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Welcome to the Seventh Issue of Business Quarterly Newsletter

This newsletter is made for you, our bachelor and master students. Finance may sound difficult at first, but it is actually one of the most useful fields for real life and for strong careers. Finance helps you understand money, business decisions, and what is happening in markets, locally and globally.

In every issue, you will find short and interesting content: student and alumni stories, career ideas, department activities, and simple tips that build your skills step by step. Our goal now is clear: to help you enjoy finance, feel confident in it, and see the many opportunities it offers. Thank you for being part of our Finance community. Stay curious, and let's grow together.





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A Message from the Chairperson

This Newsletter is created for you, to keep you connected to what we do, what you can achieve, and why finance can be an exciting major and a strong career choice.

Many students think finance means only banking. Banking is important, but it is only one part of a much bigger world. Finance is everywhere: in companies, startups, investments, insurance, risk management, real estate, and even in public policies that affect people's lives. Wherever there are decisions about money and resources, finance is there.



Finance is also not one single subject. It is a mix of sciences and skills. It uses numbers and analysis, but it also connects to economics, business strategy, technology, behavior, and even communication. This is why finance graduates can work in many fields and adapt to many roles.

Today, financial technology is reshaping finance and opening new doors. Tools like data analytics, digital payments, online investing, and smart financial platforms are changing how the industry works and what employers expect. This is a great time to be a finance student, because learning finance now means learning a modern and growing field with strong demand.

I also want to share one important message. If you feel that finance is challenging, that is normal. Every difficult topic you study, and every obstacle you overcome, builds your confidence and skills. These challenges are not limits. They are opportunities that can shape your future and make you more prepared for the job market.

We are proud of your efforts, and we are here to support you. Keep learning, keep asking questions, and keep believing in your potential.

Best Regards,

Mohamad Saad, PhD
Chairperson, Finance Department
Lebanese International University

Why Choose Finance as a Career?

I am writing this article as a Finance Lecturer at LIU, and also as the CEO of ElectroSLab, a growing technology company. Some people may think that running a tech company is only about engineering and products. In reality, finance is a big part of success. My finance background helped me plan budgets, manage cash, control costs, and choose the right growth steps at the right time. Finance made business decisions clearer, and helped me expand with more confidence.



Today, finance is becoming even more powerful because of technology. I now use advanced tools and automation to work faster, analyze better, and make smarter decisions. This is what we call FinTech, which means Financial Technology. FinTech is changing the finance industry, and it is also helping finance professionals become stronger. Data, dashboards, automation, digital payments, and smart platforms are now part of the modern finance career.

I started as a finance student at LIU, then became a finance lecturer at the same university, and at the same time I built a company that is growing year after year. This journey taught me one key lesson: finance is a major with many “tastes.” There is something for everyone.

Think of it this way:

- If you love technology, you can go to FinTech.
- If you love trading and investing, you can go to financial markets.
- If you love working with money and clients, you can go to banking.
- If you love numbers and deep thinking, you can become a financial analyst.
- If you love safety and protection, you can work in the insurance industry.
- If you love making profit, you might even enjoy gold investment.

And these are only a few examples. Finance can match different personalities, different skills, and different dreams. The most important step is to stay curious, build your skills step by step, and choose the path that fits you best.

Finance is not only a major. For many students, it becomes a future full of options, growth, and success.

Seminar Spotlight: The Evolution of the Financial Markets Over the Last Five Years

Our Finance students in Beirut and Saida recently enjoyed two seminars with the same title, delivered by a leading brokerage firm and presented by Mr. Jad Hariri and his team, finance experts from the financial markets industry. These sessions were more than a lecture. They were a real connection between what you study in class and what happens every day in the market.



In Beirut Campus, the seminar gathered around 250 students from different business majors, showing how strong the interest is in financial markets and career opportunities in finance. In Saida Campus, the same topic was delivered with the same energy, bringing students closer to real market thinking and real industry practice.



