





جامعة أحمد بن يحيى الونشريسي
تيسميسيلت-

المعيار

مجلة نصف سنوية متعددة التخصصات
مصنفة " C "

في الآداب، الحقوق والعلوم السياسية، علوم وتقنيات
النشاطات البدنية والرياضية، العلوم الاقتصادية، والعلوم الإنسانية
والاجتماعية

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جامعة أحمد بن يحيى الونشريسي، تيسمسيلت - الجزائر -

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- المواد المنشورة تعبر عن آراء أصحابها، والمجلة غير مسئولة عن آراء وأحكام الكتاب. كما أن ترتيب البحوث يخضع لاعتبارات تقنية وفنية.

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أ. د. عيساني امحمد.

المعيار

المجلد الخامس عشر العدد 2 ديسمبر 2024

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كلمة العدد

السلام عليكم،

تطل عليكم مجلة المعيار ككل مرة في مجلد جديد وعدد جديد، يحمل في طياته مجموعة قيمة من المقالات العلمية، وكالعادة يتميز هذا العدد بمقالات من داخل وخارج الوطن التي تحوي الكثير من المواضيع المختلفة في شتى الميادين، سواء كانت أدبية، قانونية وسياسية، اقتصادية واجتماعية.

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المدير المسؤول عن النشر

أ.د. عيساني محمد

محتويات العدد

الرقم	الموضوع	الصفحة
	كلمة العدد أ. د. عيساني امحمد	هـ
01	أثر النصوص الدينية (قرأنا وسنة) في بناء ملكة المتعلمين _ التعليم المتوسط أنموذجا _ بلحنيش عبد الرحمن -المركز الجامعي عبد الله مرسل-تيبازة-الجزائر	16-1
02	أحداث 17 أكتوبر 1961م في المسرح الجزائري المهاجر "أمسية في باريس لمجيد بن شيخ أنموذجا" دندان نور الهدى/ بن صفية اسماعيل -جامعة باجي مختار-عناية-الجزائر	31-17
03	الأزدواجية اللغوية وأثرها في تداول العربية الفصحى -دراسة سوسيولسانية في اكتساب الفصحى لدى تلاميذ المرحلة الابتدائية- أ. د رزايقية محمود -جامعة أحمد بن يحيى الونشريسي -تيسمسيلت-الجزائر	43-32
04	التداولية بين المفهوم والإجراء في النقد الجزائري المعاصر نويجم علي/ هدروق لخضر -جامعة أحمد بن يحيى الونشريسي -تيسمسيلت-الجزائر	54-44
05	الخطاب النسوي في الترسل بين الماضي والحاضر في الأدب العربي علة ثليجة / مختاري فاطمة -جامعة الأغواط-الجزائر	70-55
06	الرواية التاريخية والذاكرة الجماعية قراءة في رواية سوناتا لأشباح القدس لواسيني الأعرج ط. د. فليفل كريمة/ د. عقال فاطمة الزهراء -جامعة يحي فارس المدينة-الجزائر	86-71
07	العجائبية في كتاب "رسالة ابن فضلان في وصف الرحلة إلى بلاد الترك والخزر والروس والصقالبة" شدني سميرة / يوسف يوسف -جامعة تيارت، الجزائر	99-87
08	المناهج النقدية الغربية ورحلة تقويض القصيدة العربية د. رندي محمد -جامعة أحمد بن يحيى الونشريسي-تيسمسيلت-، الجزائر	111-100
09	تجليات الاستعارة العرفانية في شعر عقاب بلخير بوشالقي كمال / سعد الله زهرة -جامعة أحمد بن بلة وهران 1، الجزائر	121-112
10	تَشْيُؤُ الإنسان: حين تتحول الرقمنة إلى دستوبيا رواية رف اليوم لنجلاء العتيبي أنموذجا مسالي ليندة / جامعة عبد الرحمن ميرة بجاية، الجزائر	137-122
11	تقنية القراءة السريعة ودورها في زيادة الإنتاج اللغوي لدى تلاميذ مرحلة التعليم المتوسط ط. د. نيشد بوعلام/ جامعة أحمد بن يحيى الونشريسي، تيسمسيلت، الجزائر	149-138
12	جمالية الاستهلال النصي في رواية "الحماقة كما لم يروها أحد" لسمير قسيمي شريف سعاد/ جامعة أحمد بن يحيى الونشريسي تيسمسيلت، الجزائر	159-150
13	جمالية الانزياح الدلالي في قصيدة "تأملات صوفية في عمق عينيك" ليوسف وغليسي نيشد أممي / بوعزة عبد القادر-جامعة أحمد بن بلة 1 وهران، الجزائر	174-160
14	حركة المعنى في سورة القارعة -مقاربة بلاغية- ميلاط إسلام / المركز الجامعي مغنية، جامعة أبي بكر بلقايد، تلمسان، الجزائر	191-175
15	حضور العجائبية في الرواية الجزائرية. رواية عز الدين جلاوي غنائية الحبّ والدّم . نموذجاً- د. عمر شادلي / ط. د خديجة بن زاهية -المركز الجامعي أفلو، باتنة، الجزائر	203-192
16	دور القرآن الكريم في التطور الدلالي للمفردات " شعر صدر الإسلام أنموذجا " خديجة بن قويدر / أمين عليوة -المركز الجامعي مرسل عبد الله تيبازة، الجزائر	218-204
17	دور دراسات الإعجاز في تشكيل الخطاب البلاغي العربي الجمعي شبكية / جامعة باجي مختار، عناية، الجزائر	234-219
18	سؤال الحرية والعبودية في رواية هاء وأسفار عشتار "لعزالدين جلاوي" "مقاربة نقدية تأويلية" أمال ماي/ جامعة الدكتور مولاي الطاهر، سعيدة، الجزائر	243-235
19	علاقة النحو العربي بالتفسير أ. د. العربي بومسحة / جامعة أحمد بن يحيى الونشريسي-تيسمسيلت، الجزائر	257-244

