

Varazdin Development and Entrepreneurship Agency and University North

in cooperation with:

ENCGT - Ecole Nationale de Commerce et de Gestion de Tanger - Abdelmalek Essaadi University

Faculty of Management University of Warsaw

Faculty of Law, Economics and Social Sciences Sale - Mohammed V University in Rabat

Polytechnic of Medimurje in Cakovec



## Economic and Social Development

82nd International Scientific Conference on Economic and Social Development –  
"Post-Covid Economy in Africa and emerging countries"

### Book of Abstracts

Editor:

Ahmed Maghni



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Tangier, 23-24 May, 2022

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**Ahmed Maghni, Abdelmalek Essaadi University, Morocco**

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# **LEVELS OF SOME HEAVY METALS IN BOREHOLES WATER IN GAJIRAM, NGANZAI LOCAL GOVERNMENT AREA OF BORNO STATE, NIGERIA**

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## **ABSTRACT**

*Levels of some heavy metals (As, Mn, Co, Cr, Cd, Fe, Zn and Pb) were investigated in seven boreholes in Gajiram, Nganzai local government area of Borno state, Nigeria. Water samples from Bololo Borehole (B1), Gajiram II Primary School Borehole (B2), Secretariat Borehole (B3), Senior Staff Borehole (B4), General Hospital Borehole (B5), Forestry Borehole (B6) and Ka'ala Borehole (B7) were collected during the dry season (January, February and March, 2019) and rainy season (June, July and August 2019) for the experiment. The heavy metals were determined using Atomic absorption spectrophotometer (Buck scientific model 210VGP AAS, USA). The result revealed that concentration of heavy metals differ with sample locations,  $B2 < B7 < B3 < B5 < B6 < B4 < B1$  in the dry season. The highest concentration was shown by iron which is  $0.511 \pm 0.173$  mg/l at*



*location B1 and the least concentration was shown by Cobalt  $0 \pm 0$  at all location. The concentration of heavy metals in the dry season are in the order  $Fe > Zn > Mn > Br > Pb > Cr > As > Cd > CO$ . In the rainy season, the concentration of heavy metals also differ with sample location  $B2 < B5 < B1 < B7 < B9 < B3 < B4$ . Iron showed the highest concentration in sample location B4. The highest concentration of iron was  $0.67 \pm 0.09\text{mg/l}$ , and also the least concentration was showed by Cobalt  $0 \pm 0$  at all locations. The concentration of heavy metals in the rainy season are in the order  $Fe > Zn > Pb > Cr > As > Mn > Cd > Br > Co$ . The results obtained from the study showed that the concentration of some heavy metals were found to be below the permissible limit of drinking water by WHO and NESREA. Hence the study shows that the quality of groundwater in the study area were not statistical significant difference between seasons.*

**Keywords:** Heavy metals, boreholes, water, gajiram

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## **EXAMINING THE IMPACT OF FOREIGN CAPITAL FLOWS ON DIFFERENT TYPES OF UNEMPLOYMENT IN SMALL OPEN ECONOMIES: A REGRESSION ANALYSIS OF CROATIA AND THE CZECH REPUBLIC**

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### **ABSTRACT**

*There is a significant volume of research studying the impact of foreign capital flows on unemployment. The investigated variables in this paper include remittance inflows, FDI, as well*

*as tourism spending, while additional variables that may have an impact on the unemployment rate have also been included to minimize the risk of omitted variable bias. The paper investigates the impact of foreign capital inflows on three different types of unemployment: youth unemployment, unemployment of those without college degrees, and unemployment of those with degrees. The paper implements an OLS regression to analyse the impact of these variables in Croatia and the Czech Republic between 1997 and 2020. The paper concludes that remittance inflows have the most prominent role in decreasing the unemployment rate in Croatia. It further concludes that domestic factors and the growth of the aggregate economy, rather than foreign capital factors, are key determinants of the unemployment rate in the Czech Republic. The paper highlights the lacking contribution of educational spending on minimizing the unemployment rate and proposes that educational spending needs to reconsider the real-world demands of the labour market.*

**Keywords:** *Unemployment rate, foreign capital flows, dependency theory, OLS regression, youth unemployment*

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## **NEW TECHNOLOGIES IMPORTANCE IN DISTANCE EDUCATION**

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### **ABSTRACT**

*Nowadays the increasingly technological society have to be followed by an awareness of the importance to include specific skills to cope with new technologies in school curriculums. In a knowledge society context, education requires different approaches, in which technological component cannot be ignored. New technologies and the exponential increase of information in modern society lead to another work organization, in which knowledge specialization is essential, transdisciplinary and interdisciplinary collaboration and the easy access to information. The consideration of knowledge development as a precious and valuable value are required and usefulness in economic and social life. Therefore, a new paradigm is emerging in education and the role of the teacher, in the context of new technologies is changing radically, due to a set of activities with didactic-pedagogical interest can be developed, such as the exchange of scientific and cultural data from different natures, the production of texts in a foreign language and the elaboration of inter-university journals, thus allowing the development of learning environments centred on student activity, on the importance of social interaction and on the development of a spirit of collaboration and autonomy in students.*

*Although, teachers aware of the e-learning and b-learning potential, are still unaware of many functionalities of technologies, in addition sometimes revealing a certain concern in excessive computers use for leisure purposes by students. Teacher, in this changing context, needs to know how to guide students to collect information, how to treat it and how to use it, assuming teacher the role of an educator. Teachers need to be in this context a self-research guide and adviser on student learning, encouraging individual student work or supporting the work of groups in their different interest areas. Teachers and students in distance learning courses must mediate efficient and concrete relationships, establish closeness and trust bonds, build respect relationships and encourage autonomy, authorship and creativity in students.*