Why was this seminar fruitful?

Because the speakers were not only presenters. They are professionals who live the market every day. They shared how financial markets evolved over the last five years, and they explained major changes in investment behavior, tools, technology, and economic conditions in a clear and practical way.

Students did not just listen. They interacted actively, asked many questions, and showed real curiosity. This strong participation was clearly reflected in the positive feedback and the request for more sessions in the future.



Key messages students took home

- **Markets changed fast**, especially with technology and new trading platforms.
- **Short-term trading is risky**, and it is important to understand the difference between smart trading and gambling behavior.
- **Long-term investment thinking matters**, and strong knowledge is the best protection in finance.
- **Social media can be misleading**, so students were encouraged to rely on learning, analysis, and trusted sources.

Bridging academia with the finance industry

These seminars were organized by Dr. Mohamad Saad and Ms. Manal Atallah with a clear goal: to bridge academia with the finance industry and connect our students with real companies they may work with in the future.

This is exactly what makes finance exciting. When you meet market experts, you start to see finance as a living world, full of careers, skills, and growth opportunities.

Stay tuned for more industry events that bring you closer to the real finance market, and closer to your future career.



Workshop Highlight: From Tradition to Transformation: The Shift toward Digital Banking

What if your bank was not a building, but an app in your pocket?

This was the main idea behind our workshop at LIU Saida Campus, delivered by guest speakers from Audi Bank (Neobank) and organized by Mrs. Reem Shareef.

Why this workshop mattered

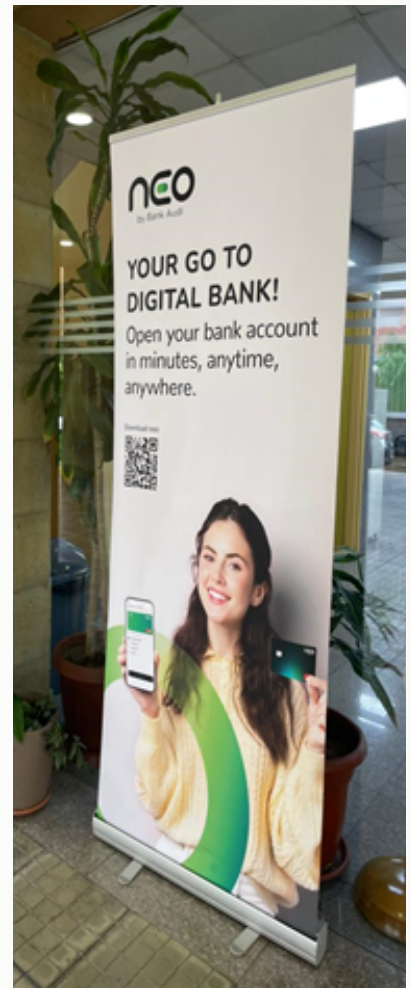
Digital banking is growing fast, and Lebanon is part of this change. The session showed students how banking is moving from traditional branch-based services to digital platforms that are faster, smarter, and more customer-focused.

What students discovered

Many students said they had limited or no knowledge about Neobanks before the workshop, so the session was eye-opening and practical. The speakers explained, in a simple way, how digital banking models work and why they are becoming a key part of financial services.

Key topics included:

- How traditional banking is evolving into digital models
- What Neobanks are, and why they are different
- Customer-focused digital platforms and smoother banking experiences
- Innovation in payments and new FinTech services
- Career opportunities and the skills needed in modern banking



Practical benefits for LIU students

This was not only theory. Students also received real value:

- **Free digital tools** to boost their digital and financial skills
- An exclusive offer to open a **Neobank account with zero fees for one full year**

Student engagement and feedback

The atmosphere was active. Students asked questions, showed strong interest, and appreciated the practical approach of the session. Feedback was exceptionally positive, and many students requested more events focused on FinTech, digital banking, and hands-on demonstrations.

