

[The Role of Artificial Intelligence in Enhancing Financial Inclusion Among Financial Institutions]

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Abstract:

Technological development is among the most important topics emerging strongly within financial institutions across their various departments. Artificial intelligence (AI) technologies are being used to enhance financial inclusion, which has long been a challenging goal for governments in both developed and developing countries.

The study presents the various experiences of Arab countries that rely on AI in their financial institutions to provide services to their customers, showcasing the achievements made through AI adoption. The study concludes that AI has effectively contributed to making financial services more accessible, thereby achieving financial inclusion.

Keywords: artificial intelligence, financial technology, financial institutions, financial inclusion.

Introduction

With the current advancements and developments across various sectors, artificial intelligence (AI) has emerged as a science that mimics human behavior in computers and machines. Its applications have become an urgent necessity due to developments in digital technology, particularly in the banking sector.

The world has witnessed numerous advancements and changes in all fields, especially scientific ones, as a result of the technological revolution, particularly in AI, which emerged in the 1950s. AI is characterized by lower costs and higher quality compared to previous systems, as well as the growing need to direct AI

applications toward managerial needs in decision-making support and enhancing efficiency in this process.

Therefore, AI plays a crucial and supportive role in generating knowledge and ideas amid the transformations and developments the world is experiencing during the shift toward digital operations—moving away from traditional transactions and transitioning from conventional marketing to digital marketing using AI applications in financial institutions. These applications enhance and activate digital financial inclusion through the experiences of Arab countries that use AI in their interactions with customers and cost reduction, thereby contributing to making financial services accessible to all.

Thus, to what extent have AI and financial technology contributed to achieving financial inclusion in financial institutions?

First: A Conceptual Overview of Artificial Intelligence

AI has marked a qualitative leap in technology, transitioning from traditional methods to the use of the latest advanced programs and techniques aimed at improving institutional performance and striving for development across all fields.

AI is considered a major turning point in human history due to the new and modern methods it offers in management and operations across various fields and disciplines. This science emerged as a result of the experiences, experiments, and research of many thinkers and researchers, which were translated into programs and devices that serve individuals—such as conducting scientific research—or institutions in performing various tasks and activities.

1. The Emergence and Evolution of AI

Before defining AI, it is essential to explore its origins. The concept of using machines, algorithms, and intelligent processing methods is not new in itself, and not every intelligent algorithm can be considered AI. Rather, the machine must demonstrate the ability to improve its own problem-solving methods and provide solutions through learning from successive experiences.

The history of AI dates back to ancient times, with myths, stories, and rumors about artificial beings endowed with intelligence or consciousness by craftsmen. The seeds of modern AI were planted by classical philosophers who attempted to

describe human thought as the mechanical manipulation of symbols. This work culminated in the invention of the programmable digital computer in the 1940s—a machine based on the essence of logical and mathematical reasoning. This device and the ideas behind it inspired a group of scientists to seriously discuss the possibility of building an electronic brain.¹

AI emerged during the same period when the theoretical foundations of computing were being laid. The earliest references to AI can be traced back to the computational theory of British mathematician Alan Turing, who contributed to establishing the modern theory of computing and developing intelligent machines capable of processing data intelligently. In 1939, Turing created a device called the "Turing Machine." Despite its simplicity, this machine could execute complex computer algorithms and was used during World War II to decrypt German communications for the benefit of British forces and their allies.

In 1950, Turing developed a test called the "Turing Test," which consists of a set of questions and three participants: two players (one human and one machine) and a judge. The players answer the questions displayed on a screen, and the judge reads the responses without knowing which answers came from which player. Turing proposed that if the judge could not distinguish between the human and machine responses, the machine could be considered intelligent.²

In 1951, American scientist Arthur Samuel created a self-learning program for the game of checkers. Samuel was also the first to introduce machine learning as a branch of AI in 1959.

AI officially began in 1956 at Dartmouth College in the United States during a summer workshop organized by four American researchers: John McCarthy, Marvin Minsky, Nathaniel Rochester, and Claude Shannon. Since then, the term "artificial intelligence," which was likely coined initially to capture public interest, gained traction, leading to the gathering of leading mathematicians and physicists.³

From 1960 to 1978, this period was marked by fluctuations between stagnation and growth in AI-related research, including the failure of machine translation and the launch of the first AI journal in 1970.