**Keywords:** *distance learning, university, technologies, learning, skills*

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## **ENTREPRENEURSHIP EDUCATION: CORE, CONTEXT AND INVOLVEMENT OF THE MOROCCAN SECONDARY EDUCATION SYSTEM**

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### **ABSTRACT**

*Entrepreneurship education is a goal shared by the educational policies of many nations around the world. It has essential role in evolving eco-system that enhance innovation (European Union, 2006). This paper aims to analyze the degree of involvement of the Moroccan education system in this new trend. This article, therefore, will be questioning first the purposes, issues and obstacles related to entrepreneurship education that requires conceptual clarification. This diagnosis will be the result of documentary analyses based on the exploration of texts and reports advocating the early introduction of entrepreneurship in initial education. All the reflections carried out aim at outlining a basis for research perspectives on this education in the Moroccan context.*

**Keywords:** *Entrepreneurship, Education, Entrepreneurship education, Morocco*

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# **A PREDICTIVE MODEL OF CUSTOMER BEHAVIOR IN A MARKETING CAMPAIGN USING CATBOOST CLASSIFIER AND STRUCTURED DATA**

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## **ABSTRACT**

*Given the increasing intensity of market competition, firms must engage in one-to-one marketing with their customers in order to remain competitive. The ability to predict customer behavior through data mining and machine learning has risen to become a significant source of competitiveness for businesses as a result of this. Machine learning algorithms have risen in popularity in recent years as a result of their accuracy in predicting the future. It is difficult to forecast a customer's conduct in the future when they are faced with an unexpected event. For the same purpose, a great number of algorithms are developed and tested. This research study looks at how machine learning can predict customer behavior in marketing campaigns, allowing businesses to learn more about their customers and provide them with a better experience. It also shows how businesses may enhance their marketing performance to attract new customers, build long-term relationships with them, and increase client retention to boost revenues. Consumer behavior prediction is frequently*

*used in marketing efforts to schematize service offers and targeted marketing programs. Furthermore, the knowledge is discovered using six classification algorithms in this proposed method: K-nearest neighbor (KNN), Ada Boost Classifier, Naive Bayes (NB), Linear Discriminant Analysis (LDA), Support Vector Machines (SVM), and CatBoost Classifier. According to the conclusions of this research, CatBoost Classifier then produces a more accurate forecast. The CatBoost Classifier's performance is measured using a comprehensive examination. The results reveal that CatBoost Classifier outperforms the major homogenous classification approaches in terms of recall, accuracy, precision, F1-score, and Cohen's Kappa.*

**Keywords:** *Customer behavior, marketing campaign, machine learning, prediction*

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## **CHALLENGES OF SOFTWARE DEVELOPMENT USING SCRUM FRAMEWORK**

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### **ABSTRACT**

*The realization that project management was a necessity came to organizations world-wide by the end of the last century. Project management has spread across all sectors of the economy, with IT and ICT companies most noticeably profiting from its application. As software development grew in popularity,*

*emerged a growing need for methodologies adept to managing such complex projects. This in turn resulted in Scrum being accepted as the go-to framework for bringing greater value to the client. However, due to the fact that a modern business environment is characterized by high levels of uncertainty and technological advancements, to better understand the trends and specifics of software development, as well as challenges the teams encounter, qualitative empirical research was conducted in Croatian IT and ICT companies. The collected data were analysed by a grounded theory method and presented in five main areas of challenges: lack of time, support and knowledge; poorly defined Product Backlog; inadequate internal communication and the absence of feedback; inadequate communication with the customer and challenges related to the final product – software.*

**Keywords:** *agile project management, challenges, ICT and IT industry, Scrum framework, software development*

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## THE SOCIO-ECONOMIC MANAGEMENT CONTROL AFTER THE COVID 19 PANDEMIC

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### ABSTRACT

*In an uncertain context related to the Covid-19 pandemic, as well as several other headlines (for example: climate change, multiple social movements...), the world economy has been seriously affected by a recession which has cast its shadows over the national economy, as well as on businesses and enterprises. This paper aims to address the principles and professions of socio-economic management control, which plays a strategic role in decision-making, and especially after the obligation of the remote working (or distance work) which involves companies to digitize. In this framework, we will try to find the answers to the following questions: How can we know if a company has the right person at the right place, and has the right resources, in the right places? How to measure the contribution of skills acquired through training and education, or even more, the gain in productivity? What does the coordination between the management controller and the HRD bring to the company? what are the tools and impacts of digitalization on business performance?*

**Keywords:** *socio-economic management control, human resources, hidden costs, digitization, Big data, ERP, performance, business*

# LIFELONG LEARNING, ADDITIONAL EDUCATION AND ATTENDANCE OF SEMINARS AND EDUCATION OF EMPLOYEES IN PRIVATE AND STATE-OWNED ENTERPRISES IN THE REPUBLIC OF CROATIA

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## **ABSTRACT**

*The aim of this paper is to find out whether employees in private and state-owned companies in the Republic of Croatia are ready to study all their lives, enrol in additional school or college and whether they like to attend seminars and trainings. Education is the starting point of the company's progress and with the individual efforts of each employee the basis for gaining a competitive advantage and creating knowledge of society as a whole, knowledge in companies and individual development of each employee. Lifelong learning of every employee is one of the ways to achieve the company's business goals. The sum of the individual levels of knowledge and daily learning of all employees makes up the overall level of knowledge in a company. Human resources in companies are the bearers of all business activities and all employees and managers should be aware of the importance of lifelong learning for individual employee development as well as for company development. The survey on employees' attitudes towards lifelong learning was conducted on a sample of 273 respondents in private and state-owned companies in the Republic of Croatia. According to the results of the research, a high percentage of employees are ready to study all their lives, enrol in additional school or college and like to attend seminars and trainings.*

