additionally, educational programs that focus on SME development and start-up launching can incorporate these findings into their curriculum.

Human Matters: The Unintended Consequences of Artificial Intelligence Adoption in Organizations

Ms. Zunaira Arooj
Research scholar Air University, Islamabad, Pakistan
Dr. Muhammad Rafique
Lecturer in Project Management, Lincoln International Business School, University of Lincoln, UK
Mr. Khursheed Yusuf
Director, Human Resource Development Center, University of Sargodha, Pakistan

Abstract

As Artificial Intelligence (AI) transforming organizational landscapes, its adoption brings not only profound opportunities but also significant unintended consequences challenging traditional business practices, workforce dynamics, and sustainability efforts. This paper explores four critical, yet often overlooked, unintended consequences of AI integration in organizations: job displacement, erosion of employees' cognitive abilities, the complexities of accountability for AI-driven decisions, and the potential stifling of entrepreneurial innovation and sustainability initiatives. By critically examining these areas, we highlight how AI's rapid advancement is disrupting established theories, and necessitates new frameworks that balance efficiency with ethical considerations and long-term sustainability. The discussion sheds light on the importance of crafting strategies that address these novel challenges, enabling organizations to harness AI's potential responsibly. This paper also identifies opportunities for future research and actionable insights, aiming to guide scholars, practitioners, and policymakers in creating an AI-driven future that is inclusive, innovative, and sustainable.

Impact Statement

The unintended consequences of AI adoption discussed in this article will significantly impact society and managerial practices. Job displacement caused by AI will likely lead to increased unemployment rates, widening income inequality, and social unrest as workers face long-term skill obsolescence. The erosion of cognitive abilities due to over-reliance on AI will result in a less innovative and adaptable workforce, affecting societal progress and reducing the potential for human-driven creativity. On the managerial side, the challenge of holding AI accountable will create legal and ethical dilemmas, complicating decision-making processes and potentially leading to a loss of trust among employees and stakeholders. Moreover, the stifling of entrepreneurial innovation will reduce market diversity and limit sustainable practices, impacting economic dynamism and the ability to respond to environmental and social challenges. Together, these impacts will redefine both the workplace and the broader societal landscape in the AI era.

Presenter Bio

Muhammad Rafique is currently working as a Lecturer in Project Management at Lincoln International Business School, University of Lincoln. He did his PhD in Project Management from School of Housing, Building and Planning, Universiti Sains Malaysia and served Air University for almost three years as a Lecturer and Program Manager. His research areas include human resource in projects, project manager abusive supervision, megaprojects success, and project supervisor negative behavior at large. His research is published in leading journals like Journal of Management and Organization, Employee Responsibilities and Rights Journal, International Journal of Organization Theory and Behavior and many more.

The Hidden Costs of Exhaustion? Effects of CEO Insomnia on CEO Persistence and Organizational Entrepreneurial Orientation

Aleksandra Zakharova
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Oregon State University, College of Business, OR, USA

Abstract

Entrepreneurial orientation (EO) has become a prominent concept within the entrepreneurship and management literature and has been shown to influence organizational performance outcomes and long-term survival. This paper brings a CEO health perspective to this literature, examining how CEO insomnia influences organizational EO within the context of small and medium-sized enterprises (SMEs). We further probe how a CEO's persistence mediates and how a CEO's tenure moderates the CEO insomnia-EO relationship. Our findings demonstrate that CEO insomnia has a negative effect on a CEO's persistence, which, in turn, is positively related to EO. We also find that a positive relationship between Insomnia and EO is stronger for CEOs with low-to-medium tenure. The results of our study contribute to attention-based view, support a "seasons of a CEO's tenure" perspective, and have implications for the organizational ramifications of sleep disorders when issues, such as insomnia, manifest among senior leaders.

Impact statement

Our findings offer researchers and practitioners an extended view on the influence of CEO health conditions, such as sleep problems, on firm-level entrepreneurial behavior. Specifically, they contribute to extant research by identifying the hidden mechanisms behind the direct, seemingly insignificant, relationship between CEO insomnia and EO, emphasizing the role of CEO persistence in this relationship. Notable in this regard, CEOs and HR specialists can use the results of our study to direct their way in managing the health and routine (e.g., work-life balance) of company leaders, knowing to what extent the CEO's condition can influence the firm’s activities.

Entrepreneurial Universities: A Comprehensive Literature Review

Sara Abdulla Al-Maadeed
Assistant Professor in Management, College of Business and Economics, Qatar University

Nusarath Mohamed
Doctoral Student, College of Business and Economics, Qatar University

Abstract

Entrepreneurial universities have emerged as transformative institution in higher education, integrating entrepreneurship into their core mission teaching and research. These universities actively contribute to innovation, economic growth and knowledge dissemination, going beyond traditional academic roles. This study conducts a systematic literature review of 152 articles to explore the role of entrepreneurial universities in the literature. The major roles included fostering entrepreneurship, advancing learning, building partnerships, and promoting social-economic development. Entrepreneurial universities are pivotal in supporting start-ups, developing spin-off companies, and facilitating the commercialization of the research through initiatives like Technology transfer offices and venture capital programs.

Impact Statement

The findings of the study underscore the transformative role of entrepreneurial universities in fostering innovation, driving economic growth, and addressing societal challenges. By synthesizing existing literature, this review offers a foundational framework for further exploration, addressing significant gaps in the study of entrepreneurial universities. Future studies addressing the gaps mentioned in the study could provide a more comprehensive understanding of the concept. This review provides actionable insights for the policymakers, educators, and institutional leaders to enhance the capacity of universities, align strategies with economic and social priorities, and addressing regional imbalances in entrepreneurial research.

Presenter Bio

Nusarath Mohamed Kutty is a researcher and PhD student at Qatar University, specializing in tourism marketing, Artificial intelligence, entrepreneurship and sustainability. With a strong academic track record, the researcher has published research in various national and international journals, contributing valuable insights to her field of expertise. She has presented 15 research papers at prestigious conferences, showcasing her commitment to advancing knowledge. Currently, her PhD research focuses on the role of AI to promote sustainable tourism. Passionate about innovation and sustainable development, the researcher also explores the intersection of smart technologies and eco-tourism, to shape a sustainable global tourism industry.

The Protagonist of Harmony Between the Organisational Knowledge Capabilities Pillars in Improving the Contextual Performance of Industrial

Enterprises in Oman: The Moderating Role of KMS Infrastructure

Dr. Samir Hammami
Associate professor of Management Information Systems at the College of Commerce and Business Administration
Dr Moaz Gharib
Dhofar university, Oman.
Dr Mohammad Soliman
UTAS, Saudi Arabia.
Dr Nadia Abdelhamid Abdelmegeed Abdelwahed
King Faisal University, Saudi Arabia

Abstract

The paper explores the interplay between organisational knowledge capabilities, contextual performance, and knowledge management systems (KMS) infrastructure in Omani industrial enterprises, which is considered a vital area, and its importance likely lies in several aspects:

Addressing a Knowledge-Driven Economy as Oman transitions to a knowledge-based economy, the research highlights how effectively leveraging knowledge within organisations can significantly impact their performance and competitiveness.

Focus on Contextual Performance to add a valuable dimension and shed light on how knowledge capabilities contribute to behaviours beyond core tasks, such as organisational citizenship, proactivity, and adaptability, which are crucial in today's dynamic environment.

Highlighting the "Harmony" between Knowledge Capabilities suggests that it's not just the presence of individual knowledge capabilities (like knowledge creation, storage, sharing, etc.) but their synergistic interaction that truly unlocks value. This offers a nuanced understanding of how these capabilities work together.

Examining the Modifying Role of KMS Infrastructure is key in exploring how a robust KMS infrastructure can amplify the positive effects of harmonised knowledge capabilities on contextual performance. This provides practical insights for organisations investing in KMS technology.

Specificity to Omani Industrial Enterprises: the research focuses on Oman, providing valuable context-specific insights. This could reveal unique challenges and opportunities related to knowledge management in Omani industries, contributing to the body of knowledge relevant to the region.

Impact Statement

Improved Organizational Practices: the findings could guide Omani industrial enterprises in developing strategies to cultivate and leverage knowledge more effectively.

Enhanced KMS Implementation: Organizations might better understand how to implement and utilise KMS infrastructure to maximise its impact.

Policy Recommendations: the research could inform policymakers on initiatives that support knowledge management and innovation within the industrial sector.

The practical implications: How can organisations and policymakers use results to drive positive change?

Presenter Bio

Dr. Samir Hammami is an Associate Professor and the Chairperson of the Department of Management Information Systems at Dhofar University. With extensive experience in academia and leadership, he plays a vital role in advancing education and research in the fields of business and information systems. Dr. Hammami is dedicated to fostering innovation and excellence within the academic community.

The Economic Blockade of Qatar: Exploring Short-Run Trade Adjustments

Afnan Al-Malk
Qatar University, Qatar.

Abstract

The economic blockade of Qatar presents us with a unique case study of the effects of sanctions on trade, in which we are not only able to observe its enforcement but also its revocation. We use detailed monthly trade data to explore the trade effects of the blockade by four Middle Eastern countries between June 2017 and December 2020, and its lifting in January 2021. We find that the blockade had an immediate effect on Qatari imports from the blockading countries, and this effect remains for the duration of the blockade. However, when the blockade is revoked, trade remains well below pre-blockade levels, up to three years after the revocation of the blockade, signaling a significant and long-term impact of sanction on trade (trade diversion). On the other hand, we estimate significant trade creation with non-blockading countries, soon after the blockade is enacted, and this trade remains in place after the lifting of the blockade. The biggest winners are the non-blockading MENA and South Asian countries, followed by countries in Europe and the Americas, and finally East-Asian countries.

Impact Statement

This research will provide a detailed analysis of how the 2017 blockade affected Qatar's trade relationship with other countries. This will guide policymakers in Qatar and elsewhere towards the best policies regarding their trade relationships and the ways to ensure a country's stability.

Presenter Bio

Afnan Al-Malk is an assistant professor of Economics at Qatar University. She obtained her PhD in Economics from Lancaster University and her MSc in Economics from Warwick University. Her current research interest is in applied economics generally, with topics spanning different fields: labor economics, trade and migration.

Technological Innovations, Governance, and Inclusive Growth in Arab

Countries: Navigating the Importance of Artificial Intelligence

Ruba A H J H Aljarallah
Arab Planning Institute, Kuwait.

Abstract

This study examines the impact of technological innovations, particularly Artificial Intelligence (AI), on inclusive economic growth in Arab countries from 2000 to 2020. Using panel data, the research explores how AI-driven progress, measured through the Economic Complexity Index (ECI), affects inclusive growth alongside factors such as institutional quality, trade openness, unemployment, financial development, and government size. The findings reveal that AI plays a crucial role in enhancing inclusive growth by improving governance, reducing government size, and optimizing trade efficiency. However, a negative relationship between institutional quality and inclusive growth suggests that AI-driven governance improvements alone are insufficient. While trade openness and financial development show positive, but insignificant effects, high unemployment and large government size hinder inclusive growth. These results highlight the need for AI-driven policy reforms to improve labour market conditions and government efficiency, offering valuable insights for policymakers in Arab countries to foster more inclusive and sustainable development.

Impact Statement

The study highlights the critical role of Artificial intelligence (AI) in achieving inclusive economic development in the Arab Countries. By way of analysis of AI integration through the Economic Complexity Index, it demonstrates AI's potential in strengthening governance, facilitating trade procedures, and increasing economic growth. Its findings show that AI-driven reforms can help overcome challenges related to high unemployment and state inefficiencies while underlining the need for greater institutional quality. Moreover, the study gives practical recommendations to decision-makers for the advocacy of AI in fostering more inclusive and sustainable economic development in the Arab region.