¹Wikipedia the free Encyclopedia, The history of artificial intelligence, 2020, accessed: 20/03/2024.

²LasalBint Al-NabiYasmin, Artificial Intelligence and its Role in order to achieve Sustained Development, Journal of Law and Economic Studies, Vol 5, No 1, 2022, P 1155.

³Jean-Gabriel Ganascia, Artificial Intelligence between Myth and Reality, UNESCO, March 2018.

Between 1980 and 1988, devices capable of significantly aiding decision-making, known as "expert systems," emerged. Their introduction revived financial and academic interest in AI. However, it is worth noting that many scientists did not consider these systems truly intelligent, as they contradicted the core idea of AI—making decisions without explicit programming.

In 1988, the first chess-playing computer, named "Deep Thought," was designed at Carnegie Mellon University (CMU). In 1997, a chess program defeated Russian world champion Garry Kasparov. After 1997, AI took another leap with the advent of the first speech recognition system, "Dragon NaturallySpeaking," which could perform three tasks: speech recognition, text-to-speech conversion, and spoken command recognition.

In the early 21st century, AI achieved significant successes in data mining, medical diagnosis, smart education, smart cities, and many other fields across the technology industry.⁴

By 2018, AI had become a reality rather than a fantasy, no longer confined to popular culture. The year 2018 marked a major turning point for AI, as this technology grew exponentially in practical applications, becoming a key tool embedded in all sectors.

Pioneers of AI formulated seven fundamental aspects to understand its goals and principles:⁵

1. **The ability to simulate advanced mental functions of the human brain.**
2. **The ability to program computers to use language.**
3. **Organizing artificial neurons in a way that enables the formation of consciousness and thoughts.**
4. **The ability to identify and measure the complexity of problems.**
5. **The capacity for self-improvement.**
6. **Abstraction:** The efficiency with which AI systems handle ideas and concepts rather than merely responding to events.
7. **Randomness and innovation.**

2. The Concept of AI

⁴LasalBint Al-NabiYasmin, op. cit., P 1156.

⁵Ibid., P 1157.

AI is defined as the sum of mental abilities an individual uses to confront new situations and engage in structured reasoning leading to inferential knowledge⁶. It represents efforts to develop computer-based systems capable of performing functions akin to the human mind, such as learning languages, completing administrative tasks, and demonstrating the ability to think, learn, understand, and apply meaning. The concept of AI is linked to multiple fields, including computer science, psychology, mathematics, linguistics, and knowledge engineering.⁷

AI is also described as a branch of computer science concerned with designing intelligent computer systems that exhibit characteristics of human intelligence in behavior.⁸

It is intelligence created or invented by humans, achieved by programming computers to perform tasks often compared to human intelligence, such as learning and decision-making. AI is one of the modern sciences resulting from the intersection of contemporary technological advancements in systems, computing, and automation on one hand, and logic, mathematics, languages, and psychology on the other. The science of AI aims to understand the nature of human intelligence through computer programs capable of simulating intelligent human behavior. This means the ability of a computer program to solve a problem or make a decision based on a description of the problem or situation. AI enables a computer program to independently determine the method to solve a problem or reach an appropriate decision by drawing on diverse inferential processes embedded in the program. This represents a shift beyond traditional information systems where inference is performed by humans. The primary reasons for using AI lie in its unparalleled speed in generating inferences.

AI is a science based on mathematical rules, hardware, and software programmed into computational systems that perform tasks and operations mimicking human intelligence—though differing in speed and accuracy when solving complex problems.

⁶SuadHarbQasim, The Impact of Artificial Intelligence on Decision-Making, Master thesis, Gaza, 2011, p 11.

⁷SulaimanSaleh Abu Kishk, Management Information Systems, Academics for Publishing and Distribution, first edition, Amman, Jordan, 2015, p 83.

⁸SaadGhalebYassin, Decision Support Systems, Dar Al-Manahj for Publishing and Distribution, Amman, Jordan, 2009, p 184.

AI is the theory and development of computers capable of performing tasks that require human intelligence, such as visual perception, speech recognition, decision-making, and learning under uncertainty.⁹

AI is the ability of a machine to perform cognitive functions associated with human minds, such as perception, reasoning, learning, interacting with the environment, problem-solving, and even creativity.¹⁰

AI is a term collectively agreed upon to describe the type of intelligence that machines can acquire through programming and algorithms, making them appear as though they possess a mind that mimics human capabilities in various forms. Consequently, it enables machines to behave as if they were rational or discerning beings. There is no universally agreed-upon definition of AI, but it is broadly defined as a field of computer science referring to the advanced processing capabilities of machines that allow them to be deemed intelligent, compared to traditional methods used by machines and computers in data processing.