**Keywords:** *lifelong learning, additional education, seminars and trainings, employees, managers*

## **ANALYSIS OF LENDER TRUST IN A RISK SITUATION**

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### **ABSTRACT**

*Debt is a lucrative business based on a financial exchange between two trustworthy parties. Since recent years, the debt financing industry has grown in terms of traded volumes. Global debt recorded an evolution of 3.45% with 258 trillion USD in the first quarter of 2020 compared to 249.4 trillion USD in the first quarter of 2019. This work aims to study trust in the lender-borrower relationship. We established an experimental framework in which the respondents had to choose between two risky choices during a debt transaction. For this purpose, we conducted a Pairwise Lottery Choice questionnaire at two levels (control and experimental situation) via the computer-assisted dissemination method Computer-Assisted Web Interviewing (CAWI) to 113 students in which they had to answer risk-free questions (control situation) followed by risky broadcasts (experimental financial situation). The results of Mc Nemar's chi-square test and the Random Effect Logistic Regression showed that the students expressed distrust behavior when moving from non-risky context to the risky context. The study revealed the absence of the impact of age and gender of the sample on its borrower's trust. In addition, we found a breach of the expected utility principle. Finally, the study showed that trust is a very sensitive psychological state.*

*The topic are based on specific cognitive biases closely associated with trust / mistrust: the reference point, the affect heuristic and time preferences.*

**Keywords:** *Trust, Recovery, Debt*

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## **THE CORONAVIRUS: REAL OPPORTUNITY TO ACCELERATE TRANSITION TOWARDS UNIVERSITY 4.0**

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### **ABSTRACT**

*In the digital era, knowledge economy has experienced a strong rise in power especially with the mutation of major technologies such as Big Data, Connectivity, Cyber security, etc. Considering the rapid changes experienced by different domains and industries, university's rate of change, described as slow, has been challenged. Hence the urgent need for a metamorphosis to a new model, which the crisis of covid has accelerated. The pandemic has disrupted the way education has been delivered, accelerating the transformation already underway toward more online learning and teaching. The pandemic has also had a direct*

*impact on the way research is conducted, the way universities operate (in terms of campus closures and the shift to online learning), and the way universities are governed, with senior staff having to make a range of emergency decisions and allow for greater flexibility in many areas of activity. Based on this reality, the university must rethink its worldview and its added value. It must once again become the place where innovation initiatives are developed. It must focus more on fundamental research, to launch great discoveries and to stimulate real technological breakthroughs. Considered as an economic actor, the university must assert its leadership in the face of the demands of the outside world, the needs of the economy and globalization, at the risk of being overtaken by companies that are creating their own academies; and the need not to concede the fundamental purpose that is, the creation and transfer of knowledge. Even though the systemic development of a given university can hardly be studied generically, some examples for different fields of action might be helpful to stimulate personalized measures. Therefore, we will present a range of loosely chosen best practices of university 4.0 for the areas of education , research , and governance.*

**Keywords:** Education4.0, The impact of covid, University 4.0

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## **THE IMPACT OF TRANSPORT ACTIVITY ON THE MOROCCAN SUPPLY CHAIN DURING THE COVID-19 PANDEMIC**

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### **ABSTRACT**

*The Covid-19 pandemic has profoundly impacted all areas of our private and public lives, including how we travel and how our goods reach their final destinations. The Covid-19 pandemic is affecting our mobility and transportation functions in unprecedented ways. It serves as a reminder of the importance of the movement of people and goods to our economy and society, but also of the industry's structural weaknesses. The supply chain has been strongly impacted by the devastating effects caused by the spread of the Covid-19 pandemic on the global economy. The degree of impact of these effects has reached companies' supply chains, particularly in terms of transport activity. For this, We*

*carried out a study on the impact of transport activity on the supply chain of 196 Moroccan companies during the spread of the Covid-19 Virus. Thanks to the Chi-square test and the non-parametric Kruskal-Wallis test, we found that the supply chain was significantly impacted by the disruption of this activity, particularly in terms of supply, purchase, and transport of goods ( $p < 0.01$ ) and a weak effect on production ( $p < 0.1$ ). We found that the level of the chain disturbance is related to the nature of the transport. The upstream of the supply chain was impacted by the disruption of the transport of information while the downstream of the supply chain was influenced by the transport of goods.*

**Keywords:** Covid-19, Logistics, Supply Chain, Transport

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## **TWO TALES OF WOMEN'S UNPAID HOUSEHOLD PRODUCTION: EVIDENCE FROM MOROCCAN HOUSEHOLDS**

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### **ABSTRACT**

*We build on Sevilla-Sanz et al. (2010) to study the plausibility of the doing-gender hypothesis by confronting microeconomic unitary and bargaining models with empirical evidence from the 2011-12 Moroccan Time-Use Survey. Instead of wages, and assuming major dysfunctions in local job markets especially the*

*documented disconnect between education attainment and employment outcomes, we disentangle the human capital components of the wage function to study their effects separately. We use intra-household differentials in education and individual job market proxies (age, potential years of experience, occupation status, etc.), and keep regional disparities as an important control. We find that the Moroccan case exhibits conflicting results: the wife-to-husband education differential does not reduce women's share of housework, thus leaning towards the gender hypothesis, whereas both female and male occupation statuses align with the microeconomic theory. This finding might suggest that the central explanatory standing of education attainment as documented in applied economic literature on industrialized countries, might not earn center-stage status in the case of developing countries like Morocco.*

**Keywords:** *Bargaining models, Doing-gender hypothesis, Family economics, Housework specialization, Job market, Moroccan time-use survey, Regional disparities, Social norms, Tobit, Unitary models*

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# **THE INFLUENCE OF THE TERRITORIAL SPORTS ECOSYSTEM ON THE SOCIAL INCLUSION AND PROFESSIONAL INSERTION OF YOUTH IN MOROCCO**