269-258	قراءة أبي بَحْرَة عبد الله بن قَيْس: دراسة لغوية أبو بكر الصديق مَداح / جامعة وهران 1 أحمد بن بلة، الجزائر	20
285-270	مَظَاهِرُ الْجَجَاجِ اللُّغَوِي فِي صَحِيفَةِ بَشْر بن المَعْتَمِر توفيق شعبان / المركز الجامعي مغنية، جامعة أبي بكر بلقايد تلمسان، الجزائر	21
294-286	مقولات النقد الإيديولوجي للقصيدة الجزائرية السبعينية (مقاربة نقدية تطبيقية) رماس جميلة، جامعة مولاي الطاهر، سعيدة، الجزائر/ بولعشار مرسل، جامعة أحمد بن يحيى الونشريسي، تيسمسيلت، الجزائر	22
307-295	نماذج من استدراقات الشيخ محمد الطاهر ابن عاشور الفقهية والمقاصدية جلال لمرد / محمد الشتيوي -جامعة الزيتونة، تونس.	23
319-308	The Nature and Role of Linguistic Terms within Arab Culture Dr.Kerkour Ahlem / University of Mohamed Lamine Debaghin Setif 2 (Algeria),	24
332-320	Une Relecture Hermeneutique De La Nouvelle Les Freres De Mowgli De Rudyard Kipli Said HANOU Said /Université Ahmed Ibn Yahia Elwancharissi de Tissemsilt, Algérie	25
342-333	أثر الحرب الروسية الأوكرانية على الأمن الغذائي العالمي د. بوشامة عبد الغاني/ جامعة الجزائر1 كلية الحقوق -الجزائر-	26
352-343	أثر مبدأ المشروعية في تحقيق الأمن القانوني عمار دروازي/ أ. د علي محمد عبد الكريم -جامعة زيان عاشور، بالجلفة، الجزائر	27
368-353	التناسب بين الميزة العسكرية والأضرار الجانبية في القانون الدولي الإنساني " العدوان على قطاع غزة أنموذجا " أ. د. روشو خالد/ جامعة أحمد بن يحيى الونشريسي-تيسمسيلت-، الجزائر	28
384-369	الذكاء الاصطناعي في الجزائر، بين المخاطر والمساهمة في تحقيق الأمن السيبراني ميمي جمال/ جامعة بن يوسف بن خدة الجزائر1، الجزائر	29
399-385	الطبيعة القانونية للإدارة الإلكترونية في الجزائر ط. د / لخضر ميساوي / أ.د. عطاء الله بوحميده -جامعة الجزائر1، الجزائر	30
411-400	الهجمات السيبرانية بين التحديات القانونية والأخلاقية والاستجابات الدولية براهيمي اسماعيل / جامعة البليدة 02-الجزائر	31
423-412	تجارة الرقائق الالكترونية عبر مضيق تايوان: بين المصالح الاقتصادية والتنافس السياسي جصاص لبني / جامعة باجي مختار عنابة، الجزائر	32
433-424	Les Elections Communales Du 23 Novembre 2017 En Algerie : Enquete Sur La Representation Des Partis Politiques Dans La Wilaya De Tlemcen Kadi khayreddine / université de Tlemcen, Algérie	33
444-434	The Balance Between Executive and Legislative Powers in Light of the 2020 Constitutional Amendment: A Formal Equilibrium or an Embodiment of Democracy? Rital Salah / Relizane University, Algeria	34
453-445	المقاولاتية الخضراء في الجزائر: تحليل للتجربة وتقييم للتأثير على المجتمع والبيئة- سعدى عائشة / جامعة أحمد بن يحيى الونشريسي، تيسمسيلت، الجزائر	35
463-454	تمكين الانتقال الطاقوي في الجزائر في ظل تحيين المدونة القانونية محنون محمد / محمد كريم نورالدين-جامعة مستغانم، الجزائر	36
478-464	دراسة وصفية تحليلية لمؤشرات الحوكمة في الجزائر للفترة (1996-2022) نصاح سليمان/ يحي فاطمة- جامعة الجيلالي بونعامة، خميس مليانة، عين الدفلى، الجزائر	37
495-479	دور تحليل سلسلة القيمة في تعزيز القدرة التنافسية لمنظمات الاعمال أ.د. العيداني إلياس/ أحمد بن يحيى الونشريسي، تيسمسيلت، الجزائر	38
510-496	صكوك الاستصناع الاسلامية واستشراف تطبيقها من طرف المؤسسة الوطنية للترقية العقارية " التجربة المصرية نموذجا " ط د: عناني سفيان / د. بن حدو فؤاد -جامعة أحمد زبانة غليزان، الجزائر	39
526-511	قياس أثر عدم تماثل تغيرات سعر الصرف على القدرة الشرائية للعمال في الجزائر دراسة قياسية باستخدام منهجية NARDL خلال الفترة (1990-2023) تومي بلال، جامعة لونيبي علي البليدة 2، الجزائر/ تومي محمد، جامعة سعد دحلب البليدة 1، الجزائر	40
538-527	An Examination of Quality from the Providers' Perspective: A Study of Algerian Hotels Terkmani Meriem1/ Ghidouche Ait-Yahia Kamila - Ecole des Hautes Etudes Commerciales, Algeria	41