AI is also defined as the intelligence exhibited by machines and software that mimics human cognitive abilities and modes of operation, such as the capacity to learn, infer, and react to situations not explicitly programmed into the machine. It is also the name of an academic field concerned with how to create computers and programs capable of exhibiting intelligent behavior.

Another definition describes AI as the simulation of human intelligence by machines, enabling them to learn and adapt to new situations. The goal of AI is to create technology that allows machines to interact intelligently with data. AI was invented and applied to machines to add new capabilities that serve humanity in the future.¹¹

Additionally, the most important characteristic of AI is its ability to reduce or eliminate routine tasks and streamline lower-level jobs. As a result, its applications have become more widespread today, alongside the rise of independent software organizations capable of handling growing technologies. The benefits of AI

⁹QaishKhawla, Artificial Intelligence and its Role in order to achieve Sustained Development, Journal of Economics, Finance, Banking and Business Administration, Volume 12, No 1, 2023, p 356.

¹⁰Mohamed Koujil, Nabila Qarziz, Uses of Financial Technology in Islamic Banking, Mayadeen Economic Journal, 2021, p 250.

¹¹LasalBint Al-NabiYasmin, op. cit., P 1156.

systems are evident to digital consumers across many fields and companies, such as customer service handled by chatbots.¹²

Some key aspects of AI's multifaceted importance across various fields include:¹³

- **Preserving accumulated human expertise:** AI transfers this knowledge to intelligent machines, allowing humans to interact with machines using natural language instead of programming languages. This makes advanced machines accessible to all segments of society, whereas they were once limited to specialists and experts.
- **Critical applications:** AI plays a vital role in sensitive areas such as medical diagnosis, drug prescription, legal and professional consultations, interactive education, and security and military fields.
- **Decision-making systems:** AI systems in decision-making domains are characterized by autonomy, accuracy, and objectivity, ensuring decisions are free from errors, bias, prejudice, or external interference. Intelligent machines reduce human exposure to risks and psychological stress, allowing individuals to focus on more important and humane tasks while managing time effectively. The application of AI contributes to achieving sustainable development goals.

3. Characteristics of AI

AI has entered countless fields through its applications, giving it distinctive characteristics, including:

- **Problem-solving:** AI is used to address presented challenges.
- **Cognitive abilities:** It can think, learn, perceive, acquire knowledge, apply it, and leverage past experiences in new contexts.
- **Adaptability:** AI employs trial and error to explore different scenarios and responds quickly to new situations and conditions.
- **Handling ambiguity:** It can manage difficult, complex, and ambiguous cases even with incomplete or missing information.¹⁴

¹²YassinYahya, Four Major Technological Transformations in Banking Services in 2021, FinTech Hub, Central Bank of Egypt, Egypt, 2021.

¹³ShabniSouriya, Implementation of the railway transport development strategy in Algeria: use of intelligent transport systems as an application of artificial intelligence, Journal of Financial and Accounting Studies 2016, p.157.

AI is currently one of the most successful fields, having moved from research to commercial use. It has proven its effectiveness in diverse areas, including medicine, business organizations, industry, and education, in various forms such as neural networks, evolutionary algorithms, intelligent agent systems, and expert systems. The latter, in particular, has gained widespread use, likely due to its suitability for administrative purposes and its significant contribution to streamlining information management as an intelligent system.¹⁵

AI is also one of the most widely disseminated modern research areas, penetrating numerous industrial and research fields, most notably robotics, smart services, and corporate applications. It is distinguished by a set of capabilities and characteristics, including:

- **Practical knowledge acquisition:** AI gains information through hands-on practice and can distinguish between multiple issues with high precision.
- **Responsiveness to change:** It exhibits flexibility, ease, and rapid reaction in all situations.
- **Perceptual decision-making:** AI can make sound decisions by studying all possibilities, mastering their outcomes, and selecting the best options to achieve desired results.
- **Error detection and correction:** It quickly identifies and rectifies mistakes, implementing better improvements for the future.¹⁶

Second: Applications of AI in Financial Operations

Financial technology (fintech) can be applied to any financial innovation in how individuals conduct business and payments, including the use of ATMs in their current traditional form. AI, since its inception in 1956, has been defined as the intelligence exhibited by machines and software that mimics human cognitive abilities, such as learning, reasoning, and reacting. It is the ability of a machine to simulate the human mind and its functioning, including reasoning, discovery, and leveraging past experiences.