Presenter Bio

Dr. Ruba Aljarallah is an economist with expertise in finance and sustainable economic development. She holds a Ph.D. in Economics from Cranfield University (UK) and an MSc in Banking and Finance in Emerging Economies from Reading University (UK). Since 2019, Dr. Aljarallah has served as an Assistant Professor in Banking and Finance at the College of Business Studies (PAAET), Kuwait, and as a Consultant with the Arab Planning Institute. In 2020, she became CEO and Director of the Centre for Economic Policy and Sustainability Sciences, leading initiatives on sustainable economic policies. She is a member of the Kuwaiti Economic Society and the Arab Society for Economic Research.

AI-Powered Entrepreneurship: Transforming New Ventures with Intelligent

Innovation

Dr. Manishkumar Varma
Associate Professor, MIESPPU Institute of Higher Education, Doha, Qatar
Zubia Akhtar Shamim Akhtar Shaikh
MIESPPU Institute of Higher Education, Doha, Qatar
Dr. Chandra Sekhar Alladi
MIESPPU Institute of Higher Education, Doha, Qatar

Abstract

This study explores the role of AI-powered tools in transforming entrepreneurial processes, focusing on decision-making, innovation, business scaling, and business model transformation. The research question investigates how AI adoption impacts these aspects in startups and the implications for entrepreneurial growth. A mixed-methods approach was used, combining quantitative surveys with 150-200 startup founders and qualitative interviews with 15-20 entrepreneurs, supported by focus groups. Data were analyzed using descriptive statistics, regression analysis, and thematic coding.

Key findings reveal those startups with high AI adoption report significantly improved decision-making (average score of 4.6/5), accelerated innovation, and enhanced business scaling. AI's predictive capabilities enabled faster product development cycles and more accurate market analysis, particularly in the technology and healthcare sectors. However, major barriers, such as high costs and a lack of technical expertise, continue to limit AI adoption, especially in smaller startups.

This study contributes to the growing literature on AI in entrepreneurship by providing empirical evidence of AI's positive impact on business scaling and innovation. It also highlights the need for strategies to overcome adoption challenges. Future research should focus on longitudinal studies to assess the long-term effects of AI adoption and explore sector-specific AI applications. These insights are crucial for entrepreneurs, investors, and policymakers aiming to leverage AI for sustainable growth in startups.

Impact statement

The research paper *AI-Powered Entrepreneurship: Transforming New Ventures with Intelligent Innovation* demonstrates the transformative potential of AI technologies in driving entrepreneurial success.

Societal Impact: The integration of AI enhances innovation and decision-making processes, fostering a more agile and efficient startup ecosystem. AI's role in enabling startups to scale faster has broad implications for economic growth and job creation.

Managerial Impact: AI tools help entrepreneurs make data-driven decisions, reduce risks, and streamline operations, ultimately boosting productivity. Startups can leverage AI to stay competitive and innovate, creating new business models and value propositions.

Economic Impact: By reducing operational costs and accelerating product development, AI fosters a more dynamic entrepreneurial landscape, encouraging investment and growth, particularly in sectors like technology and healthcare. However, the study also highlights challenges, such as high costs and a lack of expertise, emphasizing the need for supportive policies and strategic partnerships to overcome these barriers and maximize AI's benefits across industries.

Presenter Bio

Dr. Manish Kumar Varma - With a total experience of more than two decades, Manish Kumar Varma is a unique blend of Industrial experience and academics. He holds a Ph.D. in Management, Bachelors in Mechanical Engineering, and Masters in Management Studies. Dr. Varma was awarded the European fellowship from UPM Madrid, Spain. Apart from being an excellent educator, he is a Certified Six Sigma Black Belt (CSSBB). Dr. Varma has worked with SPPU as an Associate Professor and a recognized research guide too. He has published more than 25 papers in peer-reviewed and Scopus Indexed journals. As a life coach, motivational speaker, and business trainer, Dr. Varma has inspired the lives of more than thirty thousand students and individuals.

The Impact of AI marketing on Firms' Financial

Performance: Evidence from Jordanian Industrial Enterprises

Maher Mahrouq
Association of Banks, Jordan
Ihab Magableh
Arab Planning Institute, Kuwait
Mohammad Taamneh
American University of Midel East, Kuwait

Abstract

The study investigates the impact of artificial intelligence (AI) marketing on the financial performance of Jordanian industrial enterprises, focusing on customer engagement, satisfaction, and data-driven decision-making as mediating channels.

Through structural equation modeling (SEM), the research analyzed data from 250 medium-sized Jordanian enterprises, finding that AI marketing indirectly enhances financial performance by strengthening customer-focused strategies and enabling data-informed decision-making.

The study highlights that customer engagement and satisfaction significantly contribute to financial performance. Furthermore, data-driven decision-making proved especially influential, showing the potential of AI to optimize resource allocation and strategic marketing decisions in competitive environments.

The findings underscore the importance of technical infrastructure, customization of AI tools, and staff training to overcome challenges in AI implementation. This research adds to the body of literature on technology adoption, suggesting that effective AI integration requires aligning perceived ease of use with user engagement, satisfaction, and robust decision-making processes, thus offering valuable insights for policymakers and enterprise leaders in enhancing organizational resilience and achieving sustained growth.

Impact statement

The study examines the impact of AI marketing on the financial performance of small and medium enterprises (SMEs) in the context of Jordan. It highlights the role of AI technology across various components, demonstrating its potential to enhance SMEs' financial capabilities and encouraging the adoption of advanced technologies and AI solutions.

Presenter Bio

Maher H. Al-Mahrouq, born on September 27, 1975, in Jordan, is a Jordanian national with a distinguished career in economics, management, and small and medium enterprise (SME) development. He earned a Ph.D. in Industrial Economics and Small Firms Policy from Newcastle upon Tyne Business School, University of Newcastle Upon Tyne (2003), where his thesis, The Small Firms Loan Guarantee Scheme in Jordan: An Empirical Investigation, laid the groundwork for his extensive contributions to economic research and policy. He also holds an M.A. in Economics from Jordan University (1999) and a B.A. in Economics from Mutah University (1997).

Currently serving as the Director General of the Association of Banks in Jordan (since 2020), Dr. Al-Mahrouq has held numerous leadership roles, including Director General of the Jordan Chamber of Industry (2010–2020) and Director of Policies & Studies Directorate at the Ministry of Planning & International Cooperation (2008–2010). His career includes academic appointments, such as Assistant Professor of Economics at the Hashemite University (2003–2009), and key advisory roles, including Senior Advisor for the Euro-Jordanian Action for Development of Enterprises (EJADA).

Dr. Al-Mahrouq actively shapes policy and strategy through board memberships across prominent organizations. He serves on the boards of the Jordan Economic Forum, Jordan Exports, and the Jordan Renewable Energy and Energy Efficiency Fund (JREEEF). Additionally, he is a member of advisory committees for institutions like the University of Jordan's Center for Innovation and Entrepreneurship and the Department of Statistics. His prior engagements include board and council roles in academic, industrial, and development-focused organizations, contributing to policy formulation and organizational growth.

With more than 15 years of consultancy experience for national, regional, and international institutions, Dr. Al-Mahrouq specializes in SME development, economic policy advisory, and capacity building. His expertise spans training programs designed to enhance institutional capabilities, particularly in SME policies and management. In 2012, he was selected as a Senior Employer Specialist with the International Labour Organization (ILO) in Beirut through a competitive global process.

Dr. Al-Mahrouq is recognized as a leading expert in his field, combining academic rigor, professional leadership, and consultancy experience. His contributions to economic policy, SME, and capacity development continue to drive progress at both national and regional levels.

The Impact of Big Five Personality Traits on Entrepreneurial Orientation: A

Configurational Comparative Study of Home and International Entrepreneurs in the Middle East.

Moustafa Haj Youssef
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Naser Valaei
Liverpool John Moores University, Liverpool Business School, Redmonds Building Brownlow Hill, Liverpool, L3 5UG, United Kingdom
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Nagham Sayour
Zayed University, College of Interdisciplinary Studies, Academic Building B, L2-026, Dubai, United Arab Emirates
Mostafa Harakeh
American University of Beirut, Olayan School of Business, Bliss Street, P.O. Box: 11-0236, Beirut, Lebanon

Abstract

This study examines how Big Five personality traits influence entrepreneurial orientation (EO) among home and international entrepreneurs in Jordan, Saudi Arabia, and the UAE. Using data from 1,516 entrepreneurs, including 458 international and 1,058 home entrepreneurs, we employed fuzzy-set qualitative comparative analysis (fsQCA) to uncover complex trait configurations leading to high EO. Results identify distinct personality trait combinations driving EO for home and international entrepreneurs, with extraversion playing a pivotal role in cross-cultural contexts. The findings advance understanding of personality-EO interplay, offering practical implications for policymakers, educators, and practitioners in fostering entrepreneurship in the Middle East's dynamic environment.

Impact statement

This research provides actionable insights into how personality traits shape entrepreneurial success in the Middle East, highlighting unique challenges faced by home and international entrepreneurs. The findings inform tailored policy designs, educational curricula, and personalised training programmes, enhancing entrepreneurial ecosystems and cross-cultural adaptability. This study underscores the critical role of context-specific research inaddressing regional entrepreneurship needs.

Presenter Bio

Dr. Moustafa Haj Youssef, Senior Lecturer (Associate Professor) at Liverpool John Moores University, researches strategic leadership, managerial discretion, corporate governance, and entrepreneurship. His work examines how executives shape firms' strategiesand performance, with publications in peer-reviewed academic journals such as: Journal of Business Research, Cross Cultural and Strategic Management, International Journal of Gender and Entrepreneurship, Entrepreneurship Research Journal and Journal of Management Education. He also reviews for leading journals, including International Journal of Entrepreneurial Behavior & Research.

Optimizing Third-Party Logistics (3PL) Delivery Efficiency: A Performance

Analysis of Credit Card Company in the GCC Region

Hussain Mohammed Baqer
Bahrain Polytechnic University, Bahrain
Dr. Rashid Khalil
Bahrain Polytechnic University, Bahrain

Abstract

This study investigates the factors influencing the delivery efficiency of third-party logistics (3PL) services for a credit card company in the Gulf Cooperation Council (GCC) region. Using secondary data from the credit card company and its couriers, it analyzes how operational process, customer information data, consignee's correspondence, and external factors (e.g., regulatory delays, adverse weather) affect delivery performance. Moreover, this research applies descriptive statistics, correlation analysis, multiple regression, and time series analysis to identify determinants of efficiency using SAS data analysis software. Our results highlight the critical role of streamlined operations and accurate customer data in enhancing delivery outcomes, while external factors significantly hinder performance. The study proposes practical recommendations for logistics managers and policymakers to mitigate delays and improve service quality. The study advocates for the adoption of predictive analytics and real-time data monitoring in future research to further optimize 3PL delivery efficiency in the GCC region.

Impact Statement

This study offers significant practical implications for enhancing third-party logistics (3PL) delivery efficiency in the GCC region, addressing both operational and external challenges. By identifying key determinants such as streamlined operational processes and accurate customer data, the findings enable logistics managers to implement targeted strategies to reduce delays and improve service quality. Policymakers can leverage these insights to refine regulatory frameworks, minimizing external disruptions like customs delays. Additionally, the research highlights the potential of integrating advanced predictive analytics and real-time monitoring, paving the way for data-driven decision-making and fostering higher customer satisfaction in the dynamic logistics landscape of the GCC.

Presenter Bio

Dr. Rashid is an academic and banking professional with over 15 years of experience in teaching, research, and industry. He earned his PhD in Finance & Banking from Northern University of Malaysia (AACSB-accredited) and a Postdoctoral Fellowship from European Scientific Institute, University of Catania, Italy. Dr. Rashid holds the PGCert in international higher education from Coventry University UK. He is a Senior Fellow of Advance HE (SHFEA) in UK, a Certified Associate of the Chartered Bankers Institute (ACIB) in UK, a full member of the Chartered Institute of Securities & Investments (MCSI) UK, and a Certified Management & Business Educator (CMBE) from the Chartered Association of Business Schools (CABS) in UK. Dr. Rashid specializes in interdisciplinary research including AI, Fintech, ESG, Finance, and Accounting, with numerous publications in SSCI and Scopus journals. Rashid is actively engaged with professional bodies i.e., American Finance Association, American Economic Association and Chartered Institute of Islamic Finance. Currently, Dr. Rashid serves as Assistant Professor at Bahrain Polytechnic University in Kingdom of Bahrain.