553-539	The role of generative artificial intelligence in enhancing risk management in the banking sector a case study of Barclays bank Hassini djazia, university of chlef, Algeria / Logab djilali, university of Tissemsilt, Algeria	42
569-554	أحوال وأوضاع المسلمين في تشريعات الكنيسة في الغرب اللاتيني (1000-1500م) د. برق الاغويبي، جامعة الجلفة، الجزائر	43
582-570	اختطاف الأطفال بين الواقع والتهويل في المجتمع الجزائري من وجهة نظرا الأولياء د/ لطفي بوجوية، جامعة الجيلالي بونعامة خميس مليانة، الجزائر/ محمد بن حمّار، جامعة البلدة 02، الجزائر	44
596-583	إدارة الوقت وعلاقته بجودة التعليم لدى تلاميذ الطور المتوسط-ولاية تيسمسيلت نموذجا ساسى هادف جبير، جامعة أحمد بن يحيى الونشريسي-تيسمسيلت-الجزائر/ براهيمى سعيدة، المركز الجامعي مرسللي عبد الله -تتيازة-، الجزائر	45
606-597	أزمة الثقافة الشعبية ومهمة الفلسفة مداح رزقي، جامعة مولود معمري تيزي وزو، الجزائر	46
617-607	استخدامات الذكاء الاصطناعي في التعليم والضوابط الأخلاقية المنظمة لها قدور كرومي، المدرسة العليا للأساتذة الشيخ المبارك الميلي بوزريعة، الجزائر	47
633-618	الأثار السلبية للتغيرات المناخية في العراق-الهجرة الداخلية نموذجا ميران حسين. جامعة السليمانية – إقليم كوردستان، العراق	48
648-634	التنوير من منظور تيزفيتان تودوروف بوقفة أحلام/ أ. د عبد المالك عيادي-جامعة الجزائر2 أبو القاسم سعد الله، بوزريعة-الجزائر	49
665-649	التوافق الأسري وعلاقته بقلق المستقبل لدى طلبة جامعة الشرقية بسلطنة عمان د. أمجد عزات جمعة، أستاذ علم النفس التربوي المشارك، قسم علم النفس، جامعة الشرقية، سلطنة عمان/ د. أمينة بن قويدر صمد، أستاذ علم النفس الإكلينيكي المشارك، جامعة الشرقية، سلطنة عمان/ هديل بنت بدر الشحي، هاجر بنت عبد الله الحبسي، هاجر بنت عيسى الحسني، طالبات بكالوريوس إرشاد نفسي جامعة الشرقية، سلطنة عمان	50
681-666	الحج كقطس عبور بقصر بوانجي -دراسة أنثروبولوجية لطقوس استقبال الحاج- خليفي غانية 1/ أ. د بلحسن مباركة -جامعة وهران 02 محمد بن أحمد، وهران، الجزائر	51
689-682	الصين من خلال كتب الرحلات الإسلامية: كتاب عجائب الدنيا وقياس البلدان أنموذجا كرطالي أمين، جامعة يحيى فارس، المدينة	52
704-690	الكفاءة الرقمية للأستاذ الجامعي بين ضرورة التّحول الرقمي وضمان جودة التّعليم مديحة دباي، المدرسة العليا للأساتذة -مسعود زغار-سطيف، الجزائر	53
717-705	المخاطر المهنية في بيئة العمل وطرق تقديرها: بعض الطرق الأرغونومية التقييمية أنموذجا بلمجاهد خيرة، جامعة ابن خلدون تيارت، الجزائر	54
731-718	آلية الرقمنة كاستراتيجية لتحقيق جودة الخدمات الصحية -دراسة نظرية تحليلية ط. د/ غربية محمد/ د. العيفاوي فريدة -المركز الجامعي مرسللي عبد الله -تتيازة-الجزائر	55
745-732	تجربة جامعة قسنطينة بالجزائر لتكوين الأساتذة حديثي التوظيف عن بعد أرضية مودل Moodle أنموذجا -الواقع والأفاق- د. ليلي قلاتي، المدرسة العليا للأساتذة بوزريعة، الجزائر	56
759-746	تطبيق التعلم المصغر القائم على الوحدات التعليمية المصغرة الإلكترونية في ضوء الاتجاهات زازل فيروز / جعلاب نور الدين التربوية الحديثة، جامعة محمد بوضياف بالمسيلة، الجزائر	57
773-760	تطور الوسائل التعليمية في المنظومة التربوية، اللوحة الإلكترونية أنموذجا، دراسة ميدانية خديجة مكاوي، جامعة طاهري محمد بشار، الجزائر	58
787-774	تعليم الفلسفة للأطفال: بناء عقول مفكرة ومستقل. د. عمار طرابلسي، جامعة محمد لين دباغين سطيف 2، الجزائر/ د. ديلمي راوية، جامعة المسيلة، الجزائر/ ط. د. سباع مروة، جامعة حسبية بن بوعلي الشلف، الجزائر	59
802-788	توطين تقنية الواقع المعزّز في التعليم عن بعد في الجامعة الجزائرية-دراسة ميدانية بجامعة سكيكدة د. لبنى يسعد، جامعة 20 أوت 1955 سكيكدة، الجزائر	60
814-803	درجة استخدام تكنولوجيا المعلومات في تسير المؤسسات التعليمية في ضوء متطلبات جودة التعليم ط. د. نحوي عصام/ أ. د. سلام هدي-جامعة محمد لين دباغين – سطيف 2، الجزائر	61
827-815	دور جريدة المجاهد في مقاطعة استفتاء 8 جانفي 1961م د. حيفر مريم، جامعة باتنة 1، الجزائر	62

842-828	الغمر وأثره في صيغة سكنات الوكالة الوطنية لتحسين السكن وتطويره "عدل" هنان عبد القادر/ بن عمارزهره -جامعة أحمد بن بلة 1، الجزائر	63
857-843	سيكوباتولوجيا الشباب وأزمة التكفل النفسي في الجزائر حامق محمد، جامعة ابن خلدون -تبارت، الجزائر	64
870-858	قاعدة ابن حجر في دفع علّة الاضطراب. على أحاديث صحيح البخاري مرايط فؤاد / أ. د بوشامة-جامعة الجزائر1 بن يوسف بن خدة، الجزائر	65
886-871	مساهمة الثقافة التنظيمية بأبعادها (البعد التنظيمي، البعد الإنساني) في تحقيق تماسك فريق العمل بالمؤسسة الجزائرية-دراسة ميدانية بمؤسسة نفطال – تبارت-	66
900-887	بلعربي عادل عبد الرحمان، جامعة ابن خلدون تبارت، الجزائر مستوى التمرلدى طلبة جامعة العربي بن مهيدي -أم البواقي-	67
916-901	د. عناب أميمة، جامعة العربي بن مهيدي أم البواقي، الجزائر واقع استخدام اللغة الانجليزية في البحث العلمي بالجزائر-دراسة ميدانية بكلية العلوم الإنسانية والحضارة الإسلامية جامعة وهران 01 سبيتي سهام1 / بن عجائمة بوعبد الله -جامعة عبد الحميد بن باديس مستغانم، أحمد بن يحيى الونشريسي	68
930-917	وظائف الإعلام التربوي ودورها في الارتقاء بالوعي الديني المجتمعي د. سامي حبيبي، جامعة أحمد بن يحيى الونشريسي، الجزائر/ أ. د. عمر مونة. جامعة غرداية، الجزائر	69
946-931	مستقبل التعليم في ظل التطور المتسارع لتقنيات الذكاء الاصطناعي: نحو مزاجية خلاقة مع مزايا الذكاء البشري للاستفادة من التقنيات وتلافي مضاعفاتها رزين محمد، جامعة جيلالي ليايس-سيدي بلعباس، الجزائر	70
960-947	Hate speech through cyberspace: a new strategy for escalating behaviour aggressive and seditious "Long title" SLIMANI Cherifa, Ibn Khaldoun University, Algeria	71
972-961	Human Rights in Rhetoric and Practice Bouchareb Fatima / Bassou Abderrahman -Abou Bakr Belkaid Tlemcen University, Algeria	72
984-973	The influence of digital technology on improving university professors' performance Zitouni Sabira , Morsli Abdullah University Center, Tipaza	73
1000-985	The Politics of Location in Transnational African Diasporic Narratives: Shifting Homes in Tayeb Salih's Season of Migration to the North (1966) Bechani Fatima /Prof. kaced Assi - University of Algiers 2, Algeria -	74
1008-1001	Une approche théorique des transformations sociétales selon Auguste Comte ketfi Yasmina, Université de Mohamed Boudiaf à M'sila, Algérie	75