A message to our students

Digital banking is not “the future” anymore. It is happening now. If you enjoy technology, innovation, and finance together, this is a path worth exploring. This workshop was a strong step in connecting our students with real market changes, and with real career directions in Lebanon’s financial sector.



Open Forum Spotlight: Gold Today and Tomorrow



Gold is not only jewelry. It is one of the most watched assets in the world, and it often becomes the center of attention when the economy feels uncertain. That is why our open forum discussion, **“Gold Today and Tomorrow,”** was a timely and exciting event for students at **LIU Bekaa and Rayak Campuses.**

The session was conducted by Dr. Fadi Ghosn, creating a strong and interactive atmosphere where students could learn and ask questions with confidence.

What made this forum valuable for students?

Because it connected a real market topic to clear finance thinking. The discussion covered:

- **The history of gold** and how it moved from a monetary standard to a modern investment asset
- The major events that shaped gold prices over time
- Why gold is used by **individuals, investors, and central banks**
- The key factors that push gold prices up or down
- A future view of where gold may be heading



Key takeaways students gained

By the end of the forum, attendees were expected to understand:

- Why gold has a **dual role**, both a commodity and a financial hedge
- How gold behaves during major economic crises, and how it compares to other assets
- Different ways to invest in gold, such as **ETFs, forward contracts, and digital gold**
- Important risks, including **volatility** and **opportunity cost**
- The growing influence of central banks, and new trends linked to sustainability, including ESG and responsible mining



Student experience and feedback

Feedback described the session as **clear, well-structured, and highly relevant**, with a strong mix of theory and practice. Students also appreciated the use of tables and charts that made comparisons and analysis easier to follow.

A message to our students

If you are curious about financial markets, this is exactly the type of event that helps you grow. Gold is a perfect example of how finance connects history, economics, global events, and investment decisions all in one topic. Keep attending these forums, keep asking questions, and keep building your market sense step by step.

Event Spotlight

Crypto Talk: How Digital Currencies Are Changing Finance



If you have ever asked, “What is crypto, and why is everyone talking about it?”, this session was made for you. The School of Business at LIU Rayak hosted an engaging panel discussion titled “**Crypto Talk: How Digital Currencies Are Changing Finance**”, delivered by **Dr. Fadi Ghosn** and **Dr. Ahmad Ashaal**.

The audience included undergraduate students from **Finance, Accounting, Management, and Economics**, along with several faculty members. From the first minutes, the discussion showed strong energy, curiosity, and active interaction.

Why this talk was valuable

Crypto is not only a trending word on social media. It is part of a larger shift in finance toward digital systems, new markets, and new risks. This session helped students build a clear, simple understanding of the topic, and most importantly, how to think about it in a professional finance way.

What students learned (in a clear and practical way)

The session introduced students to:

- The **basics of digital currencies** and how they are changing finance
- The main **factors that move crypto prices**
- How **trading mechanisms** work in crypto markets
- Key **risks and challenges** shaping the crypto ecosystem
- Important questions about **regulation**, investor behavior, and market volatility



Strong engagement and real learning

One of the best moments was the Q&A segment. Students asked thoughtful questions about price swings, investment decisions, and the rules that may shape crypto in the future. The discussion helped strengthen students' analytical thinking by linking classroom concepts to real financial innovation.



What students said

Feedback was highly positive. Many students also requested more sessions on finTech, blockchain applications, and digital transformation, with suggestions to extend future events and add hands-on demonstrations.

From Cash to Code: How Digital Finance is Redefining Business Careers

The world of business is undergoing a financial revolution. What used to occur behind bank counters is now happening on smartphones, via cloud systems, and through blockchain networks. For finance and business students, this is a revolution that extends beyond technology; it is transforming the very ways that companies, markets, and individuals create value.