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## **ABSTRACT**

*The overall objective of this paper is the conceptualization of sport as a territorial ecosystem, clearly defining the roles and participation modalities of the different actors and stakeholders. The intention is to guarantee a consolidated social inclusion and a socio-professional integration creating sustainable territorial development through sport. In this perspective, the sport ecosystem represents a precious asset for research. Sport can represent a good factor for the inclusion of socially disadvantaged groups, especially young people, and can be a truly powerful educational tool in promoting social inclusion and professional integration. In this logic, this paper aims to find a new, innovative way to explain different elements of sport and social inclusion and to improve the proactivity of the young people. The topic is important, because of the problem of increasing number of young people that have problem of social exclusion, less physical activity and unhealthy lifestyle. Therefore through the conception of a territorial sport ecosystem it is possible to act preventively on a "disease" that after installed can become incurable.*

*This paper first presents the theory and concepts related to territorial sport ecosystem and social inclusion before providing case studies that demonstrate the theories in sports contexts. The purpose is to offering insights to propose - thanks to a rigorous theoretical and empirical study - a model of territorial development through the creation of a sports ecosystem, and understand how well the sports logic can coexist with the social inclusive logic.*

**Keywords:** *Professional insertion, Social inclusion, Social inclusion through sport, Sustainable territorial development, Territorial sports ecosystem*

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## **FACTORS INFLUENCING THE CRISIS MANAGEMENT PROCESS: LITERATURE REVIEW**

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### **ABSTRACT**

*Research in crisis management and especially on a specific crisis management process has recently received great attention from academics and practitioners due to the transformation of working methods and their impacts on thought and managerial decisions, as well as the constant need to adapt to a changing environment characterized mainly by uncertainty as a factor of chaos, a complexity that hinders reaction and innovation, a vital element of survival. Therefore, the main objective of our study is to provide the current state of research on the crisis management process through a literature review. Our review helps to better understand and dissect the components of the crisis management process.*

*Similarly, our research identifies organizational, strategic, environmental, and socio-psychological factors that influence the crisis management process and suggests avenues for future research.*

**Keywords:** *Crisis Management, Crisis Management Process, Influencing Factors*

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## **MITIGATING DEMAND AMPLIFICATION FOR AN EFFICIENT SUPPLY CHAIN**

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### **ABSTRACT**

*In a world in perpetual transformation, accentuated by the pandemic during the last two years, companies are seeing the scope of the new challenges. Faced with these new threats, companies are rethinking their strategy in order to ensure good management and continuity of the flow of goods. The recognition by all actors of the implications linked to flow management enables to improve the long-term performance of each member company and of the whole supply chain. Thus, the best chains reach a higher level of maturity and are interested in more optimization. As there are several areas for improvement, we are interested in a phenomenon that is little known to many decision*

*makers and which cannot be noticed without coordination and collaboration between the members of the chain, namely the Bullwhip Effect. The Bullwhip Effect also called Demand Amplification or Variance Amplification, refers to the tendency for order variance to increase as you move up the demand side of the supply chain. Otherwise, this term describes the effect by which slowly changing consumer demand creates large variations in production for suppliers at the other end of the chain. It has been shown that a 10% increase in demand at the retail level turns into a 40% increase at the manufacturer level. The existence of this effect is attributed to operational and behavioral factors and the solutions to counter it are grouped according to the causes. The importance of considering this phenomenon is demonstrated through the creation of a behavioral experience mimicking decision-making behavior in supply chains. The results of this simulation are used to quantify losses, analyze and identify best practices that will lead to a reduction in demand amplification. In this sense, based on a literature review, we will present the contributions of the major authors in this field of supply chain management. Thus, this study aims to identify the main causes, consequences and solutions that will lead to a significant reduction of oscillations and order amplification. Finally, we will present steps and rules of the simulation to understand the experimental research.*

**Keywords:** *Bullwhip Effect, Demand Amplification, Experimental Research, Optimization, Supply Chain Management*

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# **THE INFLUENCE OF SOCIAL INNOVATION ON THE DEVELOPMENT OF HUMAN CAPITAL WITHIN ORGANIZATIONS OF THE SOCIAL AND SOLIDARITY ECONOMY (SSE): LITERATURE REVIEW AND ESSAY OF PROPOSAL OF A CONCEPTUAL FRAMEWORK**

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## **ABSTRACT**

*Today, the role of human capital as a key factor in business success is well established. Companies are constantly seeking to improve their managerial practices in order to increase their organizational performance, of which social innovation is of paramount importance. Innovation has long been an essential tool in growth and job creation strategies. The originality of this paper lies in the fact that it offers a conceptual framework for reflection and analysis aimed at understanding the extent to which the development of human capital depends of social innovation through the implementation of a real approach to social innovation aimed at defining human capital which will serve to better guide and professionalize the activities and the place of social innovation in the companies of the social and solidarity economy (SSE), and above all to highlight the contribution of social innovation to the development of human capital through a conceptual framework of the practice of the latter of said companies.*

**Keywords:** *human capital, performance, social innovation*

## **SOCIAL MEDIA BRAND ENGAGEMENT: THE CONSTRUCT AND ANTECEDENTS IN HIGHER EDUCATION SECTOR**

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### **ABSTRACT**

*Today, as globalization has become the focal point of higher education, competition has become a central preoccupation of higher education institutions around the world, the intensification of competition in this sector requires the strengthening of brand prestige and the use of social network communication strategies to leverage the power of these tools to increase student engagement with their institution. The literature on social media brand engagement is growing significantly, yet there is limited research studying the concept in the context of higher education. In this article, we present a literature review on the key drivers of social media brand engagement in the higher education sector and explore the utility of using social networks as a tool to engage students with their institution by reviewing different models studying and analyzing this concept. This work could be a useful and informative tool for higher education institutions, and researchers in this field to redefine their academic research efforts to study the concept of social media brand engagement in higher education sector.*

**Keywords:** *Brand Engagement, Brand experience, Higher Education, Social Media, Service-Dominant Logic*

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# THE CITY-PORT INTERFACE IN THE TANGIER TERRITORY: WHAT STRATEGIC FIT OF THE TRIPTYCH ECONOMIC PROSPERITY – SOCIAL WELL-BEING – SUSTAINABILITY?