The role of generative artificial intelligence in enhancing risk management in the banking sector a case study of Barclays bank



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Abstract:

This study aims to highlight the topic of Generative Artificial Intelligence in the banking sector, one of the most important economic sectors striving for financial stability. Among the challenges facing banks in achieving these goals is effective risk management. . In this context, Generative Artificial Intelligence plays a crucial role in enhancing risk management and promoting sustainability in the banking sector.

The study found that Generative Artificial Intelligence is characterized by its ability to independently produce new outputs, making it a powerful tool in data summarization. . It also improves risk management in the banking sector through analyzing complex data, predicting future risks, and detecting fraud. Barclays Bank is a pioneer in using Generative Artificial Intelligence to enhance banking risk management. The bank has developed a smart platform called "Barclays Risk Radar," which relies on analyzing vast amounts of data such as customer data, transaction records, and financial reports to analyze banking risks, improve risk assessment accuracy, and enhance customer satisfaction.

key words: Generative Artificial Intelligence ; risk management ;Barclays Bank

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Introduction :

The last decade has witnessed tremendous advancements in the technological field, encompassing various domains and specialties. The world today is characterized by rapid acceleration towards further reliance on these technologies. Undoubtedly, the banking sector is no exception in embracing and adapting to these developments. It has undergone radical changes due to the integration of modern technology, leaving a distinct mark on the development and expansion of banking operations. Banking activities are considered one of the most important economic activities in any country, as the demand for them reflects the level of economic progress. Their purpose is to contribute to the prosperity of society, thus, they are both influenced by and influencing various economic developments.

Banks have transitioned from offering traditional services to diversifying their areas of focus in delivering banking operations in order to adapt their products to market requirements. They have leveraged the latest methods such as technologies that help us attract more customers and reduce the risks they face. This has helped improve banking performance and adapt to contemporary changes by keeping pace with them.

Artificial intelligence has emerged as one of the most prominent technological advancements adopted by banks in their operations. It has played a pivotal role in driving efforts to explore the use of the latest software, such as advanced technologies, to enhance the performance and development of banks.

The realm of artificial intelligence has undergone a profound transformation across various sectors, with banking and financial services at the forefront of this revolution. The adoption of Generative AI tools is profoundly altering the landscape of the banking industry, fueled by advanced machine learning models. Companies such as Stripe are leading the way in integrating Generative AI technology into their products, illustrating the significant impact AI is exerting on the fintech sector. This innovative technology is revolutionizing traditional banking practices and procedures, providing real-time fraud detection, predictive analytics, and superior customer experiences.

The increasing prevalence of Generative AI within the banking sector signifies a shift towards more efficient risk management strategies capable of anticipating customer demands, streamlining operations, and enhancing decision-making processes. According to McKinsey's research findings, Generative AI offers substantial benefits by boosting productivity in the banking domain by up to 5% and potentially reducing global expenditures by as much as \$300 billion. This

The role of generative artificial intelligence in enhancing risk management in the banking sector a case study of Barclays bank

cutting-edge tool is reshaping the approach financial institutions take towards risk management, ushering in a new era of data-driven insights and autonomous decision-making capabilities.

As banks grapple with intricate regulatory frameworks and aim to strike a balance between innovation and ethical considerations, Generative AI emerges as a crucial asset for effectively navigating these challenges. The future of banking intertwined with AI entails addressing ethical dilemmas, managing implementation costs, mitigating data security risks, and addressing potential job displacements while harnessing the vast potential of Generative AI to drive growth and enhance operational efficiency.

The problem of the study:

The banking sector faces increasing challenges in risk management due to the complexity and diversity of financial operations, the growing volume of data, and the emergence of new risks such as fraud and cyber attacks. Generative artificial intelligence offers promising capabilities to enhance risk management in the banking sector by improving banks' ability to analyze data and make decisions quickly and accurately. Therefore, the following problem can be posed: What is the role of generative artificial intelligence in enhancing risk management in banking, especially at Barclays Bank?

The main question divided into a series of sub-questions :

- What are the concepts of artificial intelligence and risk management in the banking sector?
- What are the applications of artificial intelligence in the field of banking risk management?
- How did Barclays Bank use artificial intelligence for risk management?
- What is the effectiveness of using artificial intelligence in enhancing risk management at Barclays Bank?
- What are the challenges and opportunities associated with using artificial intelligence for banking risk management?
- Haut du formulaire

Study objectives :

1. Improving the efficiency of risk management processes through predicting risks: Analyzing historical and current data to identify potential risks before they occur. With the possibility of simulating different scenarios to analyze the impact of events on the bank, in addition to automating risk assessment processes and identifying high-probability risks.