Technology-Mediated Community Engagement in Health Crisis Management: Roles in Preparedness, Response, and Recovery

Ahmed Al-Kubaisi
Qatar University, Qatar
Ameen Al-Jawadi
Qatar University, Qatar

Abstract

This research postulates that incorporating digital technologies with community engagement can profoundly influence health crisis management HCM along its three stages: preparedness, response, and recovery. A conceptual process model is formulated to demonstrate how digital technologies associate with HCM approaches along its lifecycle. The results indicate that the widely employed technologies in mediating community engagement to manage HC are social media data analysis and its two components: sentiment and spatiotemporal analyses, crowdsourcing and its three aspects: internal, community, and open, and crowdsensing and its associated technologies: mobile and wearable devices. Technology usage was found to begin in the immediate preparedness micro stage and sentiment merged with spatiotemporal analysis were revealed to associate with both smart decision-making and highly reliable organization approaches. However, in the response stage, all technologies were used to mediate community engagement and to fit in with smart decision-making and social capital approaches. Finally, sentiment analysis coupled with social media engagement were revealed to consolidate community engagement and to be compatible with both community resilience and social capital approaches in the recovery stage. Data sharing and initiative-organizing are the main outcomes of using technology in HCM.

Impact Statement

The research outlines the different types of big-data analysis techniques and public administration approaches that can be applied to health crisis management. Such techniques include sentiment and spatiotemporal analyses, crowdsensing, and crowdsensing. The purpose of each technique, the technologies used to implement it, and the public administration approaches used with it are adequately explained to guide decision-makers on their effort to manage crises. Health crisis management is split into three stages: preparedness, response, and recovery. The type of analysis is also tailored to each stage, to explore which technology should be used in which stage of crisis management.

Presenter Bio

I'm Ahmed Alkubaisi, an undergraduate student at Qatar University, studying social work. I have three research publications in the domain of public administration, health crisis management, and human wellbeing. I have participated in eight local and international conferences as well as two research projects that involved data collection and analysis.

Ameen Al-Jawadi is a third year undergraduate student at the College of Dental Medicine at Qatar University. He has been heavily involved in organizing several major Dental and Healthcare-related conferences such as the renown ATBH (All Together Better Health) conference in addition to the IADR (International Association of Dental Research) conference. Additionally, Ameen has participated in conferences with a total of three posters, two of which were related to integrating Artificial Intelligence into the field of clinical dentistry and oral medicine with one of these posters earning second place in the poster category.

AI in Digital Health: Enhancing Patient Engagement and Outcomes through Personalized Care and Predictive Analytics

Rahul Chauhan, PhD
Assistant Professor, Unitedworld Institute of Management, Karnavati University, Gandhinagar
Bhoomi Chauhan,
Owner & Research, RE2R Pvt Ltd., Ahmedabad

Abstract

This research investigates the impact of artificial intelligence (AI) on patient engagement metrics and outcomes in digital health platforms and online health services. Utilizing regression analysis, the study evaluates the influence of AI-driven personalization and predictive analytics on patient engagement levels and outcomes with 546 samples from India. The findings reveal significant positive associations between AI-driven interventions and both patient engagement and outcomes, supporting the hypothesis that AI-driven personalization enhances patient engagement levels. Additionally, the study identifies a positive correlation between the use of AI-based predictive analytics and improved patient outcomes in online health services. These results underscore the transformative potential of AI in healthcare delivery, emphasizing its role in optimizing patient care and outcomes. Furthermore, the research highlights avenues for future inquiry, including the exploration of underlying mechanisms and ethical considerations associated with AI implementation in healthcare.

Impact statement

This study highlights the transformative impact of Artificial Intelligence (AI) on patient engagement and outcomes within digital health platforms. By demonstrating significant improvements in patient engagement and outcomes through AI-driven personalization and predictive analytics, the research underscores AI's potential to revolutionize healthcare delivery. Societally, this advancement could lead to more personalized and effective care, improving patient satisfaction and health results. Managerially, healthcare providers may leverage these insights to enhance digital health strategies, optimize resource allocation, and tailor interventions to individual patient needs. Economically, the increased efficiency and effectiveness of AI-driven healthcare solutions could reduce overall healthcare costs and broaden access to high-quality care. The study also paves the way for future research into the mechanisms and ethical considerations of AI in healthcare, ensuring that advancements are implemented responsibly and equitably.

Authors Bio

Dr. Rahul B. Chauhan is an esteemed Assistant Professor at the Unitedworld Institute of Management, Karnavati University, India. With an MBA in Finance, an M.Com in Finance, and a PhD in Asset Allocation and Portfolio Management from Gujarat Technological University, he brings over 8.5 years of teaching experience. Dr. Chauhan has authored over 82 papers and contributed to books on finance, business, and research methodologies. Recognized for his scholarly work, he has received awards including the Best Paper Presentation and Best Academic Performance Award. His research has been presented at prestigious institutions like the University of Sheffield and Oxford University, UK.

AI-Powered Revival to Enhance Healthcare, Education, and Infrastructure for Gazan Children

Laila Barqawi
practicing solicitor and an Assistant Professor at Al Zaytoonah University of Jordan

Abstract

The protracted conflict in Gaza has devastated its infrastructure, with Gazan children bearing the heaviest burden. They face immense challenges, including disrupted education, inadequate healthcare, and unsafe living conditions, which threaten their futures. This paper offers an optimistic exploration of how Artificial Intelligence (AI) can be a transformative tool in reviving key sectors such as healthcare, education, and infrastructure to directly support Gazan children.

AI-driven solutions, including mental health support systems, personalized learning platforms, and sustainable construction practices, present innovative pathways to address these urgent challenges. By leveraging AI effectively, Gaza can rebuild more resilient systems tailored to the immediate and long-term needs of its children, laying the groundwork for sustainable development.

Impact Statement

The profound impact of this paper is in affirming Gazan children's fundamental right to survival and a better future.This paper, thus, demonstrates how AI can make a significant difference in improving the lives of children in conflict-affected areas like Gaza. It highlights how AI can enhance mental health, education, and living conditions for children. The paper also provides practical ideas for using AI in healthcare, education, and infrastructure management. Additionally, it shows that AI can help rebuild Gaza more efficiently by optimizing resource use, promoting sustainability, and strengthening the local economy.

Presenter Bio

Laila Barqawi is a practicing solicitor and an Assistant Professor at Al Zaytoonah University of Jordan, with a keen interest in Artificial Intelligence and its societal applications. Her research includes AI-driven solutions for sustainable development, education, and healthcare innovation. Laila has published on how AI can bridge the gap between cutting-edge technologies and practical applications. Her work emphasizes the importance of making technological advancements accessible.

Study the Awareness and Perception Toward AI in Medical Health Skills Among Pharmacy Students in Pharmacy Programs

Mohammad Abobakr Al-Ghazal
Associate professor of pharmacology, National University of Science and Technology, Oman.

Abstract

Artificial intelligence (AI) helps to develop personalized medication therapy, regimens and care systems. Method: This is a cross-sectional study included pharmacy students to evaluate their awareness, perception and opinion toward AI. Results: Above 50% of pharmacy students are familiar with the uses of AI and know it's important in scientific research, 46.4% have a basic understanding of AI technologies. However more than 75% don't know the applications of AI used in pharmacy practice, 50.6 % don't know AI can support therapeutic diagnosis and 57 % don't know it's importance in pharmacy education. A high perception was shown toward AI in facilitating pharmacy access to information (84.2%) and patients' access to the service (80.8%). In addition to 92% suggested that AI training is needed and 86.1 % recommended using AI in scientific research. Conclusion: This study identified the needs for awareness toward AI, and role of AI in pharmacy community.

Impact statement

This study recommended to consider AI for the education and training among pharmacy healthcare students. AI can analyze a user's medical history and help develop personalized medication regimens, including dosage, frequency, and timing, ensuring that users are taking their medications correctly and effectively. With AI integrated into pharmacy and health system educations, populations in the community can access medical advice, medication information, and guidance on dosage and usage from the comfort of their homes. This can be especially beneficial for people with mobility issues or those living in remote areas. The economy will be positively affected and improved by decreasing the gaps between health care system and technology revolutions. Improving knowledge toward AI among pharmacy and health sciences will economy through designing specific AI applications in education, targeting patient therapy systems and revolution in drug discovery and pharmaceutical industries.

Presenter Bio

This is Dr. Mohammad Abobakr Al-Ghazali, Associate professor of pharmacology. Currently, working in the College of Pharmacy at National University in Oman. I am an expert in teaching pharmacotherapeutics and pharmacology, have several published articles in Scopus journals and conferences. I got the award for the Best Research Presentation, National University for Science & Technology. Muscat, Oman was achieved in 2021, Participated in designing and preparation of the MSc Clinical Pharmacy Program at NU which was successfully approved in 2022 and won the best scientific award of the excellent in the Ph.D. research achievement in Cairo University, Egypt, 2010.

Comprehensive Analysis of Entrepreneurial Determinants in the MENA Region

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Mostafa Harakeh
American University of Beirut, Olayan School of Business, Beirut, Lebanon

Abstract

This study examines the interplay of socioeconomic, demographic, and personality factors in shaping entrepreneurship in the MENA region, focusing on six countries: Egypt, Jordan, Saudi Arabia, Lebanon, Tunisia, and the UAE. Using a dataset of 8,033 individuals, including 3,757 self-employed and 4,276 employees, we analyse the determinants of entrepreneurship with a logit model. The findings reveal that socioeconomic factors such as gender, age, and family background significantly influence entrepreneurial activity, while higher education does not necessarily increase entrepreneurship likelihood. Personality traits and entrepreneurial orientations, though less impactful, highlight the importance of extraversion and proactiveness. This research provides new insights into regional entrepreneurship dynamics, contributing to academic literature and offering tailored policy recommendations to foster entrepreneurial ecosystems.

Impact statement

This research offers critical insights into the unique drivers of entrepreneurship in the MENA region, bridging gaps in existing research dominated by Western contexts. The findings inform tailored policies, such as promoting vocational training, supporting youth and women entrepreneurs, and fostering community-based entrepreneurial ecosystems. By addressing regional challenges, this research supports policymakers and practitioners in crafting effective strategies to enhance entrepreneurial activity, contributing to sustainable economic growth in the MENA region.

Presenter Bio

Dr. Moustafa Haj Youssef, Senior Lecturer (Associate Professor) at Liverpool John Moores University, researches strategic leadership, managerial discretion, corporate governance, and entrepreneurship. His work examines how executives shape firms' strategies and performance, with publications in peer-reviewed academic journals such as: Journal of Business Research, Cross Cultural and Strategic Management, International Journal of Gender and Entrepreneurship, Entrepreneurship Research Journal and Journal of Management Education. He also reviews for leading journals, including International Journal of Entrepreneurial Behavior & Research.

