

Swiss Leading House MENA

Connect and Collaborate Grants 2025

AI in Digital Finance

The candidat did not enter a proposal description.

Proposal submitted by **Joerg Osterrieder**

October 31st 2025

Participants

- Stephen Chan
- Jeffrey Chu
- Yuanyuan Zhang

- Prof. Hana Sulieman
- Lennart Baals

Budget: 5000 CHF

Documents:

- Ihmena-ccg-2025-budget_table-ai-for-digital-finance.xlsx
- workshop_program_2026.pdf
- cv_chan_stephen.pdf
- osterrieder_cv.pdf
- gannt_chart.pdf

Candidat questions/answers:

- **1-Project overview and context**

This three-day academic workshop at **American University of Sharjah (April 21-23, 2026)** serves as the primary venue for disseminating research findings and fostering knowledge exchange in **AI applications for digital finance** between **FHGR** (Switzerland) and **AUS** (UAE). The event brings together **80-100 participants**, with **60% from academic institutions** and **40% from the financial industry**, to share cutting-edge research methodologies and practical implementations.

Collaboration Foundation. Prof. Joerg Osterrieder (FHGR, Switzerland) and Prof. Stephen Chan (AUS, UAE) have built an exceptionally productive partnership over **7 years**, yielding **four significant publications** on blockchain security, fraud detection, and digital assets. This collaboration has secured multiple research grants and includes **Dr. Hana Sulieman (AUS)** as co-organizer, demonstrating the partnership's substantial depth and institutional support.

Workshop Audiences. The workshop disseminates research findings and best practices to three key audiences. The academic community, comprising **60% of participants**, includes researchers from Swiss and MENA universities who receive the latest AI finance methodologies, collaborative frameworks, and funding opportunities through presentations, proceedings, and networking sessions.

The financial industry representatives, making up **40% of attendees**, include professionals from **Dubai International Financial Centre (DIFC)**, **Emirates NBD**, **First Abu Dhabi Bank**, and fintech companies who gain actionable insights on AI implementation, regulatory compliance, and innovation strategies through case studies and roundtables. Policy makers, including regulatory officials from **FINMA** and UAE authorities, access evidence-based recommendations via white papers and panel discussions on AI governance frameworks.

Three-Day Structure. **Day 1** focuses on research frontiers, featuring an international keynote on Large Language Models, **5-7 academic papers**, and a panel on research priorities. **Day 2** addresses industry applications with a banking executive keynote, case studies from participating organizations, and implementation roundtables. **Day 3** includes doctoral training, working group formation, and formalization of the **AUS-FHGR collaboration framework**.

The hybrid format ensures global participation, with live streaming extending reach beyond physical attendees, while all content becomes openly accessible through proceedings and an online repository.

Immediate Deliverables. Workshop proceedings with **15-20 peer-reviewed papers** published in open access format, a white paper on AI adoption in Swiss-MENA financial sectors, formation of **4 thematic working groups**, an online repository of presentations and resources, and a bilateral research agreement formalizing the **AUS-FHGR collaboration framework**.

Long-term Impact. The workshop catalyzes **3-5 joint research proposals** for bilateral funding programs, creates a sustainable collaboration framework connecting two global financial innovation hubs, establishes knowledge transfer pathways between Swiss precision banking and MENA's dynamic markets, and builds capacity for next-generation researchers through doctoral exchanges.

Strategic Significance. This initiative addresses the critical need for responsible AI adoption in finance by leveraging complementary strengths: Switzerland's robust regulatory frameworks and financial technology expertise combined with UAE's innovation-friendly environment and rapidly evolving digital finance ecosystem.

The workshop establishes formal mechanisms for continuous dialogue between academia and industry, ensuring research addresses real-world challenges while maintaining scientific rigor. By connecting established and emerging markets, the initiative contributes to global best practices in AI governance for financial services.

Funding and Partnership. This workshop represents the communication and dissemination component of a broader **AUS-FHGR academic partnership**. The **72% co-funding from partners (CHF 13,000 of CHF 18,000 total budget)** demonstrates exceptional institutional commitment, with **AUS** providing venue, equipment, and staff time valued at **CHF 11,100**, and **FHGR** contributing staff time, marketing, and administrative support valued at **CHF 2,500**. Industry contributors provide speaker expertise and practitioner perspectives. The **CCG support of CHF 5,000** catalyzes this larger investment, enabling professional event organization, international speaker participation, and broad dissemination of outputs that will benefit the entire Swiss-MENA research community.

• 2-Project aims and objectives

The primary aim is to conduct a three-day academic workshop that disseminates research findings, facilitates knowledge exchange, and strengthens the **AUS-FHGR bilateral collaboration in AI applications for digital finance**. The workshop serves as the primary venue for sharing **15-20 research papers**, engaging **80-100 participants** from academia and industry, and advancing the field through comprehensive knowledge transfer. An

additional outcome is formalizing the collaboration framework through a bilateral research agreement.