2. **Enhancing risk awareness** by analyzing processes and systems to identify vulnerabilities that can be exploited by risks. Improving communication between different parts of the bank about the risks and challenges it faces.
3. **Making better strategic decisions** by analyzing available opportunities and assessing the associated risks before making investment decisions, and developing mitigation plans: developing effective plans to mitigate the impact of risks.
4. Enhancing compliance with rules and regulations by analyzing financial transactions to identify suspicious activities that may indicate fraud or money laundering, while helping banks comply with laws and regulations related to risk management.
5. Highlighting Barclays Bank and the extent of its reliance on generative artificial intelligence tools and applications in risk management, especially in relation to modern technologies and cybersecurity.

Study importance

The study of risk management in banks using generative artificial intelligence, particularly in Barclays Bank, is considered essential to understand how to improve risk management, enhance operational efficiency, and regulatory compliance. By applying these technologies, Barclays Bank can contribute to improving its financial performance and strengthening its market position. Through the implementation of these techniques, Barclays Bank can achieve a competitive advantage in the financial market, enhance customer experience, and reduce financial costs and risks.

Study structure:

In order to be familiar with all the necessary research elements, the following topics were included:

- importance of Risk Management in the Banking Sector
- Role of Generative AI in Enhancing Risk Management
- Case Study ; Barclays Bank
- Future Trends in AI for Risk Management

The first requirement : Risk Management in the Banking Sector

1- :importance of Risk Management in the Banking Sector

Risk management is a critical component of the banking sector, playing a vital role in ensuring financial stability, preventing losses, and fostering customer trust. As the financial services landscape continues to evolve and transactions become more complex, effective risk management practices are imperative for banks to succeed in a competitive environment. Robust risk management strategies

The role of generative artificial intelligence in enhancing risk management in the banking sector a case study of Barclays bank

empower banks to identify, evaluate, and mitigate potential risks that may impact their operations and financial well-being. (Michael, Eric, & Roger, 2023)

Generative AI has emerged as a formidable tool for optimizing risk management processes within the banking industry. By harnessing machine learning algorithms and vast data sets, generative AI can offer valuable insights into potential risks, enhance fraud detection capabilities, and facilitate real-time analysis of transaction data. This technology enables banks to more accurately predict risks, promptly identify fraudulent activities, and make well-informed decisions based on data-driven analysis.

Moreover, leveraging generative AI can greatly enhance credit risk assessment by scrutinizing historical data and pinpointing early indicators of potential risks. Rather than solely relying on traditional credit score components, banks can employ machine learning algorithms to construct a comprehensive financial profile of loan applicants. This holistic approach empowers banks to make more precise credit decisions and reduce the likelihood of defaults. (Gray, 2024)

In essence, integrating generative AI into risk management procedures presents numerous advantages for banks, such as improved risk forecasting capabilities, strengthened fraud detection mechanisms, and enhanced credit evaluations. By embracing this cutting-edge technology, banks can fortify their risk management frameworks, streamline operations, and ultimately bolster their competitive position in the marketplace. See references. (Nucci, 2024) .

2. Regulatory Considerations for AI in Banking Sector

In the realm of incorporating Generative AI into the banking industry, regulatory factors are pivotal in ensuring the responsible and ethical application of this technology. Existing regulations, laws, and supervisory guidelines serve as a framework for fostering the secure, robust, and equitable utilization of AI in financial institutions. While these rules may not explicitly focus on AI, they provide fundamental principles that can be adapted to bolster risk management protocols.

Financial regulatory bodies have put forth regulations and directives regarding risk management criteria, information security, and operational resilience. Robust risk management practices are crucial for recognizing, assessing, monitoring, and mitigating risks linked to novel technologies like AI. This involves conducting comprehensive risk assessments and due diligence prior to integrating AI-driven activities to ascertain their appropriateness for the intended business objectives. (Managing Artificial intelligence-specific cybersecurity risks in the financial services sector, 2024)

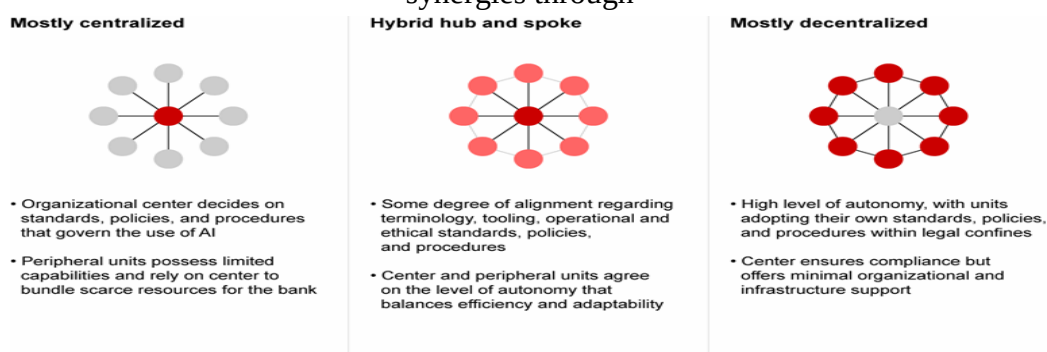
Furthermore, technology risk management standards outlined by regulatory bodies underscore the significance of proper development, testing, and change management when introducing new technologies such as AI. Maintaining a record of implemented AI technologies, evaluating associated risks, conducting routine testing and validation procedures, and addressing issues promptly are key elements of effective technology risk management.

To address ethical apprehensions linked to the utilization of Generative AI in banking operations, financial institutions must prioritize fairness in decision-making processes by identifying and rectifying biases present in training data sets. Upholding data privacy and security is of utmost importance when handling sensitive customer information. Additionally, ensuring transparency and accuracy in model outputs is essential to uphold credibility in decision-making processes. (Fernández, 2023) .

As banks increasingly harness Generative AI for tasks like fraud detection and risk projection, compliance with algorithmic impact assessments is vital to demonstrate adherence to requirements for trustworthy AI systems. Implementing strategies to detect biases in models regularly and updating them with enhanced data are crucial measures for mitigating security risks associated with Generative AI usage.

In essence, regulatory considerations surrounding the adoption of Generative AI in the banking sector encompass a broad spectrum of factors ranging from ethical issues to security risks. Financial institutions must align their practices with existing laws and regulations while staying abreast of advancements in this swiftly evolving domain (Managing Artificial intelligence-specific cybersecurity risks in the financial services sector, 2024).