Effect of Entrepreneurial Traits and Entrepreneurial Training on Innovation Performance; Exploring Mediating Effect of Effectual Entrepreneurship

Dr. Abdullah Mustafa
PhD Scholar at TU Berlin

Abstract

Entrepreneurship is essential to the economic development of a country as it leads to innovation and growth of the economy. Entrepreneurial traits, entrepreneurial training, and innovation performance play a key role in the success of an entrepreneur. This paper examines the effect of entrepreneurial traits, entrepreneurial training and innovation performance on effectual entrepreneurship, which is the proposed new theory of entrepreneurship and represents a paradigmatic shift in the way we understand entrepreneurship. Based on a sample size of 178 entrepreneurial training participants, collected through survey questionnaires, this study investigates entrepreneurial traits and entrepreneurial training both as antecedents of effectual entrepreneurship. Innovation performance is also an important element of this relationship and turns out to be the outcome of effectual entrepreneurship. This study empirically finds a positive relationship between entrepreneurial traits, entrepreneurial training and effectual entrepreneurship. Moreover, the study indicates that effectual entrepreneurship has a positive influence on innovation performance. The result of the study also shows that effectual entrepreneurship has a mediating effect between entrepreneurial traits, entrepreneurial training, and innovation performance. This study provides valuable lessons for entrepreneurs and has implications for policy makers and entrepreneurship training institutes with similar goals.

Impact statement

This study is very important for the policy makers so they can get to know about importance of entrepreneurial traits, entrepreneurial trainings and effectual entrepreneurship. This study is giving the insights of entrepreneurial process to the policy makers and how entrepreneurial traits, entrepreneurial training and effectual entrepreneurship is helpful in the ecosystem of entrepreneurship in any country. One of the other important implications of this study is that this work is done in the under developing country of the world. This study of south Asian country is very significant for the policy makers to form much more effective and efficient policies for the ecosystem of entrepreneurship for under developing or developing countries.

One of the most important practical implications of this study is for entrepreneurship training institutes. This study empirically proves the importance of entrepreneurial training for the entrepreneurs. This study is very useful and enlightening for such entrepreneurship training institutes to embed the topic of effectual entrepreneurship in their training material and trainings to be able to improve or develop more product innovation or process innovation in the entrepreneurial ventures of their entrepreneur trainees.

Entrepreneurs are the most important and relevant people to get practical value from this study. This study is very helpful and informative for the entrepreneurs. The study is giving guidelines to the entrepreneurs to polish their entrepreneurial traits as well as get the entrepreneurial trainings of effectual entrepreneurship in order to improve or develop product innovation or process innovation in their entrepreneurial ventures.

Presenter Bio

Abdullah Mustafa, PhD Candidate at Technical University of Berlin , possesses a strong professional and academic background focused on cultivating a thriving entrepreneurial ecosystem. He is dedicated to supporting entrepreneurs in developing and scaling their startups for maximum economic and social impact. His master's degree in Innovation, Technology, and Entrepreneurship included a thesis exploring the Effect of Entrepreneurial Training on Innovation Performance of Startups. Following his studies, Abdullah transitioned to a program manager role at IBA Karachi, a leading Pakistani business school. There, he played a key role in designing and implementing certification programs, training initiatives, and startup acceleration efforts. His work focused on equipping aspiring entrepreneurs with the necessary skills for successful business development and scaling strategies.

Assessing the Digital Entrepreneurial Intention among Young Entrepreneurs Based on Planned Behavior Theory: Perspectives from Student Entrepreneurs in Algeria

Dr. Narimane DRIS
Faculty of Economics, Commerce and Management Sciences, Ferhat Abbast Setif 1 University, Setif, Algeria.

Abstract

This research aims to assess the digital entrepreneurial intention among young entrepreneurs in Algeria based on the theory of planned behavior. In order to achieve the research objective, a quantitative study was conducted using the questionnaire survey, which was distributed among 130 students and new graduates engaged in entrepreneurial activities in Algeria based on a purposive random sample. Statistical analysis used to determine and test relationships between the study variables using SPSS and Smart PLS. Results show that young entrepreneurs' attitude and perceived behavior control have a positive impact on their digital entrepreneurship intention. Whereas, subjective norms have no significant impact on young entrepreneurs' digital entrepreneurship intention.

Researcher through this research try to give new insights in the Algerian context related to digital entrepreneurship in higher education.

Impact statement

Digital entrepreneurship is transforming the entrepreneurial landscape regarding its potential to innovate the business world. Our research focused on students engaged in entrepreneurial activities, who represent a significant proportion of news young entrepreneurs in Algeria. This research provides new perspectives that will help to better understand the digital entrepreneurial intentions of students, and then help to understand their entrepreneurial behavior. This also will facilitate the entrepreneurial eduaction and training of these students. Therefore, some useful guidelines on the digital entrepreneurship in the Algerian context can be derived from this research.

Presenter Bio

Narimane DRIS is currently a lecturer of Business Management at the University of Ferhat Abbas Setif 1 in Algeria. She teaches in both Arabic and English. She is also a certified TOT and a conference speaker. She is a member of the Research Laboratory of Partnership and Investment in Small and Medium-Sized Enterprises in the Euro-Maghreb Area. Narimane is an early career professor, who is passionate about entrepreneurship, business innovation and English in academia. Her research activities are currently twofold: the first is about entrepreneurship and startups, and the second focuses on the internationalization of SMEs.

Unveiling CDR Disclosure Practices in the Banking Sector: An Exploratory Analysis of CDR Governance.

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Waterloo University, Canada.
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Abstract

This paper explores the emerging concept of Corporate Digital Responsibility (CDR) as a framework for mitigating the risks of digitalization, particularly in the banking industry. Through an exploratory qualitative analysis, the study assesses governance-related CDR disclosures in the annual reports of the top 100 global banks. Given the sensitive nature of data handled by banks and the significant digital disruptions they face, understanding how banks address digital responsibility is critical. The research focuses on key governance issues such as system reliability, data storage, and data security, aligning these disclosures with Herden et al.'s (2021) model. By doing so, the study extends the model's applicability to the financial sector and provides insights into how banks can improve their ethical digital practices, contributing positively to society, the environment, and the economy.

Impact statement

This research highlights the critical role of digital responsibility in the banking sector, providing insights that benefit both society and industry leaders. By strengthening governance over digital data use, banks can foster a culture of digital responsibility that extends beyond the financial sector and influences industries that rely on data. The study's emphasis on governance-related CDR disclosures offers actionable insights into best practices, enabling organizations to assess and refine their CDR strategies. This can promote more ethical digital practices not only within the banking industry but across other sectors as well. Additionally, the regional analysis offers banks the opportunity to benchmark their CDR practices against global peers, thereby encouraging the adoption of international best practices for digital responsibility.

Presenter Bio

Dina El-Bassiouny is an assistant professor in the Accounting Department at The American University in Cairo, Egypt. She has previously worked as an assistant professor of Accounting at Zayed University in the United Arab Emirates. She has more than ten years of experience teaching accounting to university students. She holds a Ph.D. in Business and Economics, concentration in sustainability accounting and corporate social responsibility, from RWTH Aachen University, Germany with great distinction (Magna Cum Laude). Her research interests include business ethics, corporate social responsibility, sustainability reporting and corporate governance. She has published and presented her works in reputable outlets including the Journal of Business Ethics (JBE), Social Responsibility Journal (SRJ), Sustainability Accounting, Management and Policy (SAMP) Journal, the British Academy of Management (BAM) Conference, and the American Accounting Association (AAA) Conference.

AI in International Business - Packaging Luxury Goods for Sustainability

Manisha Pillai
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Abstract

Luxury product packaging in International Business must balance aesthetic appeal and functionality. The dilemma for the firms occurs when the packaging must be sustainable too. The study explores how Artificial Intelligence proposes innovative solutions to this intricate problem through the lens of LOHAS (Lifestyles of Health and Sustainability) underpinning the theory of attention-based view of the firm and circular economy. The study applied "Triangulation" through thematic analysis, caselet, and systematic literature review underpinning the theory of Attention Based View to establish that the firm's focus on Artificial intelligence and LOHAS results in sustainability. The findings reveal a shift in the sustainability approach among people and the industry in International Business Luxury goods. Further, this shift identifies AI as a core essential tool to achieve sustainability.

Impact statement

To the extant literature, the study is first to integrate theory, firms, people, and sustainability. The study brings insight into the cultural shift across the globe that is sustainability, artificial intelligence and profitability mutually inclusive. The research identifies LOHAS as an increasing segment across the globe. Identifying and catering to the segment is no longer niche to some non-profit organizations but a key to the sustainability of the firm itself. Largely, the research enlightens how a sustainable responsible focus from international firms in luxury goods can bring up sustainability in society through packaging.

The study is an insight into the importance given to sustainability as well as the indispensable tool AI for international firms to attain environmental sustainability by catering to LOHAS. Focussing on the two(LOHAS and AI), firms can deliver environment-friendly packaging reducing waste and carbon footprint. The study also helps to identify that Artificial Intelligence can be the key to identifying the materials that will be put to optimum use of resources.

Firms need to learn the use of AI in finding solutions to come up with raw materials that is environment friendly and with the help of AI, inculcate AI into packaging which can put the packaging into a cradle-to-cradle approach for resources. Further, AI can be utilized to data mine to explore the habits and preferences of LOHAS.

The study enables International Business in Luxury Goods to understand and realize the trend among people who prefer sustainability even at a premium price.

Taking insights from the study, firms can improve supply chains, decrease waste, and execute sustainable practices with innovation and aesthetics in product packaging. The research also helps the companies to identify the importance of Artificial Intelligence, only one thing that could give them a competitive advantage. The regulatory incentives can also be added to the profitability of the firms.

Presenter Bio

My work experience of 8+ years, including academia and industry, provides me the skills, abilities, and motivation to further improve my knowledge and contribute towards the learning experience of students and excellence in the field of teaching and research in the organization. At present, I am pursuing my Ph.D. in Management with a focus on Sustainability in International Business. I have done my MBA in Marketing and Finance with a Campus Selection to the leading Publishing and Media house in India. I realized my passion for research and teaching, and the next venture started with ICFAI Business School. Moving along with my family, I came to the beautiful country of Qatar and pursuing my Ph. D at Qatar University among the renowned Professors and unbeatable learning environment, guiding and motivating towards the best.

استخدام التكنولوجيات الناشئة لتعزيز الاستدامة البيئية :الفرص والتحديات

د. درار أرسلان
أستاذ مساعد في جامعة تلمسان

الملخص

تُعتبر التكنولوجيا الرقمية عاملاً ذا وجهين في سياق تحديات الاستدامة المعاصرة. فمن جهة، تنطوي دورة حياتها من الإنتاج إلى الاستخدام والتخلص على تكاليف بيئية ملموسة، كانبعاثات الكربون والاستهلاك المكثف للموارد الطبيعية. ومن جهة أخرى، تقدم تكنولوجيا المعلومات والاتصالات (TIC) فرصاً واعدة لتقليص البصمة الكربونية عبر استبدال الموارد المادية ببدائل رقمية، مما يحسن كفاءة استخدام الموارد ويعزز أنماط الإنتاج والاستهلاك المستدامة.

ولتحقيق استدامة أعلى في مجال التكنولوجيا، يجب تبني مبادرات متنوعة، تشمل الدعم التشريعي وإدماج معايير الاستدامة في تصميم المنتجات. تهدف هذه الدراسة إلى استكشاف طرق تعظيم المنافع الاقتصادية مع تقليل الآثار البيئية والاجتماعية، مؤكدة على أهمية التعاون على جميع المستويات لضمان مستقبل مستدام وصالح للعيش.

إن تحقيق التوازن بين الفوائد التكنولوجية والتحديات البيئية يتطلب نهجاً شاملاً يجمع بين الابتكار التقني والسياسات الحكيمة والوعي المجتمعي. ومن خلال هذه الجهود المتكاملة، يمكننا تسخير إمكانات التكنولوجيا الرقمية لدعم التنمية المستدامة وضمان رفاهية الأجيال القادمة في إطار مستقبل مستدام.