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## **ABSTRACT**

*The contraction of industrial activity combined with the relocation of maritime activities to new sites have shaken the system of relations that have linked urban and port spaces for several centuries. The city of Tangier is not immune to these profound changes. Based on a myriad of theoretical approaches, our research is an analysis of the city-port relationship and its evolution over time. More specifically, it examines the degree of trade-off between economic concerns and socio-ecological considerations in this relationship. Based on a qualitative approach with a comprehensive aim, we preferred the case study of the Tangier city port. The main insight we extract from our analysis is that the city-port interface of the Tangier territory leads to economic solutions at the expense of social well-being and ecological awareness.*

**Keywords:** *City-port interface, Tangier territory, strategic fit, economic dynamics, social well-being, ecological awareness*

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# **EFFECTS OF A PANDEMIC ON HUMAN CAPITAL MANAGEMENT: POST-COVID-19 EMPLOYEE MANAGEMENT & DEVELOPMENT**

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## **ABSTRACT**

*The emergence of the COVID-19 pandemic has resulted in unforeseen changes on how businesses and organizations are being run. In addition, in order to adapt, employers and supervisors have had to rethink how to optimally manage their human resources (HR) while also preparing for possible future sudden crises. This article is a literature review which will be focusing on the most valuable takeaways regarding challenges and opportunities presented to the worlds of employee management and development by the pandemic through the study of various previously documented research into what challenges have been forced onto organizations' human resources management (HRM) practices, the necessary steps taken by HR departments and managers in order to adapt, the arisen opportunities these changes have introduced and how all of these alterations ultimately affect an institution's human capital management (HCM) strategies and methods.*

**Keywords:** *Employee development, Human capital management, Human resources departments, Human resources management, Post-COVID-19*

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## **CONTEXTUALIZING LISTED MOROCCAN FIRMS' RESILIENCE DURING COVID-19: EVIDENCE FROM A SECTORIAL ANALYSIS**

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### **ABSTRACT**

*In light of the unprecedented global crisis caused by the COVID-19 pandemic, resilient companies are more likely to survive the crisis's repercussions. More than 11.000 SMEs were bankrupted in Morocco because of the crisis, but not even one listed company has been dissolved in previous years. Moreover, the crisis has been a real opportunity for some industries that emerged during 2020. This scientific contribution aims at determining the main factors explaining the financial resilience of the different listed companies on the Casablanca Stock Exchange between 2020 and 2021. As a result, we detected some resilience factors in this turbulent economic context based on the disclosed financial information's descriptive and analytical examination. Our study highlights that the financial and ICT sectors are the first to overcome the complications of the COVID-19 pandemic due to the vigilant regulation and numerous demanding development projects based entirely on digital technology as a tool for economic performance. Our research is one of the first studies in the Moroccan context to assess the impact of the recent worldwide pandemic on listed firms' resilience.*

*In addition, this study highlights the importance of boosting economic recovery through investing in the digital industry.*

**Keywords:** *Banks, CSE, Financial Performance, Morocco, Resilience*

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## **THE MEASUREMENT OF BANK EFFICIENCY**

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### **ABSTRACT**

*This paper provides a review of several methods that have been used in the literature to measure bank efficiency. Financial analysis is one of the known methods. It is a traditional approach that relies mainly on studying the summary statements, the analysis of the accounting accounts as well as the calculation of the ratios to have a general idea of the firm's performance. However, this method has several limitations related to its inability to take into consideration intangible qualities of the company. These qualities may result from the structure of the company itself, circumstances related to the sector or the country's economic indicators. The review of the literature on approaches used to measure banking efficiency highlights that data envelopment analysis (DEA) and stochastic frontier analysis (SFA) are the predominant methods used in many empirical studies. The two approaches can be complementary in providing additional performance information. Sometimes researchers use*

*both methods to compare results. However, the choice between the approaches may be necessary depending on the availability of information and the objectives that should be attained. The SFA (parametric) method requires a large sample size for the econometric technique to be well applied, whereas the DEA method does not require any particular assumptions since the frontier is determined by the data. Nevertheless, no study has proven the superiority of one method over the other. Each method has its advantages and limitations and must be used according to the data considerations and the individual preference.*

**Keywords:** *Bank efficiency, Banking performance, Data envelopment analysis, Stochastic frontier analysis*

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## **FOOD SECURITY, ELEMENT OF MOROCCAN SOFT POWER**

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### **ABSTRACT**

*In Morocco, the issue of food security is generally treated from a sociological and economic angle, while it has a significant influence on the sovereignty and geopolitical position of the country on the international scene. In this sense, Morocco has attached great importance to the achievement of its food self-sufficiency through the efforts made in the agricultural field, and*