Figure 1: An effective operating model should enable a bank to capitalize on potential synergies through

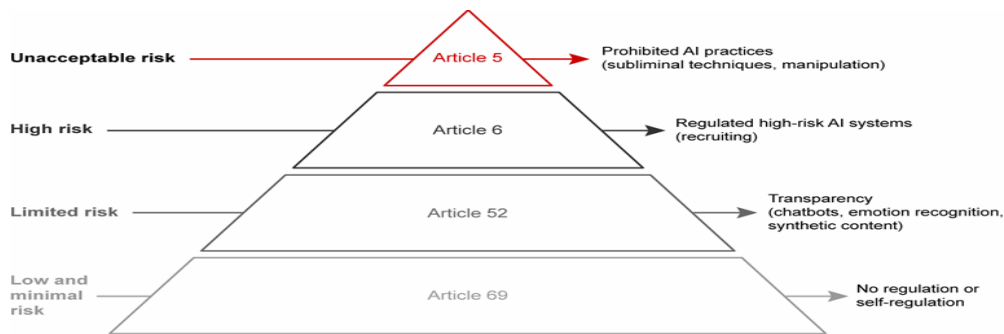


Source: Bain & Company

Source: (Philipp, Claus, Rahul, Geoffroy, & Bhavi, 2024)

The role of generative artificial intelligence in enhancing risk management in the banking sector a case study of Barclays bank

Figure 2: These regulations will likely influence related initiatives and practices globally.



Sources: European Parliamentary Research Service; Ada Lovelace Institute; Bain & Company

Source: (Philipp, Claus, Rahul, Geoffroy, & Bhavi, 2024)

The second requirement : Role of Generative AI in Enhancing Risk Management

1. Data Summarization

The banking sector is undergoing a revolution thanks to the transformative impact of generative AI, which provides new capabilities and efficiencies that confer competitive advantages and differentiation. The integration of generative AI holds the promise of boosting earnings, refining decision-making processes, and enhancing risk management practices. An increasing number of banks are turning to generative AI solutions to optimize various facets of their operations.

A key domain where generative AI is proving to be highly influential is in data summarization. With the exponential growth of data within the finance industry, conventional methods of data analysis are proving inadequate. Generative AI methodologies empower financial institutions to derive fresh insights and predictions from vast datasets, furnishing invaluable information for decision-making procedures. (Takyar, 2024)

Through the automation of manual tasks like data analysis and fraud detection, generative AI aids banks in elevating their operational efficiency and reducing overhead costs. This automation streamlines operations and facilitates more efficient resource allocation, resulting in substantial cost reductions for financial entities.

Overall, generative AI is reshaping the banking landscape by offering solutions to challenges such as intricate risk evaluations, sluggish customer service, and inefficient data processing. As banks continue to harness advanced machine learning algorithms and embrace the capabilities of generative AI, they stand at the threshold of transforming their operations into intelligent, data-centric systems. (Fernández, 2023)

2. Risk Prediction

Generative AI is playing a pivotal role in transforming risk prediction methods in the banking industry. By leveraging sophisticated machine learning algorithms,

financial institutions can enhance their capacity to accurately anticipate potential risks in a proactive manner. An essential aspect of generative AI in risk prediction is the generation of synthetic data for training models. This synthetic data empowers banks to depict a wide range of risk scenarios, ultimately leading to improved predictive abilities and precision in risk evaluation.

By analyzing customer data, generative AI boosts the evaluation of creditworthiness, allowing financial institutions to make more informed decisions regarding loan approvals and enhance the accuracy of credit scoring. Additionally, generative AI facilitates scenario simulation and analysis of risk factors, enabling banks to adopt proactive risk management practices. Through the generation of synthetic data representing various risk scenarios, financial institutions can effectively identify correlations, dependencies, and emerging risks.

Furthermore, models like Generative Adversarial Networks (GANs) are key players in enhancing risk modeling by producing artificial market data for market simulation and scenario analysis. GANs also play a role in generating synthetic data for activities like algorithmic trading and portfolio optimization. Moreover, these models contribute to improving financial fraud detection by distinguishing between valid and fraudulent transactions through advanced pattern recognition capabilities.

In conclusion, incorporating generative AI into risk prediction procedures within the banking sector allows financial institutions to optimize decision-making processes, diminish uncertainties, and streamline workflows for risk assessment while maintaining high levels of accuracy (Takyar, 2024).

3. Fraud Detection

The role of Generative AI in bolstering fraud detection in the banking sector is crucial. By harnessing cutting-edge technologies like machine learning and artificial intelligence, financial institutions can significantly enhance their anti-fraud measures. Generative AI enables continuous learning from transaction patterns, enabling banks to swiftly identify anomalies and combat fraudulent activities in real-time. This proactive approach not only protects financial institutions but also safeguards their clients from potential security breaches.

The implementation of Generative Adversarial Networks (GANs) has proven to be highly effective in detecting fraud within the banking industry. These models analyze historical data and generate simulated scenarios, offering valuable insights for more accurate risk prediction. For instance, JPMorgan Chase utilizes GANs to improve risk assessment, resulting in a notable reduction in fraud losses over time. (Kehrer, 2023)

Furthermore, Generative AI facilitates real-time analysis of transactional data and user behaviors, empowering banks to promptly detect suspicious activity. By continuously monitoring transactions and recognizing unusual patterns, financial institutions can swiftly address potential fraud cases and prevent fraudulent activities before they escalate.

The role of generative artificial intelligence in enhancing risk management in the banking sector a case study of Barclays bank

Integrating Generative AI into fraud detection processes not only enhances the overall security of banks but also builds customer trust and loyalty. By leveraging advanced technologies to effectively combat fraudulent activities, financial institutions can create a safe and secure environment for their clients while ensuring compliance with regulatory standards.