Core Objectives. The workshop pursues five core objectives that collectively advance the field while building lasting infrastructure. The first objective is to disseminate research and best practices by communicating AI finance research to **80-100 participants** from academia and industry through **15-20 paper presentations**, open-access proceedings, and an online resource repository, thereby advancing field knowledge by sharing Swiss precision banking expertise and MENA innovation insights while reaching a global audience through hybrid format. The second objective bridges the academia-industry gap by facilitating dialogue between researchers and practitioners on AI implementation, delivering industry case studies from **DIFC, Emirates NBD, and First Abu Dhabi Bank**, conducting roundtables, and producing a white paper with recommendations, ensuring academic research addresses real-world needs while practitioners gain evidence-based AI adoption insights.

The third objective builds research capacity by enhancing AI finance research capabilities through training and mentorship, offering a doctoral workshop for **20+ researchers**, establishing mentorship pairings, and creating best practice guidelines that develop next-generation researchers with skills and networks for international collaboration. The fourth objective formalizes the **AUS-FHGR collaboration** through signing a bilateral research agreement that establishes a framework for continued researcher mobility, joint supervision, and coordinated funding applications. The fifth objective catalyzes future collaborations by generating partnership opportunities through forming **4 thematic working groups** and initiating **3-5 joint research proposals** through workshop connections, ensuring long-term return on CCG investment.

Communication Strategy. The workshop targets three distinct audiences with tailored approaches. Academic researchers, comprising **60% of participants**, receive paper presentations, methodological workshops, proceedings, and collaboration opportunities. Industry practitioners, making up **40% of attendees**, benefit from executive keynotes, case studies, roundtables, and research partnerships. Policy makers access white papers on regulatory frameworks, AI governance panels, and policy recommendations. Dissemination occurs through multiple channels: immediate channels include live presentations to **80-100 participants**, hybrid streaming, social media, and press releases; short-term channels encompass open-access proceedings, white paper distribution, workshop reports, and follow-up webinars; long-term channels feature journal special issues, policy briefs, and implementation reports.

Alignment with CCG Objectives. This initiative directly addresses CCG's mission across four dimensions. For visibility, multiple dissemination channels amplify Swiss research excellence in MENA markets, positioning Switzerland as an AI finance innovation partner. For accessibility, the hybrid format and open publications ensure broad access, democratizing knowledge sharing regardless of geographic or financial constraints. For societal relevance, practical AI applications address pressing challenges in financial inclusion, fraud prevention, and regulatory compliance, contributing to economic stability and consumer protection. For sustainability, the bilateral collaboration framework creates lasting infrastructure, multiplying CCG's investment impact through continuous activities rather than one-time exchange.

Success Metrics. Success will be measured through both quantitative and qualitative indicators. Quantitative metrics include **80-100 participants engaged**, **AUS-FHGR bilateral agreement signed**, **15-20 papers** published in workshop proceedings, **4 working groups** established, and **3-5 joint research proposals initiated** through workshop collaborations. Qualitative indicators encompass **greater than 80% satisfaction** ratings measured through

post-event surveys, new collaborations tracked through follow-up assessments, media coverage in academic and financial press, policy influence through white paper citations, and active collaboration activities post-workshop. The **72% co-funding rate** (**CHF 13,000** from partners versus **CHF 5,000** from CCG) demonstrates exceptional stakeholder commitment to achieving these objectives.

• 3-Format and organization

The three-day academic workshop at **American University of Sharjah (April 21-23, 2026)** combines research presentations, industry applications, and collaboration framework formalization. The hybrid format enables global participation through professional live-streaming, extending impact beyond **80-100 physical attendees**.

Leadership and Organization. Co-chairs **Prof. Joerg Osterrieder (FHGR)** and **Prof. Stephen Chan (AUS)** provide strategic direction, with **Dr. Hana Sulieman (AUS)** serving as co-organizer. An advisory committee of senior academics and representatives from **DIFC, Emirates NBD, and First Abu Dhabi Bank** provides guidance on program content and industry relevance.

Day 1: Research Frontiers (April 21). The opening day establishes the academic foundation with an international keynote on "Large Language Models in Financial Services," followed by two research sessions presenting **3-4 peer-reviewed papers** each on AI methods for financial markets and blockchain security/fraud detection. A moderated

panel on "Research Priorities in AI Finance" identifies future directions. The day concludes with a welcome reception facilitating networking among academic researchers, doctoral students, and R&D professionals.

Day 2: Industry Applications (April 22). The second day bridges research and practice through a banking executive keynote on "Digital Transformation in Gulf Banking," **3-4 industry case study presentations** from participating banks and fintech companies, an interactive workshop on Explainable AI for Regulatory Compliance, and an industry roundtable titled "From Research to Implementation." This day targets banking executives, fintech entrepreneurs, regulators, and technology managers.