بيان الأثر

تهدف هذه الدراسة البحثية إلى إبراز الدور الحيوي للتكنولوجيا المستدامة في تعزيز النمو الاقتصادي والحد من الآثار البيئية السلبية. وتسعى الدراسة، من خلال تقديم توصيات عملية لصانعي السياسات والمؤسسات والمستهلكين، إلى تسهيل الانتقال نحو تقنيات أكثر مراعاة للبيئة وكفاءة في استخدام الموارد. كما تساهم نتائج الدراسة في تحقيق أهداف اجتماعية وبيئية واسعة النطاق، بما في ذلك تعزيز المرونة المناخية والحفاظ على الموارد الطبيعية. وتقدم الورقة البحثية رؤية شاملة للعاملين في القطاع التكنولوجي، مما يساعد في رسم خارطة طريق نحو مستقبل تكنولوجي مستدام يلبي احتياجات الحاضر دون المساس بقدرة الأجيال القادمة على تلبية متطلباتها.

البيو

أنا الدكتور درار أرسلان، وحاصل على درجة الدكتوراه في التسويق، والتي حصلت عليها في عام 2022 مع التركيز على الاتصالات الرقمية وتأثيرها على القدرة التنافسية للأعمال. أعمل حاليًا كأستاذ مساعد في جامعة تلمسان، حيث يشمل بحثي التحول الرقمي والمهارات الرقمية الخضراء والاتصالات الرقمية والقدرة التنافسية والذكاء الاصطناعي. كما أعمل على مشروع محاكاة التعلم عبر الإنترنت كجزء من ماجستير إدارة الأعمال المتخصص في التسويق الرقمي في .EFAP Paris شغفي بالتعليم والابتكار التكنولوجي يدفع مساعيي الأكاديمية

تطبيق تقنيات الذكاء الاصطناعي وتحليلات البيانات الضخمة لدعم استدامة مشروع السد الأخضر الجزائري ومكافحة التصحر

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الملخص

يهدف هذا البحث إلى استكشاف كيفية تطبيق تقنيات الذكاء الاصطناعي وتحليل البيانات الضخمة لدعم استدامة مشروع السد الأخضر الجزائري ومكافحة التصحر، يستند البحث إلى استخدام تقنيات التعلم الآلي والشبكات العصبية لتحليل البيانات المناخية والجغرافية، وتطوير أنظمة ري ذكية تعتمد على بيانات الطقس والتربة والنباتات لتحسين كفاءة استهلاك المياه، كما يتضمن استخدام الطائرات بدون طيار لمراقبة المناطق الشاسعة، وتطبيق نظام متقدم لتدوير مياه الصرف الصحي لري المشروع، استخدم مزيج من المنهج التحليلي الوصفي بحيث يسعى البحث إلى تحسين تخطيط وإدارة الموارد في المشروع، كما يتناول البحث التحديات التقنية والاقتصادية المحتملة ويقدم حلولاً مبتكرة لتحسين فعالية المشروع وضمان استدامته على المدى الطويل.

بيان الأثر

يعد هذا البحث ذا تأثيرات اقتصادية واجتماعية هامة، حيث يمكن أن يسهم في تعزيز الأمن الغذائي والمائي من خلال تحسين إدارة الموارد الطبيعية في الجزائر، تقنيات الذكاء الاصطناعي ستقلل من تكاليف الري وتزيد من كفاءة استخدام المياه، مما سيخلق فرص عمل جديدة ويعزز التنمية الاقتصادية المحلية.

اجتماعياً، سيساهم المشروع في تحسين جودة الحياة في المناطق المتضررة من التصحر ويعزز استدامة المجتمعات المحلية من خلال توفير بيئة أكثر استقراراً وموارد طبيعية مستدامة.

البيو

زروال علاء الدين، أستاذ بمدرسة عين النحاس، وطالب دكتوراه في إدارة الأعمال بجامعة الشيخ العربي التبسي تبسة (مسجل في السنة الثانية). حاصل على ليسانس في إدارة الأعمال من جامعة عبد الحميد مهري، وماجستير في إدارة الخزينة من جامعة الحاج لخضر باتنة. يتمتع بخبرة تدريسية متعددة التخصصات، ويسعى لتطوير مسيرته الأكاديمية والمهنية في مجال العلوم الاقتصادية والإدارية.

أثر الذكاء الاصطناعي على النظم الإيكولوجية لريادة الأعمال الابتكارية: "دراسة حالة النظام الإيكولوجي (النظام البيئي) للشركات الناشئة في الجزائر خلال 2020-2024"

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الملخص

تهدف هذه الورقة البحثية إلى دراسة تأثير الذكاء الاصطناعي على الجيل القادم من الشركات الناشئة، وكيفية عمل الذكاء الاصطناعي في الممارسة العملية كمحفز لتحويل الأفكار الإبداعية والمبتكرة إلى مشاريع مربحة وذات قيمة مضافة. لتحقيق هدف الدراسة، تم في الجانب النظري معالجة اشكالية تأثير الذكاء الاصطناعي على الجيل القادم من الشركات الناشئة، من خلال تسليط الضوء على كيفية عمل الذكاء الاصطناعي في الممارسة العملية كمحفز لتحويل الأفكار الإبداعية إلى مشاريع مربحة. كما تم التطرق لأهم الاستراتيجيات الرئيسية التي تشجع رواد الاعمال على تبني الذكاء الاصطناعي كعنصر أساسي في استراتيجية ريادة الأعمال الخاصة بهم، واستكشاف الإمكانات الكاملة للذكاء الاصطناعي في توسيع نطاق مشاريعهم المستقبلية. أما في الجانب التطبيقي فتم تسليط الضوء على النظام البيئي للمؤسسات الناشئة في الجزائر من خلال تحليل مؤشرات نمو المؤسسات الناشئة خلال 2020-2024، وفقا لمؤشر "Startup Ranking"، مع التركيز على تفسير تأثير استخدامات الذكاء الاصطناعي في عملية التصنيع، وتقديم خدمات أفضل وأكثر إبداعا للعملاء، وتحسين المزايا المختلفة للمنتجات والخدمات. توصلت الدراسة إلى أن وضع إطار قانوني يسمح بمنح "وسم لابل" LABEL STARTUP" خاص للفاعلين الأساسيين في النظام البيئي للابتكار: وسم لابل مؤسسة ناشئة، وسم لابل مشروع مبتكر، وسم لابل حاضنة أعمال، وكذا تركيز دولة الجزائر بتطوير النظام البيئي للشركات الناشئة من خلال تشجيع ريادة الأعمال الابتكارية في الوسط الجامعي، أدى إلى تعزيز استخدام نظم الذكاء الاصطناعي في حل المشاكل وخلق القيم المضافة.

بيان الأثر

أهم نتائج الدراسة التطبيقية:

- التقارب بين ريادة الأعمال والذكاء الاصطناعي جعل من خلق القيمة من خلال الابتكار حقيقة ملموسة؛
- استخدام نظم الذكاء الاصطناعي في الأعمال أحدث ثورة في كيفية تفكير رواد الأعمال وتصورهم ووضع الاستراتيجيات وتفعيل المشاريع التجارية؛
- الذكاء الاصطناعي يعتبر كأداء لانتقال الشركات الريادية من التفكير إلى خلق القيمة من خلال تعزيز عنصر الابتكار في مختلف المجالات مما يساهم في تحقيق الأمن الغذائي، الصحي، الطاقوي، السيبراني. الخ؛
- تساهم المؤسسات الناشئة، في إنعاش الاقتصاد الجزائري وخلق مناصب شغل وابتكار خطط جديدة في جميع المجالات؛
- تفعيل دور الجامعات وإنشاء أكبر عدد من الواجهات الجامعية (مثل مراكز لتطوير ريادة الأعمال، حاضنات الأعمال، مكاتب الربط بين الجامعة والمحيط الاقتصادي، مكاتب دعم التكنولوجيا والابتكار CATI،الخ) ساهم بشكر ملحوظ في تسريع وتيرة خلق مؤسسات الناشئة بالجزائر.

البيو

إيمان بية أستاذة محاضرة (أ) في المركز الجامعي إليزي - الجزائر، بكلية العلوم الاقتصادية والتجارية وعلوم التسيير. تعمل في قسم إدارة الأعمال منذ حوالي خمس سنوات. حصلت على درجة الدكتوراه في "إدارة وتسيير المنظمات"، ودرجة الماجستير في إدارة المؤسسات الصغيرة والمتوسطة، وليسانس في إدارة المشاريع. تشمل اهتماماتها البحثية: تقييم أداء الجامعات، تحليل مغلف البيانات (DEA)، إدارة الجودة الشاملة، إدارة التغيير، ريادة الأعمال، التمكين الاقتصادي، اقتصاديات ريادة الأعمال، الاقتصاد السلوكي، القيادة التعليمية، الذكاء الاصطناعي، نظم معلومات الإدارة (معلوماتية الأعمال)، التقييم التعليمي، اقتصاديات الأعمال، والسياحة الصحراوية.

دور إنترنت الأشياء في دعم أهداف التنمية المستدامة – دراسة حالة الدول العربية

أ. عباسية رشاش
أستاذة التعليم العالي في كلية العلوم الاقتصادية والتجارية وعلوم التسيير بجامعة جيلالي ليابس

الملخص

تهدف هاته الدراسة إلى تسليط الضوء على دور أنترنت الأشياء في دعم التنمية المستدامة والتسريع في تحقيق أهدافها السبعة عشر وخصوصا نحن على مشارف 2030 المدة المحددة لتنفيذ الأهداف السبعة عشر لخطة التنمية المستدامة؛ تناولت الدراسة أيضا عرض حال حول التقدم المحرز للدول العربية في تحقيق أهدافها وفقا لمؤشر التنمية المستدامة ولوحات المتابعة. وللإجابة على إشكالية المطروحة إستخدمنا المنهج الوصفي التحليلي، بالإستعانة بالتقارير الدولية والإقليمية وبالبيانات الإحصائية والمعلومات المنشورة في المجلات العلمية.

توصلت الدراسة إلى أن إنترنت الأشياء يدعم ويساهم في تحقيق أهداف التنمية المستدامة عالميا وخاصة الدول العربية التي سجلت بطءا وتأخرا في تحقيق أهدافها. إن إنترنت الأشياء يساهم بقوة في التنمية المستدامة للدول العربية في مختلف المجالات مثل: الزراعة، والطاقة، والصناعة، والانتاج الحيواني، والمياه، وغيرها من القطاعات المختلفة. وتوصي الدراسة بأهمية صياغة سياسة وخطط إستراتيجية في الدول العربية للحق بالركب ووضعها في السياق السياسات السائدة، وكذلك تشجيع الإبتكار في إنترنت الأشياء.

بيان الأثر

إن إنترنت الأشياء له تأثير عميق على طريقة حياتنا وطريقة استهلاكنا. وبشكل متزايد، أصبح إنترنت الأشياء عامل تمكين رئيسي في التنمية المستدامة، سواء من منظور المستهلك أو من منظور الصناعة. إنّ ارتباط إنترنت الأشياء (IoT) بالتنمية المستدامة يمثل تطبيقًا مهمًا في عالم التكنولوجيا الحديثة. هنا نقدم بعض الطرق التي يمكن أن يساهم فيها IoT في تعزيز التنمية المستدامة:

- **زراعة ذكية** : يمكن استخدام IoT في الزراعة لرصد الأراضي والمحاصيل بشكل دقيق، مما يساعد في تحسين الإنتاجية وتقليل الاستهلاك غير الضروري للموارد مثل الماء والأسمدة؛
- **إدارة الطاقة** : يمكن لتقنيات IoT مراقبة استهلاك الطاقة في المباني والأجهزة لتحسين كفاءة الطاقة وتقليل الانبعاثات الضارة؛
- **المدن الذكية :** يمكن أن تجعل تقنيات IoT المدن أكثر استدامة من خلال إدارة النفايات بشكل أفضل، وتحسين حركة المرور، وتحسين جودة الهواء، وتوفير الإضاءة الذكية؛
- **الصناعة الذكية** : في القطاع الصناعي، يمكن لـ IoT تحسين الإنتاجية وتقليل الفاقد من خلال التشخيص المبكر للأعطال وتحسين عمليات الصيانة؛
- **المساحات البيئية** : يمكن استخدام IoT في حماية ومراقبة المساحات الطبيعية مثل الغابات والمحيطات، مما يساهم في الحفاظ على التنوع البيولوجي؛ **الرصد البيئي** : يمكن لـ IoT جمع البيانات الدقيقة عن الظواهر البيئية مثل تغير المناخ وتلوث المياه، مما يساعد في اتخاذ القرارات البيئية الأكثر فعالية؛

البيو

عباسية رشاش، أستاذة التعليم العالي في كلية العلوم الاقتصادية والتجارية وعلوم التسيير بجامعة جيلالي ليابس، سيدي بلعباس. حاصلة على دكتوراه في العلوم الاقتصادية، وتعمل تحت إشراف وزارة التعليم العالي والبحث العلمي في الجمهورية الجزائرية الديمقراطية الشعبية. ولدت في 4 مارس 1971 بمدينة سيدي بلعباس.