A new era of money

We are entering a new era of digital wallets that replace cash and algorithms that provide investment advice. Accelerated through financial technology (FinTech), cryptocurrencies, and central bank digital currencies (CBDCs), we are creating an economic system that is faster, more intelligent, and more effective in fighting global poverty.

For students, this means that understanding financial theory is no longer sufficient; the leaders of tomorrow must also be fluent in the languages of data, coding, and analytics.

Opportunities at the crossroads of finance and technology

There are business opportunities for graduates who can connect detailed financial knowledge with strong technology agility. Whether it is developing a model for financing sustainability, evaluating the reliability of a transaction on blockchain, or identifying major trends through big data analysis, being digitally fluent is a necessary talent for a promising career ahead.

Any student who participates in a digital finance blogs or experiment, or earns certifications in FinTech will be well ahead of the curve.

The human edge still matters

With the growth of automation, the importance of human intellect also grows. Critical thinking, ethical reasoning, and creativity will continue to be at the foundation of decision-making. Future leaders will not only possess expertise in financial algorithms but also understand their social and environmental consequences, as they relate to the UN Sustainable Development Goals (SDGs) and responsible business practices.

A call to future professionals

For today's finance and business students, the lesson is simple: succeeding in the digital economy is about being versatile. The next decade will belong to those who can apply relevant financial knowledge with a mindset of technological curiosity. In fact, the classroom is no longer your primary learning space—the entire international and technological network of finance represents your new classroom.

So, the next time you make an online payment, try to decipher a movement in the market, or discuss a business idea—remember, you are not simply witnessing the future of finance; you are becoming part of it.

Dr. Ahmad Ashaal
Assistant Professor of Finance
School of Business

The Transformation of Lebanon's Banking Sector: From Crisis to Technological Advancement

The banking sector is a vital pillar of an effective financial system that drives economic prosperity. Lebanon's banking sector has faced severe financial crises since 2019, particularly following the onset of COVID-19. Lebanon's financial crises started with the accumulation of debts, political instability and corruption. This was associated with a loss of confidence in the financial system. The Lebanese banks faced liquidity shortage due to the accumulated requests of deposit withdrawals within a short period of time. The delay in paying requested deposits led to trust issues in the banking system, which in turn inflated the problem



Recently, the Lebanese banking sector in its attempt to recover, has implemented new FinTech instruments to satisfy the growing need of its clients, facilitate banking transactions, and trying to attract new deposits. Digitalization emphasizes creating mobile banking applications, efficient online services and digital platforms in order to lower costs and improve customer satisfaction. The rapid advancement of mobile technology has significantly increased accessibility in the banking sector. By adopting FinTech solutions, Lebanese banks aim to enhance profitability and strengthen financial stability. Banks applications facilitate users' transactions by only registering via their computers or smartphones. To simplify, clients can now save time in any transaction they need due to Fintech wide applications that provide users with 24/7 access and effective customer service facilities. Lebanese banks have improved their partnership with Fintech in order to create a unique as well as innovative service for their users. Nevertheless, the ultimate aim for every bank is to achieve higher profitability and financial stability.

The importance of studying finance in Lebanon

Technology has reshaped the financial industry, making a degree in finance more essential than ever in today's market evolution. The rapid integration of technology within the banking sector benefits both students and financial institutions. As Lebanese banks continue to adapt innovative financial technologies, there is a growing demand for professionals with expertise in areas such as data analysis and digital security, encouraging students to pursue finance as an academic major. These future graduates will enhance the banking sector by contributing advanced technological skills, ultimately supporting its development and playing a vital role in the recovery of Lebanon's economy. In response to these developments, our department provides a range of technology-focused, interactive activities and academic seminars to prepare students for the evolving financial market and ensure remaining up-to-date with industry developments.