In summary, Generative AI plays a pivotal role in strengthening fraud detection capabilities within the banking sector. Through continuous learning from transaction patterns, analysis of historical data, and real-time anomaly identification, financial institutions can proactively mitigate risks associated with fraudulent activities. As technology advances, utilizing Generative AI for fraud detection will be essential for maintaining a secure and reliable banking environment. (Nucci, 2024)

The third requirement: Case Study ; Barclays Bank

1. Introduction to Barclays Bank

Barclays Bank has been lauded for its exceptional dedication to security, privacy, and risk management, earning the prestigious Security & Risk Enterprise Leadership Award from Forrester. The bank's core strategy revolves around cultivating trust with customers and clients by placing a strong emphasis on employees and fostering a positive organizational culture. Barclays has taken substantial measures to establish a transparent and reliable environment for its stakeholders. Initiatives such as the 'Smarter Together' campaign empower employees to enhance their security expertise and capabilities, ultimately safeguarding both the institution and its valued customers. Moreover, Barclays consistently conducts thorough risk assessments and breach simulations utilizing real-world data and up-to-date threat intelligence to ensure the utmost safety of its clientele. (Barclays Honored As Recipient Of Forrester's 2023 Security & Risk Enterprise Leadership Award, 2023)

As a former chief risk officer, Barclays' CEO Coimbatore Sundararajan Venkatakrishnan stresses the significance of prudence in banking operations. Venkatakrishnan's background underscores the industry's shift towards leaders equipped with extensive risk management knowledge, reflecting a broader trend towards caution in the aftermath of the 2008 financial crisis. He emphasizes the pivotal role that major banks like Barclays play in upholding stability within the financial system. (Vereckey, 2023)

Barclays' commitment to harnessing data for AI applications is evident through its adoption of generative AI technology. By utilizing AI tools for endeavors such as real-time transaction monitoring for fraud prevention, Barclays showcases a proactive stance in enhancing risk management protocols. The bank's focus on data-centric decision-making positions it favorably to capitalize on advancements in generative AI within the financial services sector. (From intelligence to ability: how Barclays is harnessing AI, 2024)

In conclusion, Barclays Bank distinguishes itself through its innovative approaches to security, privacy, and risk management. By prioritizing initiatives

aimed at building trust and embracing state-of-the-art technologies like generative AI, Barclays sets a high benchmark for excellence in banking practices. (Fernández, 2023)

2. Barclays Risk Radar Platform

Barclays Bank has been leading the charge in revamping its security, privacy, and risk strategies to bolster stakeholder trust and drive business growth. The bank's unwavering focus on fostering trust with customers and clients by placing a strong emphasis on employees and organizational culture lies at the heart of its security and risk framework. Through initiatives like the 'Smarter Together' campaign, Barclays has successfully revamped its approach to training and awareness, empowering employees to expand their knowledge and equip them with the necessary skills to shield the bank from security threats.

Furthermore, Barclays ensures the security of its customers through regular risk assessments and breach drills grounded in real-world data and up-to-date threat intelligence. By ingraining security, privacy, and risk management into every facet of the organization, Barclays is propelling resilience, revenue growth, and trusted relationships with stakeholders. The bank's strategic efforts are reshaping security functions into business functions that bolster customer trust and propel business success. (Barclays Honored As Recipient Of Forrester's 2023 Security & Risk Enterprise Leadership Award, 2023)

In alignment with these endeavors, Barclays has been leveraging generative AI to further enhance its risk management processes. Drawing from its extensive database of over 48 million customers in 40 countries, Barclays can tap into current, pertinent, and tailor-made insights for more efficient risk management. Generative AI presents an opportunity to glean patterns from data and devise novel solutions, offering promising prospects for the financial services sector.

Barclays' embrace of generative AI mirrors industry trends indicating that AI could boost productivity by up to 5% in global banking sectors while trimming operating costs by up to \$300 billion. This technology not only boosts efficiency but also furnishes fresh capabilities for predicting risks, detecting fraud, and summarizing data. The integration of generative AI at Barclays Bank through initiatives like the Risk Radar Platform showcases the bank's dedication to leveraging cutting-edge technology for enhanced risk management practices.

Overall, Barclays Bank's incorporation of generative AI into its risk management procedures epitomizes a forward-thinking approach that prioritizes innovation while upholding a commitment to building trust with customers and stakeholders. (From intelligence to ability: how Barclays is harnessing AI, 2024) .

3. Implementation of Generative AI at Barclays Bank

Barclays Bank, a key player in the banking industry, has successfully integrated cutting-edge AI technology to enhance its risk management approaches. By harnessing innovative AI solutions such as MindWave, Barclays has streamlined and simplified tasks related to risk evaluation, fraud detection, and data analysis. The advantages of adopting generative AI at Barclays Bank are manifold. To

begin with, it has heightened the accuracy of risk forecasting by analyzing transactional data in real-time to pinpoint potential fraud and mitigate uncertainties in decision-making processes. This has led to more strategic planning and optimized risk management procedures. Moreover, the automated functions of generative AI have transformed financial operations by boosting efficiency and minimizing human errors, ultimately reducing costs for the institution. Furthermore, leveraging sophisticated language models like QuantumLingua and Nebula has empowered Barclays Bank to refine decision-making processes, deepen analytical insights, and increase productivity while upholding strict data privacy protocols.

While there are numerous benefits to implementing generative AI at Barclays Bank, there are also challenges to consider. Ensuring the quality of data is paramount as inadequate data can result in biased or inaccurate outcomes that may have serious repercussions for the institution and its clientele. Privacy and security risks must be meticulously handled when training generative AI models with sensitive financial data. Maintaining numerical precision is also critical to prevent incorrect yet confident responses that could lead to adverse consequences for customers. Nevertheless, these challenges are outweighed by the substantial advantages of generative AI in revolutionizing risk management strategies at Barclays Bank.

The implementation of generative AI at Barclays Bank has had a significant impact on risk management tactics by transforming decision-making processes, automating tasks, and providing valuable insights for informed decisions in an ever-changing financial environment. (Takyar, 2024)

4 Comparison with Traditional Risk Management Methods

The implementation of cutting-edge AI technology in risk management at Barclays Bank has brought about a paradigm shift, offering a unique approach that sets it apart from conventional methods. Upon comparing the integration of AI with traditional risk management techniques, notable divergences and benefits come to light.