¹⁴SabirahSaidi-SalihaFalak, Adopting Artificial Intelligence in Insurance Companies to Promote Financial Inclusion, Algerian Review of Economics and Commerce 2021, p 237.

¹⁵Hajira Al-Sheikh, The role of artificial intelligence in the management of electronic customer relations at CréditPopulaire Algerian, Review of the Academy of Social and Human Studies, 2018, p 82.

¹⁶SabirahSaidi-Saliha Falak, op. cit., p 1157.

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****Application of Artificial Intelligence in the Financial Field _****

constituted a revolution ,in the past few years ,The financial technology sector has d a Fintech startups have successfully offere .in global and Arab financial systems digital ,including payment services ,diverse package of financial services wealth ,crowdfunding ,as well as lending ,money transfers ,currencies This casts a shadow on the future of .and insurance services ,management banks and financial institutions are ,ereforeTh .traditional financial services seeking to introduce some changes to their business models by expanding the and perhaps entering ,adoption of technology and investing in their infrastructure mpetitive capabilities and into partnerships with startups to improve their co Herein lies .increase reliance on modern technology in providing financial services and supervisory framework that ,regulatory ,the importance of having a legislative ial artificial allows for the development and operation of fintech and financ This framework enables regulatory and supervisory .intelligence business models authorities to mitigate risks and provide growth opportunities in a competitive .while maintaining financial integrity and stability ,environment

artificial intelligence in banking financial services would reduce The use of operational costs and improve the performance and profitability of financial ,Therefore .institutions most institutions strive to invest in modern fintech and rtificial intelligence applications an .[i]lsdto¹⁷

The banking sector is expected to benefit more significantly from artificial Specialized reports indicate the anticipated role of AI .intelligence systems l\$technologies in enabling the banking community to achieve savings exceeding PwC Middle East expects technology to contribute ,Conversely .2030trillion by billion to the gross domestic product in the Middle East region during the 320\$ Given the immense potential of artificial intelligence technologies .same period

¹⁷Ben AzzaHisham, Dalal Al-Abadi, Applications of Artificial Intelligence in Financial Institutions as a Means to Enable Digital Financial Inclusion, An Analytical Study of International Experiences in Banking Digitalization, Journal of Economics and Commerce, Volume 6, Issue 2, December 2022, p 211.

savvy -tech banking services from tech-r highamid the increasing demand fo many financial institutions have resorted to adopting AI as part of their ,customers .which is one of its most prominent features ,pursuit of leadership in the digital age

o the use of artificial intelligence and big Global development is closely linked t trillion to the global 15.7\$Artificial intelligence can contribute up to .data which is more than the current combined GDP of ,2030economy by .[ii]ChinaandIndia ¹⁸

as ,he performance of banking servicesThe role of artificial intelligence lies in t technology is one of the most important pillars of the contemporary business ,It forms the cornerstone of enhancing opportunities for survival .environment us development of As a result of the rapid and continuo .and continuity ,growth which have helped to innovate new means and ,modern technological techniques artificial intelligence ,methods in providing banking services to customers The application .programs based on advanced modern technologies have emerged icial intelligence in many areas of banking services has helped to develop of artif controlling ,the performance of banks by improving the quality of banking services .and raising the level of competition ,increasing revenues ,mitigating risks ,costs

ve developed artificial intelligence strategies to use and employ Many banks ha technology in various banking services to achieve customer satisfaction and gain Many banks have also been keen to achieve diversification in .more customers the multiple banking channels they have adopted service delivery methods through digital ,mobile phones ,ATMs ,traditional channels :including ,over the past periods in addition to developing payment tools and methods to be ,the internet ,screens tions and in line with the electronic suitable for the nature of modern transac and ,electronic checks ,They have provided banking cards .business environment to meet the desires :All of this aims to achieve one goal .electronic money services and the ,the one hand and needs of customers and gain their satisfaction on importance of applying more artificial intelligence programs and applications at striving to follow up and develop these ,the level of diverse banking services and emphasized the importance of holding the necessary training ,programs

