



14. **El Hachami Nouhaila** ■ DIGITALIZATION AS A RESULT OF BANKING INNOVATION: A SYSTEMATIC LITERATURE REVIEW FOLLOWING PRISMA GUIDELINES
15. **Ante Samodol** ■ THE ROLE OF CENTRAL BANK COMMUNICATION IN SHAPING EXPECTATIONS AND MONETARY POLICY: INSIGHTS FROM THE ECB AND IMPLICATIONS FOR THE CROATIAN NATIONAL BANK
16. **Darko Dukic, Gordana Dukic, Slavko Petrinsak, Ivan Vazler, Bojan Boradzic** ■ SPORT MANAGERS' ATTITUDES TOWARDS ICT SKILLS DEVELOPMENT AND TECHNOLOGY ADOPTION
17. **Jihane Ktite, M. El Alaoui Amine** ■ DYNAMIC CAPABILITIES AS A DRIVER OF SUSTAINABLE DEVELOPMENT: THE CASE OF OCP MAINTENANCE SOLUTIONS (SUBSIDIARY OF OCP GROUP) IN A TURBULENT INDUSTRIAL ENVIRONMENT
18. **Gorana Jelic Mrcelic, Eli Marusic, Maja Racic, Antonija Misura** ■ ENHANCING THE SUSTAINABILITY OF CRUISE TOURISM THROUGH PORT-CITY PARTNERSHIPS AND STAKEHOLDER COOPERATION
19. **Hajji Abdellah** ■ DECODING REGULATORY COMPLEXITY: THE IMPACT OF DIGITAL ADVISORY PLATFORMS AND HEALTHCARE AI OPERATIONS ON PUBLIC ACCESSIBILITY TO SOCIAL SECURITY
20. **Mohammed Hassan Alaoui, Outmane Noufail Soussi** ■ RATIONAL EXPECTATIONS THEORY AND THE TERM STRUCTURE OF TREASURY BONDS IN MOROCCO
21. **Abdelghani El Mitry** ■ GLOCAL KNOWLEDGE: BRIDGING THE DIVIDE BETWEEN UNIVERSAL EDUCATION AND CONTEXTUAL WISDOM

14:00 – 14:30

*Coffee Break*

14:30 – 16:30

*Parallel Session III*

22. **Anas Mossadak, Necaira Sghiouar** ■ MULTI-AGENT MODELING OF INVESTOR BEHAVIORAL BIASES: THE CASE OF THE MOROCCAN STOCK MARKET
23. **Chakouk Said Chakouk, Mounir Doha** ■ VIRAL TRENDS AND AUTHENTICITY: THE DILEMMA OF YOUNG PEOPLE ON SOCIAL MEDIA ( CASE OF MOROCCAN YOUTH)
24. **Hafsa Belhachemi, El Alaoui Amine Meryem** ■ EXPERIENTIAL MARKETING AS DRIVER OF SUSTAINABLE CONSUMER LOYALTY: EVIDENCE FROM THE MOROCCAN TELECOMMUNICATIONS SECTOR
25. **Khalid Hammes, Hicham Baddi, Fadwa Betane** ■ DETERMINANTS OF FINANCIAL INCLUSION IN EMERGING AND DEVELOPING COUNTRIES: A PANEL ARDL APPROACH
26. **Kaoutar Rarhoui** ■ SOCIAL PROTECTION IN MOROCCO: ACHIEVEMENTS AND CHALLENGES
27. **Fatima-Zahra El-Hamdouny, Fahd Slamti** ■ CULTURAL TOURISM AS A STRATEGIC TOOL FOR REGIONAL DEVELOPMENT: THE CASE OF THE RABAT–SALÉ–KÉNITRA REGION
28. **Hasnaa Allaouche, Khalid Sobhi** ■ THE CONTRIBUTION OF INTELLIGENT INTERNAL AUDIT TO THE MODERNIZATION OF PUBLIC GOVERNANCE IN THE DIGITAL AGE: A THEORETICAL APPROACH
29. **Salma Housni** ■ ORIGIN AS BOND: A CONSUMER CULTURE THEORY AND PLACE ATTACHMENT PERSPECTIVE ON DIASPORIC CONSUMPTION
30. **Nour Lmati, Hicham Baddi** ■ GREEN INVESTMENTS AND CO<sub>2</sub> EMISSIONS: THE MODERATING ROLE OF INSTITUTIONAL QUALITY

14:30 – 16:30

*Parallel Session IV.*

31. **Kessab Ouiam, Outmane Noufail Soussi** ■ MONETARY POLICY TRANSMISSION MECHANISMS IN MOROCCO
32. **El Batoule Alaoui** ■ GENDER EQUALITY, MOBILITY IN CITIES, AND TERRITORIAL DYNAMICS: TOWARDS AN INTEGRATED CONCEPTUAL FRAMEWORK
33. **Manal Agbani** ■ IRREGULAR MIGRATION AND REGIONAL SECURITY IN THE SAHEL–ATLANTIC CORRIDOR: MOROCCO'S ROLE IN MIGRATION CONTROL AND SECURITY STABILIZATION
34. **Akram Ouassini** ■ SMART POWER AND ASYMMETRIC WARFARE: RETHINKING REGIONAL SECURITY IN THE SAHEL SAHARAN REGION
35. **Hassan Elouafi** ■ SINO-RUSSIAN COMPETITION FOR ENERGY RESOURCES IN AFRICA UNDER THE BELT AND ROAD INITIATIVE
36. **Haytam Dihati** ■ HYBRID WARFARE IN CONTEMPORARY CONFLICTS: A LEGAL AND STRATEGIC ANALYSIS OF THE IRAN–UNITED STATES–ISRAEL CONFRONTATION
37. **Imane Arbaoui, Fahd Slamti** ■ TERRITORIAL INTELLIGENCE AND BUSINESS TRANSFER: A LEVER FOR ENTREPRENEURIAL CONTINUITY, TERRITORIAL COMPETITIVENESS AND REGIONAL DEVELOPMENT
38. **Youness Bourial, El Omari Soukaina** ■ INTEGRATING ARTIFICIAL INTELLIGENCE INTO RECRUITMENT IN MOROCCO: AN EXPLORATORY STUDY OF OPPORTUNITIES, BARRIERS, AND ETHICAL CHALLENGES
39. **Hajar Tabib, Adraa Ismaili** ■ TERRITORIAL BRANDING AS A MULTI-ACTOR GOVERNANCE INSTRUMENT: A CONCEPTUAL REAPPRAISAL AND EMPIRICAL ILLUSTRATION FROM THE PROVINCE OF KÉNITRA (MOROCCO)

**2nd Day, 24.04.2026 – FREE TIME FOR DELEGATES**

**In cooperation with:**