Ms. Faten Kerdi
Finance Instructor at LIU

Student and Alumni Voices

Our Finance students and graduates are already making progress in the job market, in banking, corporate finance, financial markets, and accounting. Their paths show one clear message: **Finance is a major that leads to real opportunities, in Lebanon and beyond.**

Alumni and student spotlights



Mr. Ali Mortada (MBA Class of 2022)

Head of Commercial Department, Fransabank, Rayak Branch

A proud LIU Banking and Finance graduate, contributing to the financial sector through excellence, dedication, and strong analytical skills built at LIU.

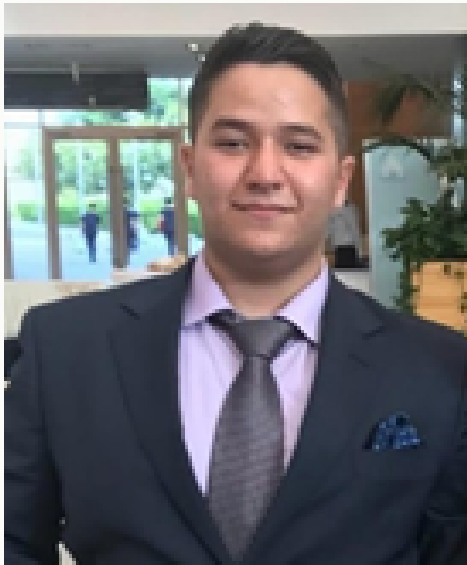


Ms. Tamar Hamed (Class of 2026)

Account Manager Intern, First Financial Markets, Beirut

A driven LIU Banking and Finance student, continuously expanding knowledge and using analytical thinking and academic discipline to lead and inspire.

Alumni and student spotlights



Mr. Housam Amer (Class of 2024)

Financial Controller, Lamare Logistics SARL, Beirut

A proud LIU Banking and Finance graduate advancing corporate finance through financial discipline and strong decision-making skills developed at LIU.



Fatima Sonbol (Class of 2025)

Financial Analyst & Junior Accountant, Labib Medical Center

A proud LIU Banking and Finance graduate contributing through precise reporting, commitment to integrity, and strong analytical skills developed at LIU.

What this tells you (in simple words)

- Finance careers are **not only banking**. They exist in many industries.
- The skills you learn at LIU can take you to **real jobs and internships**.
- Your future can start early, step by step, through learning, activities, and exposure to the market.

Conference Spotlight: Investment in Construction and the Role of Banks

On Thursday, November 20, 2025, selected Finance students had the valuable opportunity to attend The Arab Banking Annual Conference 2025, organized by the Union of Arab Banks in collaboration with the Association of Banks in Lebanon. The conference took place at the Phoenicia Intercontinental Hotel, Beirut.

This was not a regular event. It gathered high-profile decision makers from the banking sector, along with official participation from the **Lebanese Minister of Finance**. Our students were able to see, up close, how serious banking discussions happen and how the sector supports the economy, especially in areas related to reconstruction and investment.

Why this mattered for our finance students

For many students, finance can feel like textbooks and exams. This conference brought finance to life. Students had the chance to:

- Listen to leading Arab and Lebanese bankers and understand real priorities in the sector
- Learn how banks support investment and economic recovery
- Network with professionals and build early connections with the industry in Lebanon



In simple words, students did not only attend a conference. They entered the real finance world.

The biggest announcement for our students

After the conference, we extended this experience by inviting Dr. Wissam Fattouh, the Secretary General of the Union of Arab Banks, to LIU Beirut Campus for a seminar on the Lebanese banking sector. The seminar was highly engaging, interactive, and very useful for students who are exploring banking as a career path.

At the end of the seminar, Dr. Wissam shared an excellent opportunity:

The Union of Arab Banks will grant LIU Finance students 15 internship opportunities every year in Arab and Lebanese banks.

This is a strong milestone for our department because it opens a direct pathway from university to the banking industry.



Stay ready

This opportunity will be competitive. If you want to be among the selected students:

- Maintain a **strong GPA**
- Stay active in department events and workshops
- Build your skills and your CV step by step

Stay tuned. Your effort today can become your internship tomorrow.