¹⁸Ben AzzaHisham, Dalal Al-Abadi, , op. cit.,p. 212.

programs for bank employees on how to deal with these programs in a way that achieves the strategic objectives of the banks

****Reasons for Adopting Artificial Intelligence in Financial Institutions _2****

tions for several reasons Artificial intelligence has been adopted in institutions which supports competitiveness, including its contribution to reducing costs. The global artificial intelligence in the fintech market was estimated at approximately 2026y billion b 26.67\$ and is expected to reach 2020billion in 7.91\$ percent during 23.17 is also expected to witness a compound annual growth rate of 2026-2021 the forecast period of

artificial intelligence is used to examine cash and, In the finance industry, financial health and keep pace with investment accounts to assess an individual and to create personalized advice based on new changes in the actual situation. Artificial intelligence and machine learning have benefited banks incoming data of information about as they can process vast amounts, and fintech companies. This data and information are then compared to obtain results for customers which has suitable service and product solutions that customers want. fundamentally helped in developing customer relationships

cial institutions rely on artificial intelligence to harness banks and financial information and insights held in unstructured documents and manual processes. In addition, 2020 in April, For example, traditionally performed by banks at twice the speed announced the launch of eight proposals the banking software company Temenos using artificial intelligence and computational technologies to help banks and crisis 19-financial institutions respond immediately to the COVID

in The Role of Artificial Intelligence and Financial Technology :Third**

****Promoting Financial Inclusion**

Financial inclusion refers to the availability and use of all financial services for including official accounts, various segments of society through official channels. Financial inclusion is and insurance, payment and financing services, and savings representing the supply, red by the extent of availability of financial services measu

.representing the demand side ,and the extent of their use and exploitation ,side
financial inclusion aims to expand opportunities for access to financial ,Therefore
.by developing both the supply and demand sides services

[iii](CD¹⁹OE)operationandDevelopment -TheOrganisationforEconomicCo
defined financial (INFE)andtheInternationalNetwork on Financial Education
formal ,atedthe process by which access to a wide range of regul :inclusion as
and adequate ,affordable ,financial services and products is promoted in a timely
and the overall use of all products and services by all segments and strata ,manner
luding inc ,of society is broadened through the application of innovative approaches
being and -with the aim of promoting financial well ,quality and financial literacy
.social and economic integration

defined financial inclusion (AFI)and the Alliance for Financial Inclusion 20The G
:as

financial products and services by all Promoting access to and use of appropriate"
that are ,income groups-including vulnerable and low ,segments of society
²⁰"[iv].effectivemanner-andcost ,transparent ,delivered in a fair

,inthepastfewyears ,Artificial intelligence and financial technology have
making them the ,constituted a revolution in global and Arab financial systems
Customers .most important pillars of the future of the financial and banking sector
ving towards conducting their banking transactions through are increasingly mo
both artificial ,Within this framework .electronic applications and smart solutions
intelligence and financial technology have a real ability to change the structure of
and ,more transparent ,more secure ,cheaper ,terfinancial services to be fas
.accessible to a large segment of the population that deals with the banking sector

¹⁹The Organisation for Economic Co-operation and Development (OECD) is an intergovernmental economic organization composed of 38 member countries, founded in 1961 to foster economic progress and global trade. It is a forum for countries that describe themselves as committed to democracy and market economies, providing a platform to compare policy experiences, seek answers to common problems, identify good practices, and coordinate the national and international policies of its members.

²⁰Annual Report of the International Monetary Fund for 2020

Financial technology and its various applications currently represent opportunities for the uses of artificial intelligence in A. for banks and financial institutions they would reduce operational costs and improve financial and banking services most. Therefore, the performance and profitability of financial institutions. Institutions and tools institutions strive to invest in modern fintech applications

Fintech encompasses technologies and services that rely on technology to support as well as its importance and positive impacts on, and develop the financial sector banking. This includes developing, improving them for the better, various fields as well, services and working to improve their efficiency to reduce and avoid errors as keeping pace with digitalization by adopting and implementing artificial intelligence applications

****Conclusion Mechanisms and Pillars for Promoting Financial Inclusion: Fourth****

There is no doubt that the process of expanding the base of financial inclusion in many countries is a process based on foundations that include

and promoting and increasing access to financial services 'Expanding individuals Many of their financial accounts and related services and products' individuals international and regional institutions have presented a number of initiatives and the proposals that may contribute to increasing the levels of financial inclusion which are the following most important of which