*this through several agricultural plans and strategies, we note mainly the Morocco "Green plan". Indeed, agriculture plays a central role in the establishment of food security, this important place of agriculture is manifested by its contribution (14%) to the Gross National Product ahead of industry and tourism for the year 2021. The central position of the agricultural sector has been the result of several strategies and policies implemented by Morocco since its independence. Thus, the passage of an interventionist economic policy of the State in the agricultural sector until the end of the years 2000 (Support of prices to the production of strategic products within the framework of its vision of self-sufficiency), towards a liberal policy in the agricultural sector (support for agricultural investment). In addition, Morocco has carried out major strategic actions in the agricultural sector, such as the dam policy, the establishment of hydro-agricultural infrastructure, the strengthening of agricultural production, and the establishment of a strategy for the supervision and financing of farmers. These efforts have enabled Morocco to make progress and gains in terms of agricultural infrastructure, as well as the presentation of a development of comparative advantage. Today, the issue of food security in Morocco intervenes in an indirect way in the subjects of conflict and power. Thus, the new concept of food security becomes a determining factor in the management of territory and population (elements of geopolitics). Thus, food security is both a pillar of the sovereignty of the State and its soft power, because it is a vector of the independence of the State. The health crisis has called into question the importance of food security, and to face the panic of the population and States facing the risks of food disruption. Like the traditional instruments of Moroccan soft power, Morocco's success in establishing food security during the crisis has attracted the intention of several African countries. To this end, several countries have expressed an interest in concluding lasting agreements in the agricultural field, while others have sought to draw inspiration from the Moroccan agricultural model, which is a success story for them. However, the Moroccan approach to establishing food security is still*

*insufficient in the face of new international constraints and challenges, which may directly influence Moroccan soft power in Africa. At the end of this article, we will try to show through a critical analysis of the impact of the limits of the food security policy on Moroccan soft power in Africa through the following axes: 1) Literature Review, 2) The geopolitical dimension of food security in Africa, 3) Food security: a geopolitical weapon of Moroccan soft power in Africa, 4) Towards a new version of food power in Morocco.*

**Keywords:** *Soft power, Food security, Food power, Africa*

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## **GREEN ECONOMY: CHALLENGES AND OPPORTUNITIES IN MOROCCO**

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### **ABSTRACT**

*The selection of the subject for this paper linked to current trends and issues in the world economy and the global financial system in particular. The rapid increase in the world's population and the growth of global GDP may lead to a catastrophic depletion of natural capital, which will profoundly affect the global economic system. In order to avoid these consequences, researchers and policy makers aim to integrate environmental*

*dimensions into corporate and state strategies to ensure sustainable development that will maintain and enhance economic well-being without affecting the opportunities of future generations. This brings us to a new direction of economic and financial knowledge that lies at the crossroads of different industries, namely the green economy, which aims to improve human well-being, social justice, create new conditions for decent employment while reducing environmental risks; the transition to the green economy have become necessary. In this context, Morocco like other countries, has adopted new strategic approaches to sustainable development and adheres to a green economy that respects ecological balances and is likely to open up new opportunities for wealth creation and sustainable employment. In this article, we will define the concept of "green economy", then analyse the opportunities and issues of the transition to a green economy and focus on the case of Morocco. **Keywords:** Challenges, Green economy, Morocco, Opportunities*

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## **CRITICAL SUCCESS FACTORS OF IMPLEMENTATION OF ERP IN PUBLIC ORGANIZATIONS: SCOPING STUDY**

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### **ABSTRACT**

*The purpose of this research is to study the Critical Success Factors (CSF) of implementation of ERP in organizations and especially in the public sector. The public sector is subject to*

*specificities that should be taken into account when integrating or modernizing information systems (IS). This analysis is based on a sample of 10 actors evolving in the implementation of modernization projects of ERP in the public sector. The research highlights the different key dimensions to the success of a project and more specifically the key features to the success of a project in the public sector.*

**Keywords:** *ERP, critical success factors, dimensions, implementing ERP, public sector*

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## **IMPACT OF THE COVID-19 PANDEMIC ON CONSUMER BEHAVIOR: LITERATURE REVIEW**

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### **ABSTRACT**

*The year 2020 was marked by the most destabilizing event that humanity has experienced in recent decades. It is the Covid-19 pandemic, which first appeared in the Chinese city of Wuhan, and then spread its wings around the world. This unprecedented situation has had a severe impact on consumer habits and behavior. The objective of this paper is to examine the perceived dynamics of these habits based on a review of consumer literature*

*worldwide and in Morocco in particular. Our work is the result of reading 40 articles published in scientific journals, dealing with consumer behavior since the outbreak of the Covid19 pandemic. The main objective is to describe, synthesize and analyze the existing literature in order to detect the gap that could be the subject of future research. Based on a descriptive analysis, and after gathering common findings across articles, we divided the impact of the Covid19 pandemic on consumer behavior into three key components: Shopping, e-commerce, and food. At the beginning of the pandemic, a situation marked by panic and uncertainty, consumers adopted a behavior of stocking up on necessities and hygiene products. On the other hand, the sale of luxury goods dropped considerably. Consumers also used a new channel, e-commerce, and home delivery was part of their daily routine. After an analysis of previous research related to our research problem, the question of the new post-Covid consumer model was only weakly addressed, this could be the subject of future research.*

**Keywords:** *Consumer behavior, Consumer habits, Covid Pandemic*

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## **TOWARDS A MOROCCAN POLICY OF ECONOMIC INTELLIGENCE FAVORABLE TO REGIONAL DEVELOPMENT**

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### **ABSTRACT**

*Like businesses, local and regional authorities need to know how to react to the changes in today's economy and the diversity of risks and dynamics of today's economy. In this sense, Territorial Economic Intelligence is a strategic approach that allows decision-makers to understand better their increasingly complex and uncertain environment. Since 1990, Morocco has carried out many activities in the economic intelligence. However, the lack of a clear vision and coordinated actions that reflect the realities and particularities of the Moroccan regions, the strategic consecration of EI to purely security purposes while giving priority to the areas of information intelligence and intelligence. Similarly, the delay in implementing the advanced regionalization adopted in 2015 may be one of the reasons for the lack of a clear and forward-looking national policy of territorial economic intelligence geared towards regional development. Throughout our paper, we have highlighted a series of actions and public policies in the territorial economic intelligence. These actions testify to the Kingdom's desire to achieve territorialized regional development adapted to the specific characteristics and identity of each region. In addition, we will take this opportunity to highlight the cultural, legal, organizational, and economic barriers to the emergence of a national policy of territorial*