مكانة الحوكمة الرشيدة في تحسين جاهزية الحكومة بذكاء الاصطناعي: دراسة تحليلية باستخدام مؤشري CGGI و GAII لبعض دول MINA

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الملخص

تركز هذه الدراسة على دور الحوكمة الرشيدة في تعزيز جاهزية الحكومات لتبني تقنيات الذكاء الاصطناعي، من خلال تحليل مؤشرين عالميين هما: Chandler Good Government Index (CGGI) الذي يعكس جودة الحوكمة من حيث القيادة، الشفافية، وفعالية المؤسسات، ومؤشر Oxford Insights AI Readiness Index الذي يقيس جاهزية الدول لاستخدام الذكاء الاصطناعي بناء على ثلاث ركائز وهي الحكومة، والقطاع التكنولوجي والبنية التحتية، في ثلاث دول من دول حوض الابيض المتوسط الجزائر، تونس ومصر، وتوصلت الدراسة الى أن مبادئ الحوكمة في هذه الدول لم تصل الى مستوى النضج الذي يؤهلها الى تحسين جاهزيتها لتبني وادخال تكنولوجيا الذكاء الاصطناعي في جل قطاعاتها بشتى مجالاتها الاقتصادية والاجتماعية، مع وجود مخططات للسعي الى تني الحوكمة الرشيدة للإرساء حكومات ذكية.

بيان الأثر

هذه الدراسة تُبرز أهمية التوازن بين التطور التكنولوجي والحوكمة الرشيدة كعاملين رئيسيين لتحقيق التنمية المستدامة، خاصة في ظل التغيرات السريعة التي يشهدها العالم بفعل الذكاء الاصطناعي، كما ان لها تأثير يثمثل في النقاط التالية:

1. تعزيز الفهم الأكاديمي والميداني للحوكمة الرشيدة: الدراسة تربط بين الحوكمة الرشيدة وجاهزية الحكومات للذكاء الاصطناعي، استخدام مؤشرين عالميين (CGGI وGAII) يضيف عمقًا علميًا ويزيد من مصداقية النتائج.
2. إبراز أهمية الذكاء الاصطناعي في التنمية المستدامة: فهو يُعد محركًا رئيسيًا لريادة الأعمال والابتكار
3. إعطاء صورة مقارنة بين بعض دول MENA: الدراسة تقدم تحليلًا مقارنًا بين الدول، مما يساعد صناع القرار والباحثين على تحديد نقاط القوة والضعف في الحوكمة وجاهزية الذكاء الاصطناعي
4. إثراء النقاش حول مستقبل الحوكمة: الدراسة تمثل خطوة مهمة في إثراء النقاش حول كيف يمكن للحوكمة الرشيدة أن تكون أساسًا لتحقيق تحول رقمي ناجح ومستدام في المنطقة. وتشجع الحكومات والمؤسسات على الاستثمار في سياسات الحوكمة الرقمية.

البيو

الدكتور: احمد بن السيلت ,ليسانس: علوم اقتصادية تخصص علوم مالية، ماجستير في علوم التسيير تخصص علوم مالية ,دكتوراة علوم تخصص علوم اقتصادية .أستاذ محاضر في جامعتين جامعة جلالي ليابس بسيدي بلعباس وجامعة محمد بوضياف بالمسيلة بالجزائر . الكثير من المقالات العلمية في مجلات مصنفة وغير مصنفة في مختلف التخصصات المالية والمالية الإسلامية والاقتصاد الكمي والقياسي والاقتصاد الكلي. خبرة مهنية أكثر من 24 سنة بين التعليم والتعليم العالي والبحث العلمي .سكرتير ومحكم في مجلة علمية مصنفة بعنوان مجلة افاق لعلوم الإدارة والاقتصاد. مسؤول شعبة التكوين لقسم علوم التسيير لكلية العلوم الاقتصادية والتجارية وعلوم التسيير لجامعة محمد بوضياف بالمسيلة.

اقتصاديات الأفكار الرقمية وقضايا الحماية الفكرية لها في اطار التكنولوجيا الرقمية

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ملخص

من المواضيع الهامة والأساسية التي حظيت ومازالت باهتمام العديد والكثير من الباحثين والمختصين وخاصة من الناحية الأخلاقية و السلوكية والاجتماعية والقانونية وحتى الاقتصادية هي إشكالية أسلوب تنظيم الملكية الفكرية وخاصة في إطار الاقتصاد الرقمي في العالم أكثر ما نستطيع وصفه بالعالم الافتراضي . وفي هذا المجال ، تعتبر الحماية الفكرية الشغل الشاغل للعديد من الدول المتقدمة تخوفا من سوء استخدام الإنترنت من جانب الدول النامية من ناحية قرصنة المعلومات المتاحة عبر الشبكات المفتوحة على المستوى العالمي والتي تعتبر (إتاحة المعلومات) أحد أركان التجارة إلكترونيا في ظل الإعلان عن السلع والخدمات المتوفرة، وتحاول هذه الدراسة استقصاء وتحليل الآراء والأفكار حول موضوع اقتصاديات الأفكار الرقمية وقضايا الحماية الفكرية لها بمعنى عندما تدخل الأفكار سلعة في سوق الإنترنت ،كما أن البحث يتطرق إلى وضعية الملكية الفكرية في العالم العربي. يمكن طرح اشكالية الدراسة من خلال التساؤل الرئيسي التالي:

ماهي الأساليب والاستراتيجيات الكفيلة بحماية الملكية الفكرية في الأفكار الاقتصادية الرقمية في اطار التكنولوجيا الرقمية؟

بيان الأثر

تتمثل أهمية الدراسة في أهمية الموضوع المدروس بحد ذاته، فموضوع الاقتصاديات الرقمية من المواضيع الحديثة التي تتطلب البحث فيها، والحماية الفكرية للأعمال الرقمية خاصة في اطار التكنولوجيات الحديثة أصبح من الضروري التطرق اليه والسعي في ايجاد حلول تهدف الى تحقيق ملكية فكرية في العديد من المجالات ذات الأهمية منها الاقتصادية وحتى الاجتماعية والأعمال الادارية، والعمل على ايجاد سبل وآليات هادفة لذلك. وذلك بابتكار تقنيات تضمن أمن المعلومات من ناحية تخزين ونقل واستلام المعلومات والبيانات عبر الإنترنت، وسن قوانين وتشريعات تهدف إلى توفير الحماية الفكرية، بالإضافة إلى تنظيم الأعمال الاقتصادية وخاصة التجارة الالكترونية والتجارة التي تقوم بتصدر الخدمات والأفكار والعمل على حمايتها.

البيو

د. فاتح زعيتر أستاذ محاضر بجامعة محمد البشير الإبراهيمي، برج بوعريريج، الجزائر. حاصل على شهادة الدكتوراه في علوم التسيير بتقدير مشرف جدًا، بالإضافة إلى شهادات أكاديمية في إدارة الأعمال والمالية والقانون. شارك د. زعيتر في العديد من المؤتمرات العلمية الدولية والوطنية ونشر مقالات في مجلات علمية محكّمة. كما تولى تنظيم مؤتمرات وأيام دراسية وتكوينية كرئيس لها. يشغل عضوية في مخبر بحث تابع للجامعة، إضافة إلى كونه مراجعًا ومحكمًا في عدة مجلات علمية. كما عُيّن عضوًا في لجان علمية وتنظيمية للعديد من المؤتمرات المحلية والدولية.

برنامج تدريبي أثناء الخدمة لمستشاري التوجيه والإرشاد المدرسي والمهني في ضوء احتياجاتهم التدريبية لتنمية مهارات بناء المشروع الشخصي لتلميذ التعليم المتوسط

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الملخص

هدفت هذه الدراسة إلى التعرف على الكفاءات التي يحتاجها مستشاري التوجيه والإرشاد المدرسي في مجال تنمية مهارات بناء المشروع الشخصي لتلميذ التعليم المتوسط من وجهة نظر الخبراء، لبناء برنامج تدريبي أثناء الخدمة. تم استخدام المنهج الوصفي بالاعتماد على أسلوب دلفاي لبناء برنامج تدريبي، بمنهجية علمية من خلال آراء الخبراء وتوقعاتهم. وتوصلت الدراسة من خلال استجابة 35خبيرا المشاركين إلى 05 كفاءات رئيسية (تواصلية معرفية تشاركية تقنية تشريعية). باستكمال عمليات تصميم وتقييم البرنامج التكويني الموجه للتحكم في مجموعة الكفاءات المكونة للمحاور الخمس الرئسية، نكون قد تمكنا من تحقيق الهدف الأساسي من هذا البحث، فحصول البرنامج التكويني المقترح على نسب اتفاق عالية من خلال تقييم الخبراء من أكاديميين ومحترفين لمصداقيته وقابليته للتطبيق يؤشر من جهة على تحقق الهدف الثاني للبحث والمتمثل في البرنامج التفصيلي للمحتوى التدريبي، وصولا لمرحلة التصديق. وبناء على ما أسفرت عنه هذه الدراسة من نتائج، تم اختتامها بعدد من التوصيات، بالإضافة إلى تقديم اقتراحات لعدد من الدراسات المستقبلية.

بيان الأثر

لهذا البرنامج التدريبي أثر مزدوج اجتماعي واقتصادي:

الأثر الاجتماعي: بما أن إشكالية إعداد التلميذ لمشروعه الشخصي منذ مراحل متقدمة من مساره الدراسي تمثل أحد الهواجس الرئيسية للمنظومات التربوية الحديثة، فإننا نعتقد أن من شأن البرنامج المقترح التخفيف من حدة الضغط الاجتماعي والأسري حول الاختيارات الدراسية والمهنية من جهة وتعزيز الثقة بالنفس لدى التلاميذ وتنمية روح المبادرة والابتكار وريادة الأعمال لديهم من خلال التقليص من الرسوب والتسرب المدرسيين، وبذلك يرتفع حس المسؤولية والوعي المجتمعي.

الأثر الاقتصادي: إن تقليص نسب الرسوب والتسرب سوف يقلل من هدر الموارد سواء المادية أو البشرية من جهة، ويعمل على تدريب الطلاب وتشجيعهم على إعداد مشاريعهم الشخصية من جهة أخرى. وبذلك يتيسر التوجه نحو ريادة الأعمال بكل دراية بتنمية المهارات الأساسية لذلك، وبذلك تزداد فرصهم في الحصول على وظائف مناسبة وتفتح أبوابا جديدة للعمل الحر، مما يساهم في تعزيز الاقتصاد وتنمية المجتمع.

البيو

د.مذكور لزهر، مستشار في التوجيه والتقييم والاندماج المهني منذ عام 2002، حاصل على دكتوراه في علوم التربية من جامعة تيزي وزو عام 2024، مع تخصص في ريادة الأعمال والإشراف التعليمي. نشر 11 مقالاً علمياً، وشارك في تأليف 8 كتب، وحضر أكثر من 30 مؤتمراً دولياً. نشط في العمل التطوعي، حيث يقدم الإرشاد والتوجيه ضمن مبادرات مثل "علماء مصر" وMicro Mentor.