One key disparity lies in data aggregation. Where traditional methods require labor-intensive manual analysis of extensive datasets, which is prone to errors and time-consuming, generative AI streamlines the process by automatically summarizing large volumes of information, identifying crucial data points, and generating actionable insights for decision-making. Through the utilization of advanced algorithms, generative AI enhances the efficiency and precision of data aggregation, providing a more holistic view of risks within the banking industry. Another significant contrast can be observed in risk forecasting. Traditional techniques commonly rely on historical data and predefined models to predict risks, which may overlook intricate patterns or emerging threats. In contrast, generative AI utilizes sophisticated algorithms to analyze trends in current data and generate forecasts based on these insights. This methodology enables more

precise and timely risk predictions, enabling banks to proactively address potential threats before they escalate. (Takyar, 2024)

Moreover, generative AI outperforms traditional methods in detecting fraudulent activities. By scrutinizing behavioral biometrics and transaction data, generative AI can identify irregularities or suspicious behaviors that signal possible fraud. This proactive stance helps banks anticipate fraudulent activities before they manifest, enhancing security measures and safeguarding both clients and financial institutions.

In conclusion, when contrasting generative AI with conventional risk management practices in the banking sector, it becomes apparent that generative AI offers superior capabilities in data aggregation, risk forecasting, and fraud detection. Through embracing this innovative technology, banks can refine their risk management procedures, enhance decision-making processes, and remain at the forefront in an ever-evolving financial landscape. (Nucci, 2024)

Figure 3 : Generative AI in Banking and Finance



source: (Takyar, 2024)

The fourth requirement :Future Trends in AI for Risk Management

The forthcoming trends of Generative AI in banking risk management are set to revolutionize the industry significantly. As indicated in various reports and studies, Generative AI is expected to transform risk management practices within financial institutions, offering a revolutionary approach to enhancing risk and compliance management. The integration of Generative AI goes beyond mere technological advancement; it is a strategic necessity for banks aiming to thrive in a rapidly changing and intricate environment. (Takyar, 2024)

Generative AI has the potential to greatly boost productivity, decrease overall costs, and enhance operational efficiency within the banking sector. By transitioning from traditional data-driven AI to advanced Generative AI, financial institutions can experience increased efficiency and client interaction like never before. The application of Generative AI in tasks like data summarization, risk prediction, and fraud detection can provide valuable insights for decision-making processes and strengthen the overall risk management capabilities of banks. (Nucci, 2024)

The role of generative artificial intelligence in enhancing risk management in the banking sector a case study of Barclays bank

Furthermore, given the rapid evolution of regulatory landscapes, the flexibility of Generative AI in offering insights into emerging risk requirements at speeds surpassing human capabilities will be crucial for ensuring compliance with regulatory norms. Despite challenges and limitations associated with adopting Generative AI – including concerns regarding data privacy, model transparency, ethical considerations, and regulatory gaps – the potential advantages outweigh these concerns.

The synergy between blockchain technology and Generative AI offers improved security, transparency, and efficiency for financial enterprises. This collaboration will streamline processes, cut down on costs, and enhance operational efficiency within financial institutions. Additionally, the rise in integrating explainable AI (XAI) models in regulatory compliance is expected as financial institutions seek solutions that offer transparent insights into decision-making processes. **(Rastogi, 2024)**

Looking ahead, as financial institutions continue embracing technological advancements such as Generative AI, they can unlock new avenues for growth, innovation, and customer-oriented services. By leveraging the transformative capabilities of Generative AI in banking risk management practices, financial institutions can navigate complex regulatory environments while balancing innovation with ethical considerations for a smarter and more effective financial landscape. **(Adams, 2023).**

Conclusion

➤ In the banking sector, the integration of Generative AI has displayed significant potential in improving risk management procedures. The utilization of AI/ML systems delivers substantial cost savings, operational efficiency enhancements, and enhanced risk management capabilities for financial institutions. Generative -AI has demonstrated effectiveness in data summarization, risk forecasting, and fraud identification, offering insightful inputs for decision-making processes.

➤ Nevertheless, there exist challenges and constraints related to the use of Generative AI in the banking industry. It is imperative to exercise caution when handling sensitive customer information and not solely rely on AI for regulatory adherence.

➤ Regulatory considerations play a crucial role in shaping the future landscape of - AI within the banking sector. Policymakers and regulators need to establish clear directives governing AI usage to uphold financial stability, safeguard consumers, and ensure market integrity. Transparency, explainability, and workforce training are indispensable elements that should be integrated into AI governance frameworks to effectively mitigate risks.

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- Looking ahead, financial institutions must prioritize enhancing enterprise-wide - AI literacy and risk awareness to maximize the benefits of Generative AI while minimizing potential risks. Board members should exercise oversight over AI-related risks and collaborate with management to grasp the opportunities and obstacles linked with Generative AI adoption. Maintaining a human-centered approach to AI implementation is essential for addressing concerns about job displacement and fostering inclusive decision-making processes.
 - Barclays Bank has taken the lead in incorporating generative AI into their risk management strategies, notably through their innovative Risk Radar platform. By harnessing the power of generative AI, Barclays has upgraded their data summarization capabilities, increased the accuracy of risk predictions, and reinforced fraud detection mechanisms.
 - A standout achievement of generative AI at Barclays Bank lies in its data summarization prowess. This technology allows for swift and precise summarization of extensive data sets, empowering Barclays to glean valuable insights into potential risks more efficiently than conventional methods. Consequently, the bank can make well-informed decisions and respond promptly to emerging threats.
 - generative AI has significantly bolstered Barclays' ability to predict risks. Through analyzing historical data and detecting patterns, this technology can forecast potential risks with remarkable precision. This proactive risk management approach enables Barclays to preemptively address risks before they escalate, thereby safeguarding the bank's financial stability.
 - While generative AI has brought notable advantages to Barclays Bank in terms of risk management, it has also posed challenges and limitations. One such limitation is the potential bias present in AI algorithms, leading to inaccurate predictions or decisions. Additionally, there are concerns surrounding data privacy and security when employing AI technologies for sensitive tasks like risk management.
 - In summary, Barclays Bank's deployment of generative AI in risk management has proven successful in enhancing data summarization, boosting the accuracy of risk predictions, and fortifying fraud detection mechanisms. Despite the challenges associated with this technology, Barclays remains steadfast in leveraging generative AI for superior risk management practices.

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