*economic intelligence in which each region will have the privilege of devising its development vision.*

**Keywords:** *Regional Development, Territorial Competitive Intelligence, Moroccan Competitive Intelligence*

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**THE IMPACT OF DIGITALIZATION ON  
POVERTY ENTREPRENEURSHIP AND SOCIAL  
EXCLUSION IN DEVELOPING COUNTRIES,  
CASE OF MOROCCO: A LITERATURE  
REVIEW AND FUTURE RESEARCH  
DIRECTIONS**

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**ABSTRACT**

*In the era of global digitalization, entrepreneurs have thrived to achieve their best performances wielding all forms of digitalization yet the issue regarding poverty never seemed to be solved and even worsened after the emergence of COVID 19. Not to mention the fact that, historically, the entrepreneurial literature in the context of poverty has shied away from major issues surrounding poverty. Entrepreneurship is frequently regarded as a critical tool for addressing the persistent problem of poverty in developing countries. People in emerging countries are significantly more entrepreneurial than people in developed*

*ones, according to numerous research. Moreover, their entrepreneurial abilities are put to the test significantly more frequently and intensely than those of their developed-country peers. From the other perspective, these more entrepreneurial countries are more impoverished and more susceptible. Is the scarcity of digitalization within those countries to blame for this problem? This is a theoretical study that relied on secondary data from journals, textbooks, internet sites, and government documents in order to conduct a literature review and identify our research problem. We took interest in different contexts based on country approach, we selected recent studies conducted in several developing countries such as India, Nigeria and KwaZulu-Natal province as a base to our research. In this study, we are interested in exploring the correlation between digitization, entrepreneurship, we also examine how the adoption of digital technologies by the vulnerable entrepreneurs will enhance their social inclusion and reduce their poverty.*

**Keywords:** *Developing countries, Digitalization, Digital technology, Entrepreneurship, Social exclusion*

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## CONCEPTUALISING AND MEASURING CUSTOMER PERCEIVED VALUE IN THE BANKING CONTEXT

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### **ABSTRACT**

*The purpose of this paper is to study the value of a product, a service or a consumption as it is perceived by the customer. The perspective adopted in this paper is to clarify this polysemic concept, to present the different models of construction and conceptualization of the value in marketing services. Then, the results of the study conducted with a sample of 323 individual clients of Moroccan Banks will be presented. This paper focuses on the perception of value by clients vis-à-vis the banking services. The data analysis conducted using AMOS structural equations highlights the most meaningful value to clients and their contribution to forming the overall value of the relationship. The goal is to move from the perceived value of the service to a more global notion of the value of the relationship.*

**Keywords:** *Perceived Value, Retail Banking, Relationship Value, SEM*

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## **THE GOVERNANCE OF TERRITORIALIZED NETWORKS OF ORGANIZATION (GTNO) AND COLLABORATIVE WORK: THE CASE OF THE LARGE INDUSTRIAL PORT TANGIER MED**

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### **ABSTRACT**

*The governance dimension is crucial in ensuring the stability, competitiveness, and even the existence of territorialized networks of organizations (Alberti, 2001 ; Ehlinger et al., 2007). Or, when applied to a territorialized network, this concept of governance poses a problem of operationalization, not definition. To put it another way, it is now necessary to examine the actual actions of an TNO's governance organs. Networks corporate , whether sectorial or territorialized, are a strategic development vector for regional economies. The evaluation of TNO performance, in whatever form it takes (clusters, industrial districts, competitiveness zones, etc.) is a new field of study that sits at the crossroads of network managers' concerns, public-sector concerns, and academic concerns. The goal of the TNO is to facilitate inter-organizational collaboration between businesses of various sizes, government agencies, research laboratories, and educational institutions in order to stimulate economic growth. These TNOs aim to strengthen geographical proximity through organizational proximity, and they rely on a strengthening of inter-actor collaboration that might lead to various forms of mutualization at various levels. A high level of collaboration necessitates not only investments (both in terms of time and effort) and network traffic, but also a feedback loop that might be useful to each of the network's participants.*

*The Covid-19 pandemic that is currently raging on our planet also seems to have some advantages besides the simple spread of the disease and the containment measures. This pandemic invites companies to learn lessons in order to develop their medium and long-term to develop its medium and long term appropriation capacities. More than ever, companies are required to become agile, developing proactivity and confidence in order to seize new opportunities. This time of confinement has allowed companies to evaluate their weaknesses and strengths to reinvent themselves and take on new challenges. This complex period gives organizations the opportunity to work in a collaborative mode, to learn, to draw a post-crisis learning effect, to put in place the confidence to accompany an organizational change in line with an environmental reality. We will list the obstacles to the effective functioning of collaborative work within the TNOs, which will lead us to highlight the actions that the governance of the TNO must put in place. We identify three problems preventing the operation: the lack of knowledge between the actors, the limited strategic and collaborative skills on the part of the companies, and the absence of a structure that manages the requests for collaboration, We will then show how the governance of TNOs can loosen these brakes.*

**Keywords:** collaborative work, governance, performance, Post-Covid, TNO

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## **INNOVATION-DRIVEN BY COLLABORATION BETWEEN STARTUPS AND SMES IN AFRICA**