دور الخدمات المالية لمنصات التمويل الجماعي في تعزيز الشمول المالي دراسة حالة منصةm pesa

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الملخص

تتناول هذه الدراسة دور الخدمات المالية لمنصات التمويل الجماعي في تعزيز الشمول المالي، مع التركيز على منصة .M-Pesa تعتبر M-Pesa واحدة من أبرز المنصات الرقمية التي توفر خدمات مالية متنوعة، مثل تحويل الأموال، ودفع الفواتير، والادخار، والقروض، مما يسهم في تسهيل الوصول إلى التمويل، خاصة للفئات المهمشة. يهدف البحث إلى تحليل كيفية تعزيز M-Pesa للشمول المالي في كينيا، حيث قدمت خدماتها لأكثر من 40 مليون مستخدم، بما في ذلك المناطق الريفية. تم الاعتماد على تحليل البيانات المالية والتقارير السنوية، إلى جانب مراجعة الأدبيات المتعلقة بالشمول المالي والتكنولوجيا المالية. النتائج أظهرت أن المنصة عززت الأمان المالي، قللت الاعتماد على النقد، ودعمت النمو الاقتصادي المحلي من خلال دعم الشركات الصغيرة والمتوسطة.

بيان الأثر

تهدف هذه الدراسة إلى تحليل دور منصة M-Pesa في تعزيز الشمول المالي من خلال توفير حلول تمويل جماعي مبتكرة لشرائح غير مشمولة في النظام المالي التقليدي. على المستوى الاجتماعي، تسهم المنصة في تمكين الأفراد ذوي الدخل المحدود والمناطق النائية من الوصول إلى خدمات مالية متنوعة، مما يعزز الاستقلالية المالية ويقلل الفجوة الاقتصادية. إدارياً، توفر المنصة نموذجاً رقمياً فعالاً يتيح لأصحاب المشاريع الصغيرة والمتوسطة الحصول على التمويل بسهولة وبأقل تكلفة. أما من الناحية الاقتصادية، فإن تمويل المشاريع الصغيرة عبر M-Pesa يعزز النمو الاقتصادي المحلي من خلال دعم الابتكار وخلق فرص العمل.

البيو

فاطمة الزهراء مسعود، حاصلة على شهادة ماجستير في المالية المؤسسية (2022) ومسجلة حاليًا في السنة الثالثة دكتوراه بنفس التخصص. تمتلك خبرة مهنية تشمل إدارة المشاريع، العلاقات مع العملاء، وتنسيق الاجتماعات، إضافة إلى تدريبها في عدة مؤسسات مصرفية وإدارية. تتقن اللغات العربية، الفرنسية، والإنجليزية، ومهاراتها تشمل التحليل المالي، تقييم المخاطر، والعمل الجماعي. شاركت في تدريب ريادة الأعمال وتهتم بالتطوير المهني المستمر.

تأثير الذكاء الاصطناعي على العمل المصرفي والتكنولوجيا المالية في البلدان العربية: نهج نمذجة المعادلات الهيكلية

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الملخص

سلطت هذه الورقة الضوء على الأهمية المتزايدة للذكاء الاصطناعي في قطاعي الخدمات المصرفية والتكنولوجيا المالية، في البلدان العربية وتحديدًا في عينة من بلدان مجبس التعاون الخليجي. فعلى الرغم من التحديات التاريخية، تعترف المؤسسات المصرفية العربية بإمكانات الذكاء الاصطناعي في تعزيز عملياتها والمنافسة في السوق. وقد كان الهدف من هذه الدراسة هو فهم دور الذكاء الاصطناعي في المصارف العربية، وتحديد الحواجز المحتملة، وتقييم مستوى اعتماد التكنولوجيا المالية بين البنوك المعنية. وتحقيق الهدف المنشود، تم استخدام نهج نموذج المعادلة الهيكلية (SEM) لتحليل البيانات من مسح لموظفي البنوك والتكنولوجيا المالية، المستثمرين والأكاديميين والباحثين في خمسة بلدان عربية وهي: العربية السعودية، قطر، الإمارات العربية المتحدة، الكويت وعُمان.

وقد خلصت الدراسة إلى أنه على الرغم من الجهود المبذولة في اعتماد الذكاء الاصطناعي فإن تقييم مستوى ذلك الاعتماد كان متبايناً. وبشكل عام، كان هناك اعتماد بشكل متزايد على تقنيات الذكاء الاصطناعي (مثل: الشات بوتس، التحليلات التنبؤية وغيرها) لتحسين تجربة العملاء. كما جاءت الدراسة لتؤكد أن الذكاء الاصطناعي يلعب دورًا حيويًا في مكافحة الاحتيال وتحسين الأمن السيبراني في البنوك، وقوة دافعة للتغيير والابتكار في دول الدراسة في مجال التكنولوجيا المالية.

بيان الأثر

توفر الورقة البحثية بعنوان "تأثير الذكاء الاصطناعي على العمل المصرفي والتكنولوجيا المالية في البلدان العربية: نهج نمذجة المعادلات الهيكلية" رؤى قيمة حول التأثير التحويلي للذكاء الاصطناعي على قطاعي البنوك والتكنولوجيا المالية في البلدان العربية، وخاصة داخل مجلس التعاون الخليجي. وعلى الصعيد المجتمعي، تسلط الدراسة الضوء على كيفية تعزيز الابتكارات المدعومة بالذكاء الاصطناعي لتجربة العملاء، وتعزيز الشمول المالي، وتحسين أمن الفضاء الإلكتروني. ومن منظور إداري، تساعد النتائج قادة البنوك على فهم دور الذكاء الاصطناعي في تبسيط العمليات وتحسين عمليات صنع القرار. وعلى الصعيد الاقتصادي، يعزز تبني الذكاء الاصطناعي في هذه القطاعات القدرة التنافسية، ويدفع الكفاءة، ويفتح فرصًا لمنتجات وخدمات مالية جديدة، مما يساهم في التنويع الاقتصادي الإقليمي. وتؤكد الدراسة أيضًا على الحاجة الملحة إلى تحقيق التوازن بين الابتكار التكنولوجي والامتثال التنظيمي، وضمان النمو المستدام وحماية المستهلك، وهو أمر بالغ الأهمية للنجاح طويل الأجل للذكاء الاصطناعي في البنوك والتكنولوجيا المالية العربية.

البيو

أ. د. الأستاذ سامي مباركي أكاديمي متخصص في الاقتصاد الصناعي والتمويل الإسلامي والتكنولوجيا المالية. يشغل منصب رئيس تحرير مجلة الاقتصاد الصناعي منذ عام 2020، كما يقود قسم التعليم الأساسي ويساهم في المجلس العلمي لكلية الاقتصاد. تشمل قيادته توجيه مشاريع بحثية حول الخدمات المصرفية الإسلامية وتأثيرات التكنولوجيا المالية على الشركات الناشئة في الجزائر. وهو باحث غزير الإنتاج، وقد نشر حول مواضيع مثل السياسة المالية وأسعار الصرف والاستثمار الأجنبي والعملات المشفرة والتحول الرقمي في التمويل الإسلامي. يجيد اللغة العربية ويتقن اللغة الإنجليزية، ولديه مهارة في التحليل الإحصائي (STATA و SPSSو AMOS) ومكرس للنهوض بالتعليم من خلال مبادرات الإرشاد والتعلم عن بعد.

Cryptocurrency market forecasting with blockchain technology: A comparative study of machine learning techniques and econometrics model

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Abstract:

This study explores the application of machine learning techniques in cryptocurrency market forecasting volatility, leveraging the capabilities of neural networks to capture complex patterns and non-linear relationships within financial data. The volatility of cryptocurrency is a critical factor influencing investment decisions, risk management and financial market stability. Traditional models often struggle to capture the dynamic nature of market conditions, leading to increased interest in advanced machine learning methodologies.
The goal of this study is to predict prices for cryptocurrencies using Time series analysis and machine learning techniques. The purpose of this project is to take a sneak peek into the future by forecasting the next 30 days' average daily Realized Volatility (RV) of ETH-BTC using 2 different approaches - the traditional econometric approach to volatility prediction of financial time series GARCH and state-of-the-art LSTM Neural Networks. Quantitative research methodology was used in this study and the Khiri dataset Consist the historical data values of any Khiri crypto-pair such as Open/Close/High/Low prices of any interval such as 15-minutes, Hourly, 1-day interval weekly, monthly. Dataset were obtained using the Binance API.

Impact statement

Explore how AI significantly benefits financial forecasting, revolutionizing the way businesses make informed decisions:

- Enhanced precision in predictive analysis:
AI algorithms analyze historical data and identify patterns. Using ML and DL, they improve accuracy in predicting stock prices and market trends, aiding informed decision-making.

- Operational efficiency takes center stage:
AI streamlines tasks like data entry and risk assessment, enhancing efficiency. RPA handles routine processes, freeing financial professionals for strategic tasks.

- Navigating regulatory landscapes
AI aids in financial compliance by monitoring transactions, detecting irregularities, and enforcing legal norms. NLP tools extract insights from regulatory documents, ensuring organizations stay compliant.

- Real-time analysis is no longer a luxury:
AI transforms financial models with real-time data and predictive analytics, enabling quick responses to market changes. High-frequency trading and portfolio rebalancing gain from AI's real-time insights.

- Tailored forecasts :
AI provides context-specific predictions and offers personalized investment advice based on an individual's risk profile and goals, enhancing client empowerment and financial planning.

- Cutting expenses and operational costs:
AI reduces costs and offers automated resource management and fault-tolerance solutions. Businesses benefit from improved operations and logistics while chatbots take over customer support.

- Risk management and fraud detection:
AI models excel at preventing financial losses through anomaly detection. They can identify unusual patterns, assess credit risk, and detect fraudulent transactions.

- Portfolio optimization:
AI evaluates risk-return trade-offs, asset correlations, and market conditions. It enhances portfolio optimization by evaluating multiple factors, aiding in diversification, and maximizing returns.

- Scenario analysis and stress testing:
AI stress testing models can easily evaluate how portfolios perform during market downturns or economic crises. These insights guide risk mitigation strategies.

- Predictive customer behavior analysis :
AI analyzes customer data to predict behavior, preferences, and churn rates. Financial institutions use this information to tailor marketing campaigns, improve customer experiences, and retain clients.

Bio??

دمج الذكاء الاصطناعي في الشركات الناشئة في المنطقة العربية: الفرص والتحديات

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الملخص

أصبح الذكاء الاصطناعي (AI) عنصرًا أساسيًا في عالم الأعمال الحديث، حيث يقدم حلولًا مبتكرة عبر العديد من الصناعات، وفي المنطقة العربية، يعتبر دمج الذكاء الاصطناعي في الشركات الناشئة فرصة فريدة تحمل في طياتها العديد من الفوائد والتحديات، يستكشف هذا البحث كيفية تسخير الذكاء الاصطناعي لتعزيز النمو، الكفاءة، والابتكار في الشركات الناشئة العربية، مع التركيز على تقنيات مثل التعلم الآلي (ML) ومعالجة اللغة الطبيعية (NLP)، مع العلم أنه رغم الفوائد الكبيرة مثل اتخاذ القرارات المستندة إلى البيانات وتحسين العمليات التشغيلية، تواجه الشركات الناشئة في المنطقة تحديات كبيرة تشمل تكاليف التنفيذ المرتفعة، نقص المهارات المتخصصة، والتعقيدات التنظيمية. يهدف هذا البحث إلى تسليط الضوء على إمكانيات الذكاء الاصطناعي في إحداث ثورة في نظام الشركات الناشئة في العالم العربي، مع تقديم رؤى حول أفضل الممارسات لدمج هذه التكنولوجيا بنجاح.