- Converting cash payments to payments through an account -
- Conducting government transfers and assistance through official accounts -
- remittances to official channels only 'Limiting workers -
- able of transferring savings to a formal Developing policies and programs capable of -
- financial system
- Continuous development of innovative banking and financial products -
- Improving access for small and micro enterprises to financing -
- onic financial services Pricing financial services and increasing the use of electronic -
- and highlighting the role of, Increasing awareness and financial literacy programs -
- the Islamic banking system

Adopting policies to promote financial inclusion by regulatory and supervisory -
sms for collecting data in a institutions and establishing mechani

²¹v].systematicandunifiedmanner

.2040Promoting Financial Inclusion According to Oman Vision

The financial sector and banking development in the Sultanate of Oman are
onomic and financial in line with contemporary ec ,witnessing rapid developments
This falls within the general trend towards financial sustainability .transformations
which aims to ,and the national program and its development in the financial sector
in Oman Vision accelerate and support the achievement of national goals outlined
and to achieve the pillars and strategic targets for enhancing financial ,2040
.sustainability indicators and the development of the banking sector

,which aims to achieve several national programs ,2040Through Oman Vision
ting the role of the capital market and enhancing the attractiveness including activa
it is hoped that the outlined goals will be achieved with the ,of foreign investments
.participation of relevant government agencies

for the capital market achieves There is no doubt that launching stimulus programs
the goals sought by the national program for financial sustainability and the
development of the financial sector and the approved plan for developing the
public or whether it relates to the ,sector in accordance with the Omani Vision
and enabling national small ,private sector in accordance with national legislation
and medium enterprises to access sources of bank financing and develop the
The economic stimulus plan is .capital market by activating financing instruments
:which are ,d on fundamental national pillarsbase

.Incentives related to taxes and fees -

.Improved incentives for the business and investment environment -

.Incentives to support small and medium enterprises -

²¹Gharib Al-Tawus and DaridHanan, Strategies for Improving Financial Inclusion in Arab Countries - A Study of
Some Arab Experiences, Algerian Journal of Economics and Management, University of Oran 2, Volume 15, No 1,
2021.

.employment Incentives for the labor market and -

²²[vi].Banking incentives -

****Conclusion****

the trend towards using artificial intelligence ,Based on the aforementioned applications in financial institutions has become an urgent necessity in light of ng through various digital means and customers acquiring a culture of marketi many institutions and ,Currently .preferring it over traditional marketing .companies have adopted artificial intelligence despite some challenges they face

:is research paperthe following suggestions can be made through th ,Accordingly

ü The necessity for institutions to keep pace with and align with developments in and to stay informed of all that is ,the modern information or technological field nsidering co ,new and developed from various media outlets and try to update them .that they have become a major challenge for contemporary institutions

ü Working to establish partnerships between the public and private sectors in with a focus on creating a supportive ,projects related to artificial intelligence .or thisenvironment f

ü The necessity of providing an appropriate budget for the use of modern technology in financial institutions and the development of wired and wireless .communication networks

h contributes to whic ,ü Financial institutions should rely on artificial intelligence and the ,efficiency ,strengthening competitiveness ,reducing operational costs .effectiveness of artificial intelligence in processing data related to each customer

²²The financial system of the Sultanate of Oman is regulated by Royal Decree No. (2/2025) on the Banking Law, Royal Decree No. (3/2025) on the Central Bank of Oman System and the Bank Deposit Protection Law by Royal Decree No. (47/2024).

s of fear 'ü Conducting more necessary forums and seminars to dispel employees
.ambiguity surrounding artificial intelligence applications

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is an (OECD)eration and Development op-The Organisation for Economic Co [iii]
,member countries 38international governmental economic organisation with
It is a forum of .to stimulate economic progress and world trade 1961founded in
he market countries describing themselves as committed to democracy and t
seek answers to ,providing a platform to compare policy experiences ,economy
identify good practices and coordinate domestic and ,common problems
.international policies of its members
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Strategies for Promoting Financial * ,and Duraïd Hanan ,Taous-harib AlG [v]
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n the Sultanate of Oman is regulated by Royal Decree The financial system i [vi]
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