Day 3: Capacity Building and Collaboration (April 23). The final day opens with doctoral training on "Advanced ML Techniques for Finance" and **4-5 early-career research presentations**. The afternoon features parallel working group formation covering **Large Language Models, blockchain, risk management, and financial inclusion**, followed by signing of the **AUS-FHGR bilateral research agreement** and a farewell dinner.

Session Formats. Paper presentations follow a **20-minute talk plus 10-minute Q&A** structure, totaling **15-20 papers**. Interactive formats include panels with **4-5 experts**, facilitated roundtables, and hands-on workshops. Hybrid delivery features professional streaming, virtual Q&A, session recording, and online networking spaces.

Participant Recruitment. Academic recruitment targets **50-60 attendees** through **FHGR and AUS networks**, calls for papers, and travel grants for early-career researchers. Industry recruitment aims for **30-40 participants** through **DIFC Fintech Hive** partnership, engagement with **Emirates NBD** and **First Abu Dhabi Bank**, and **Swiss Fintech Hub** outreach. Registration via online platform maintains a **60/40 academic/industry balance**. Diversity priorities

ensure **minimum 40% female speakers**, geographic representation across Swiss cantons and **UAE, Saudi Arabia, Egypt, Jordan, and Lebanon**, and career stage inclusion through doctoral sessions and mentorship programs.

Post-Workshop Engagement. Sustained engagement through a collaboration platform providing document repositories, discussion forums, and working group tools. Follow-up includes monthly working group meetings, quarterly webinars, annual progress reports, and planning for a **2027 workshop** in Switzerland. This ensures maximum knowledge transfer and sustainable bilateral collaboration.

• 4-Partnership and roles

Budget and Co-Funding. The partnership demonstrates exceptional commitment with **72% co-funding from partners**, contributing **CHF 13,000** of the **CHF 18,000** total budget. The **CCG contribution of CHF 5,000 (28%)** catalyzes this larger investment, ensuring sustainability beyond the initial event. The budget allocates **CHF 2,640** for Swiss partner travel and **CHF 2,360** for MENA event costs including catering and external speakers. Partner contributions total **CHF 13,000: CHF 2,500 from FHGR** (in-kind: **32 hours** staff time), **CHF 10,500 from AUS** (in-kind: **50 hours** staff time, venue, equipment), and **CHF 600 from AUS** (cash for materials).

Swiss Lead: FHGR. University of Applied Sciences Grisons provides **Prof. Dr. Joerg Osterrieder**, Professor of Finance and AI, as lead applicant responsible for workshop coordination, CCG grant management, Swiss stakeholder

engagement, scientific program development, and bilateral agreement framework development. FHGR contributes **32 hours** of faculty time valued at **CHF 2,500**, marketing channels, and administrative support.

MENA Partner: AUS. American University of Sharjah provides **Prof. Dr. Stephen Chan**, Department of Mathematics and Statistics, as principal partner responsible for local logistics, MENA participant recruitment, regional industry engagement with **DIFC, Emirates NBD**, and **First Abu Dhabi Bank**, and technical infrastructure management. AUS contributes **50 hours** of staff time valued at **CHF 5,000**, facilities and equipment valued at **CHF 4,900**, **CHF 600** cash for materials, and UAE financial sector network access.

Industry Contributors. Industry contributors from **DIFC, Emirates NBD**, and **First Abu Dhabi Bank** participate through keynote presentations, case studies, and roundtables, providing practitioner perspectives. Doctoral participants from partner institutions contribute early-career research. **Dr. Hana Sulieman (AUS)** serves as co-organizer, contributing computational finance expertise and ensuring gender balance.

Proven Track Record. The partnership builds on **7 years of collaboration** between Osterrieder and Chan yielding **4 published papers** on blockchain security, fraud detection, NFTs, and digital assets, multiple research grants exceeding **CHF 50,000**, and deep foundations through extended research collaboration including research stays and joint graduate student supervision. This demonstrates capability to deliver complex international workshops and sustain long-term collaboration.

Workshop Execution. The **Executive Committee** (**Prof. Osterrieder** as Chair, **Prof. Chan** as Co-Chair, industry representative) provides strategic oversight. The **Program Committee** handles paper review, diversity initiatives

through Sulieman, and doctoral program coordination. The **Local Team at AUS** manages venue logistics, registration, technical support, and communications.

Task Distribution. Pre-workshop, FHGR leads CCG administration, international speaker recruitment, and website development while AUS leads venue arrangements, regional partnerships, and technical setup, with both jointly developing the program. During the workshop, FHGR leads sessions and agreement signing while AUS leads logistics, with both delivering content jointly. Post-workshop, FHGR leads CCG reporting and proceedings publication while AUS leads regional follow-up, with both conducting impact assessment.