بيان الأثر

يتمتع دمج الذكاء الاصطناعي في الشركات الناشئة في المنطقة العربية بتأثيرات اجتماعية، إدارية، واقتصادية عميقة. على الصعيد الاجتماعي، يمكن للذكاء الاصطناعي أن يعالج التحديات المحلية من خلال تقديم حلول مبتكرة مصممة لتلبية احتياجات المنطقة الفريدة، مما يساهم في تحسين جودة الحياة، وكذلك تشجيع الشباب على اكتساب المهارات الضرورية للتكيف، مما يسهم في تعزيز رفاههم.، من الناحية الإدارية يمكّن الذكاء الاصطناعي قادة الشركات الناشئة من تحسين العمليات، اتخاذ قرارات مستنيرة، والابتكار بسرعة، متابعة العمليات وتسخيص الأعطال مما يمنحهم ميزة تنافسية في سوق سريع التغير. اقتصاديًا يمكن أن يسهم دمج الذكاء الاصطناعي في تحفيز الشركات الناشئة، جذب الاستثمارات، وتعزيز القدرة التنافسية العالمية للمنطقة. ومع ذلك يتطلب تبني الذكاء الاصطناعي بنجاح التغلب على حواجز كبيرة تشمل نقص المهارات وصعوبات انتاج وتطبيق التكنولوجيا المتطورة، وضعف البنية التحتية ونقص المهارات، بالاضافة الى التحديات التنظيمية. يساهم هذا البحث في فهم أعمق لهذه الديناميات، ويوفر رؤى استراتيجية لأصحاب المصلحة لاستغلال إمكانيات الذكاء الاصطناعي في سوق الشركات الناشئة العربية.

البيو

رايس فضيل أستاذ التعليم العالي بجامعة الشهيد الشيخ العربي التبسي (الجزائر) منذ سنة 2007، متخصص في اقتصاد التنمية له اهتمامات متعددة منها اقتصاديات الموارد، أسواق العمل، سلاسل القيمة العالمية، اقتصاديات التكنلوجيا الناشئة، الذكاء الاصطناعي، تقلد العديد من المهام منها رئيس اللجنة العلمية لقسم العلوم الاقتصادية ورئيس الشعبة بنفس القسم، عضو حاضنة الأعمال الجامعية، مراجع في العديد من المجلات الوطنية والدولية، عضو اللجنة العلمية للعديد من الملتقيات الدولية والوطنية، له مساهمات بحثية متنوعة بين مداخلات في ملتقيات داخل وخارج الوطن، بالاضافة الى منشورات في العديد من الدوريات الوطنية والدولية، اشرف على العديد من مذكرات الماستر وأطروحات الدكتوراه.

أثر التحول الرقمي وتحليل البيانات الضخمة في تحسين جودة اتخاذ القرارات الاستراتيجية وتطوير أداء المؤسسات الحكومية في ظل تحقيق أهداف التنمية المستدامة SDGs.

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الملخص
إستهدفت الدراسة بعنوان (أثر التحول الرقمي وتحليل البيانات الضخمة في تحسين جودة إتخاذ القرارات الإستراتيجية وتطوير أداء المؤسسات الحكومية في ظل تحقيق أهداف التنمية المستدامة – دراسة حالة علي إحدى الشركات التابعة لمياه الشرب) إلي تسليط الضوء علي أهمية التحول الرقمي والفوائد المترتبة علي ذلك للشركات التابعة لمياه الشرب بجمهورية مصر العربية ، وأهمية تجميع وتخزين البيانات التاريخية لهذه الشركات وتحليل بياناتها من أجل توفير معلومات مُفيدة تساعد متخذي القرار علي إتخاذ القرارات الإستراتيجية الصحيحة في الوقت المناسب .

بيان الأثر
توصلت نتائج الدراسة إلي تحقيق الشركة أرباح سنوية وزيادة ودائعها وإستثماراتها من خلال المعلومات التي وفرتها تحليل البيانات التاريخية وأدائها في الماضي إلي متخذي القرار ، والتوصية بالإعتماد مستقبلاً علي نظام الحوسبة السحابية داخل الشركات التابعة لمياه الشرب لما لها من فوائد عديدة في تجميع وتخزين كميات هائلة من البيانات الضخمة التي لا يستطيع النظام التقليدي من تجميعها وتحليلها بصورة جيدة ، بالإضافة إلي قيام الشركة بالبدء في الإعتماد علي برامج الذكاء الإصطناعي في إجراءات العمل والتعامل مع الجمهور وإستخدام الطاقة الشمسية في توليد الكهرباء .

البيو

محمد يسري قبيصي خليفة ,محاسب أول للقطاع المالي في الشركة القابضة لمياه الشرب في جمهورية مصر العربية. حاصل على دبلوم (تمويل وإستثمار)، ماجستير MBA تخصص (محاسبة)، وباحث دكتوراه (DBA) تخصص إدارة أعمال في كلية تجارة وإدارة الأعمال من جامعة حلوان. شارك بورقة بحثية بعنوان : (تفعيل دور مبادرات الدولة المصرية نحو التحول الرقمي والذكاء الإصطناعي وإستخدام الطاقة المتجددة في ترشيد النفقات وتحقيق أهداف التنمية المستدامة في المؤتمر الدولي الحادي عشر للهندسة الكيميائية بالقاهرة. وشارك بورقة بحثية بعنوان : (دور الموازنات التخطيطية وتقارير الأداء المالية كأداة للرقابة علي ترشيد الإنفاق وتحقيق أهداف التنمية المستدامة) في الملتقي المالي العربي الثاني بتونس ، وساهم بالمشاركة في العديد من المؤتمرات العلمية والدولية في مجالات التحول الرقمي والبيئة الرقمية والذكاء الإصطناعي والتغيرات المناخ وأليات التنمية المستدامة .

دور المناخ الاستثماري في تطوير ريادة الأعمال في ظل تكنولوجيا الذكاء الاصطناعي بالجزائر

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الملخص

هدفت هذه الدراسة إلى التعرف على إظهار تأثير المناخ الاستثماري على تطوير ريادة الأعمال في الجزائر، مع التركيز على دور الذكاء الاصطناعي كعامل وسيط لتعزيز الابتكار والكفاءة في المشاريع الريادية، تم استخدام المنهج الوصفي وهو المناسب لهذه الدراسات، تناولت الدراسة المناخ الاستثماري من العوامل الرئيسية التي تؤثر في تطوير ريادة الأعمال، حيث تساهم السياسات الاقتصادية، الإصلاحات القانونية، وتحسين البنية التحتية في جذب الاستثمارات وخلق بيئة مواتية للمشروعات الريادية خاصة الناشئة منها فمع تقدم تكنولوجيا المعلومات وبروز الثورة الرقمية التي يشهدها العالم حاليا ولا يزال والجزائر جزء منها، أصبح للذكاء الاصطناعي دور بارز في تسريع النمو الريادي، من خلال تحسين الكفاءة وتقليل التكاليف، بالإضافة إلى تعزيز القدرة على الابتكار واتخاذ القرارات المدعومة بالبيانات، وعلى غرار ذلك شهدت الجزائر تغييرات هامة في مناخ الاستثمار خلال السنوات الأخيرة، مثل تبني سياسات تسهل الاستثمار الأجنبي والمحلي، وتسهيل الإجراءات القانونية لتشجيع المشاريع الريادية على التوسع، علاوة على ذلك، أدى الاعتماد المتزايد على الذكاء الاصطناعي إلى دفع النمو في قطاعات مثل الزراعة، والصناعة والخدمات، من خلال تقديم حلول تقنية مبتكرة تساعد على تحسين الإنتاجية وتقديم خدمات أكثر فعالية في الجزائر.

بيان الأثر

للمناخ الاستثماري دور مهم في تطوير ريادة الأعمال في ظل توظيف تكنولوجيا الذكاء الاصطناعي وذلك بتحسين البيئة القانونية والتشريعية من خلال تسريع الإصلاحات القانونية وتحسين الشفافية، بالإضافة لذلك توظيف الابتكار التكنولوجي لتعزيز برامج التمويل والتدريب لدعم الشركات الناشئة في مجالات الذكاء الاصطناعي والتكنولوجيا الحديثة كما يمكن إعطاء أهمية أكثر لتشجيع التعاون بين الشركات الجزائرية والشركاء الدوليين في مجالات البحث والتطوير التكنولوجي، ما سيؤدي إلى تبادل المعرفة وتعزيز الابتكار في السوق المحلي وهذا كله بتوظيف أدوات الذكاء الاصطناعي.

البيو

د. ياسين عطالله، أستاذ محاضر "أ" بجامعة المسيلة – الجزائر، حاصل على دكتوراه علوم في العلوم التجارية من جامعة محمد بوضياف عام 2019. بدأ مسيرته الأكاديمية بعد حصوله على شهادة الدراسات الجامعية التطبيقية في الإعلام الآلي للتسيير (2000)، ثم ليسانس علوم التسيير تخصص إدارة أعمال (2003)، وماجستير في تسيير المؤسسات الصغيرة والمتوسطة مع التركيز على تكنولوجيا الإعلام والاتصال (2009). يركز نشاطه البحثي على إدارة المؤسسات، إدارة المعرفة، الموارد البشرية، وتكنولوجيا المعلومات، وقد أثرى المجال بمشاركات متعددة في ملتقيات وطنية ودولية تتناول موضوعات كالتسويق الدولي، الطاقات المتجددة، والابتكار الرقمي لتحسين الأداء الاقتصادي.

د. موسى بن البار، أستاذ التعليم العالي بجامعة المسيلة، يحمل دكتوراه في العلوم التجارية (2016) وماجستير في تسيير المؤسسات الصغيرة والمتوسطة (2009). يتمتع بخبرة واسعة في التدريس تشمل مجالات الإحصاء، نظم المعلومات، إدارة الابتكار، والإدارة الإلكترونية، ويُتقن استخدام أدوات تحليل البيانات مثل SPSS و AMOS. يشغل منصب رئيس تحرير مجلة "آفاق علوم الإدارة والاقتصاد" وشارك في العديد من الملتقيات العلمية الوطنية والدولية. كما ألف كتباً أكاديمية وأوراق بحثية تعكس اهتماماته بالتكنولوجيا، التحليل الرقمي، ومنهجيات البحث العلمي.

The Contribution of Financial Technology in Expanding Financial Inclusion to Achieve Sustainable Development in the Arab Region

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Abstract

This study explores the role of financial technology (FinTech) in advancing financial inclusion as a means of achieving sustainable development across nine Arab countries. Utilizing a random-effects regression model, the research evaluates the influence of variables such as financial development, rule of law, and foreign direct investment. The results highlight FinTech as a transformative driver that enhances access to financial services and promotes social equity, while also revealing significant challenges related to infrastructure and regulatory frameworks. The study concludes with actionable recommendations for integrating FinTech into developmental strategies to foster sustainable economic and social progress.

Impact Statement

This study demonstrates the critical role of financial technology (FinTech) in fostering financial inclusion and addressing inequalities across Arab countries. By leveraging FinTech innovations, the research identifies its potential to reduce costs, expand access to financial services, and drive sustainable economic growth. Key challenges such as inadequate infrastructure and regulatory limitations are also highlighted, offering insights for policymakers to develop integrated strategies that harness FinTech as a catalyst for inclusive and sustainable development.

Presenter Bio

Prof. Dr. Nacer Salah Eddine Gherbi is a Professor and Chair of the Scientific Council at the Faculty of Economics, University of Abou Bekr Belkaid Tlemcen, Algeria. He is a member of the Research Lab: Money and Financial Institutions in Maghreb Countries (MIFMA). His research interests include financial development, poverty alleviation, financial inclusion, FinTech, financial sustainability, environmental finance, and gender equality in financial inclusion. Prof. Gherbi collaborates extensively with national and international institutions to advance innovative economic policies and contribute to the achievement of sustainable development goals.

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