

The background of the entire page is a grayscale image. It features a chalkboard with several mathematical equations and numbers written in white chalk. Visible equations include $B = X^2$, $1083 \cdot A$, and a list of numbers 33, 34, 35. In the foreground, there is a stack of several open books, with their pages fanned out, creating a sense of depth and academic pursuit.

SCIENTIFIC PROGRAMM

**International Congress on Data,
AI, and Policy-Making**

Seattle, USA

**October
30th, 2025**

International Congress on Data, AI, and Policy-Making (Seattle, USA)

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Scientific Program

13:00 – 13:30	Registrations
13:30 – 14:30	Opening Ceremony Introduction
14:30 – 18:00	General Conference Schedule

CONFERENCE PARTICIPANTS

Rifaat Ibrahim khudhair Shujairi, University of al- Qadisiyah College of Administration and Economics Department of Business Administration Baqer Ali Balchat, University of al- Qadisiyah College of Administration and Economics Department of Business Administration	Digital Money Transfers and Their Role in Enhancing Financial Inclusion and Banking Development: A Theoretical Review
Basim Mohammed Burhan, College of Agriculture, University of Al-Qadisiyah, Iraq	Physiological and Biochemical Responses of Horticultural Crops to Drought Stress: Mechanisms of Tolerance and Mitigation Strategies

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AI AND DIGITAL ECONOMY

1. RIFAAT IBRAHIM KHUDHAIR SHUJAIRI, BAQER ALI BALCHAT. DIGITAL MONEY TRANSFERS AND THEIR ROLE IN ENHANCING FINANCIAL INCLUSION AND BANKING DEVELOPMENT: A THEORETICAL REVIEW

SCIENCE AND TECHNOLOGY STUDIES

2. BASIM MOHAMMED BURHAN. PHYSIOLOGICAL AND BIOCHEMICAL RESPONSES OF HORTICULTURAL CROPS TO DROUGHT STRESS: MECHANISMS OF TOLERANCE AND MITIGATION STRATEGIES

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