Institutional Commitment. Both institutions provide formal senior leadership endorsement ensuring continuity, long-term resources, strategic integration, and sustainable funding pathways. Support letters from the **FHGR Dean** and **AUS Provost** formalize institutional commitments.

Complementary Strengths. Swiss contributions include precision financial technology, **FINMA** regulatory expertise, established fintech ecosystem, and research excellence. MENA contributions encompass dynamic market growth, regulatory sandbox approaches, Islamic finance expertise, and digital transformation experience. This **AUS-FHGR bilateral partnership** with exceptional co-funding and proven success ensures workshop achievement while establishing sustainable Swiss-MENA research infrastructure.

- **5-Timeline and feasibility**

The project implements over **15 months** from **December 2024** to **July 2026**, organized in three phases ensuring systematic preparation, professional execution, and sustainable outcomes.

Phase 1: Pre-Workshop (Dec 2024 - Mar 2026). December 2024 through February 2025: CCG application, committee formation, website development. February 2025: CCG approval expected, call for papers issued, speaker invitations commence.

March through August 2025: marketing campaigns, paper submissions, registration opens. September through October 2025: paper review, acceptance notifications, program finalization. November 2025 through January 2026: speaker confirmations, venue planning, technical setup. February through March 2026: materials preparation, agreement draft circulation, final logistics. Critical milestone: **all speakers confirmed by March 2026.**

Phase 2: Workshop (April 2026). April 1-14: final preparations, technical testing, registration push. Workshop runs **April 21-23** with **Day 1** on research frontiers, **Day 2** on industry applications, and **Day 3** featuring training, working groups, and **AUS-FHGR agreement signing.**

Key milestones include achieving **80+ registered participants** and signing the **AUS-FHGR bilateral research agreement.**

Phase 3: Post-Workshop Activities (May - July 2026). May focuses on feedback collection, impact assessment, and proceedings compilation. June addresses CCG reporting, proceedings publication, and media documentation. July launches the collaboration platform, activates working groups, and initiates proposal development.

Critical milestones include proceedings publication and submission of **3+ funding proposals**.

Key Milestones. **February 2025:** CCG approval triggers full implementation. **March 2026:** All speakers confirmed. **April 15, 2026: 80+ participants registered.** **April 21-23, 2026: Workshop successfully delivered with 15-20 papers presented.** **April 23, 2026:** AUS-FHGR bilateral agreement signed. **June 2026: Proceedings published.** **July 2026: Workshop report submitted** to CCG.

Feasibility Justification. The proven track record of **7-year collaboration** yielding **4 publications** and multiple grants demonstrates execution capability. Strong institutional support manifests through formal commitment letters with dedicated resources from **FHGR** and **AUS**. Substantial co-funding of **72% partner contribution (CHF 13,000)** demonstrates genuine investment.

Established networks provide participant pools through FHGR Swiss academic and fintech networks, AUS MENA university partnerships, and **DIFC** financial institution connections. Professional infrastructure exists through **AUS conference facilities** with proven international event capability.

Risk Mitigation. Low participation risk is countered through partner institution commitments of **10 participants minimum**, early registration tracking, and virtual expansion options. Speaker cancellation risk is managed through early **March confirmations**, identified backup speakers, and virtual presentation capabilities. Technical failure risk is minimized via professional streaming services, extensive testing, and local recording backups. Budget constraint risk is addressed through conservative budgeting with contingency reserves, scalable elements, and strong co-funding buffers.

Resource Allocation. Human resources include **82 hours** from lead organizers (**32 hours FHGR, 50 hours AUS**), committee member contributions, AUS event management support, and dedicated technical team.

Financial resources totaling **CHF 18,000** include **CHF 5,000 from CCG** (CHF 2,640 for Swiss partner travel, **CHF 2,360** for event costs including catering and external speakers), **CHF 11,100 from AUS** (CHF 10,500 in-kind staff time and facilities, **CHF 600** cash for materials), and **CHF 2,500 from FHGR** (in-kind staff time, marketing, and administrative support). Efficiency measures leverage partnerships, utilize institutional infrastructure, combine activities where possible, and maximize digital delivery to reduce costs.

Long-term Sustainability. The workshop creates lasting impact through multiple mechanisms. Working groups continue with monthly meetings beyond the initial event. A collaboration platform provides permanent infrastructure for knowledge sharing and coordination. A **2027 workshop** is already planned for Switzerland to maintain momentum. The **AUS-FHGR bilateral agreement** formalizes the collaboration framework. Multiple joint funding proposals ensure financial continuity. This comprehensive timeline with clear milestones, strong feasibility justification, and robust risk mitigation ensures successful delivery and lasting impact.