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### **ABSTRACT**

*Open innovation is key to the success of many companies. It is based on the intelligent use of all possible resources, including collaborations with parties outside the company. Although it is well known that large companies foster and use startups as experiments in their innovation process, little is known about similar activities with small and medium-sized enterprises (SMEs). Small and medium-sized enterprises (SMEs) and startups are widely recognized as playing an important role in the economy. Their important role in the economic aspect of a country can be seen in increasing job opportunities, and gross domestic products including net export, which is the sign of a healthy and productive business ecosystem in an emerging country. They are traditionally known to be responsible for generating the majority of disruptive innovations. To achieve continued economic growth, SMEs and startups must be able to meaningfully collaborate. With the rising need for innovation within a complex and dynamic world especially in the post covid era, a collaboration between complementary partners offers the potential to create a competitive advantage. Early-stage startups and small and medium-sized enterprises (SMEs) can exploit opportunities by collaborating early and jointly developing innovations. However, a collaboration between two actors that are so different from each other is also challenging. If the aim of a collaboration between a startup and a small or medium enterprise is the upscaling of a sustainability-oriented*

*innovation, the success of this collaboration is not only in the interest of the two involved actors but can be said to be a concern to society as a whole.*

**Keywords:** *SMEs, Startups, Open Innovation, Collaboration, Business growth*

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## **SOCIAL RESPONSIBILITY AND FINANCIAL PERFORMANCE IN THE COVID-19 ERA: SUPPORT FOR THE EXPERIENCE OF MOROCCAN SMB**

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*The current business environment is undergoing profound changes. On the one hand, the effects of economic globalization, multilateral trade agreements and new customer requirements, and on the other hand, an unprecedented health crisis, COVID-*



*19. During the Covid-19 crisis, the concept of Corporate Social Responsibility (CSR) has occupied an essential place in the life of any company through the constitution of a socially responsible image in the eyes of third parties and its integration as a new mode of crisis management and as a performance lever allowing the company to resist the current financial and economic shocks. In this paper we will first give a historical overview of CSR, then define CSR, financial performance, the SMB, the role of the SMB on economic growth, then cite the organizational theories related to the importance of CSR in times of crisis, to finally detail the economic impact of health measures to counter the COVID 19; developed by the High Commission for the plan as well as recommendations.*

**Keywords:** *Corporate Social Responsibility, Financial performance, Small and Medium Business SMB, Covid 19*

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## THE ROLE OF SMES IN NATIONAL ECONOMIES: OVERVIEW AND OUTLOOK

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### ABSTRACT

*The omnipresence of small and medium-sized enterprises at the international level has aroused the interest of several research authors to study to what extent these small structures influence and affect the economies at the national level of each country on different levels. On the economic level, the issue of small and medium-sized enterprises is often highlighted in relation to their ability to create stable and permanent jobs. Also, these companies are analyzed in times of crisis and volatility in order to test their resilience. Faced with these multiples analyzes and different readings, we propose to review, in a general and progressive manner, the main themes and facets related to the study of the role of SMEs in the light of recent developments following the publications of international organizations responsible for economic and works of certain academic authors.*

**Keywords:** *Small and medium-sized enterprises, Role of SMEs, SMEs challenges, National economies*

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## **INTELLECTUAL PROPERTY RIGHTS AS A SOURCE OF COMPETITIVE ADVANTAGE**

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*Innovations represent the very foundation of societal, scientific and industrial progress. They are also regarded as the primary source of sustainable competitive advantage. The concept of innovation has become synonymous with successful business management and competitiveness in terms of the contemporary, modern market. In order to enable transformation of innovations into solid competitive advantages, it is absolutely necessary to protect them through intellectual property registration systems. Unauthorized innovation copying and other intellectual property breaches represent a serious issue, as the stolen innovation becomes the very opposite of competitive advantage; it becomes a threat to the company that invested its scarce resources into its development. Intellectual property protection encompasses*

*patents, trademarks, industrial design, geographical indications and appellations of origin, copyright and related rights. Innovation creation process and intellectual property protection enable companies to build a sustainable market position, along with actively contributing to economic and societal growth and progress.*

**Keywords:** *competitive advantage, innovations, patent, trademark, industrial design, copyright*

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## **RESILIENCE APPROACH FOR MOROCCAN PUBLIC HEALTHCARE SUPPLY CHAIN: WHAT AFTER COVID19?**

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### **ABSTRACT**

*covid19 pandemic has severely tested the healthcare supply chain. It revealed many managerial concerns in the Moroccan healthcare sector. Therefore it is necessary as academics to conduct research about the nature of crisis handling at the level of the healthcare supply chain. The aim of this conference paper is to make an overview of strategies and approaches made by the healthcare supply chain and therefore to what degree it was effective during crisis time. an investigation was held on two Moroccan hospitals in the north region.*

**Keywords:** *Resilience, Healthcare, Supply chain management, Covid19, pandemic, Risk, Crisis*

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## THE ROLE OF DIGITALIZATION IN MANAGING POST-COVID RECOVERY: CASE OF MINISTRY OF FOREIGN AFFAIRS OF MOROCCO

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### **ABSTRACT**

*The Covid-19 pandemic strike overturned the international relations to create a new global order with a common enemy, the coronavirus. However, at the organizational level, it constitutes a call for change of entrepreneurial and managerial practices. Certainly, the current crisis impact vary from one business to another according to several factors such as the size and the structure. In result, rapid advances in technology and digitalization driven by health crisis has become a core part of new organizational approaches. Henceforth the external environment has become more uncertain. In addition, conspicuously, faced with these market conditions, entrepreneurs are required to take decisions. These changes are for specific entrepreneurs a development and innovation opportunities, and for other, new challenges to increase with well define, new and complex goals that can be identified as stretch goals.*

**Keywords:** *Covid-19, Digitalization, Management control, performance, Stretch goals*

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# HOW DOES INTER ORGANISATIONAL KNOWLEDGE SHARING CHALLENGE THE MODERN WORLD AND IMPACT POSITIVELY THE OUTCOME OF LOGISTICAL PROCESSES

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## **ABSTRACT**

*Nowadays, organizations concentrate their efforts on the continuity of their life chain by looking more than ever for innovation opportunities beyond their organizational boundaries, therefore an inter organizational cooperation is required to be established strategically. A sphere of knowledge sharing organizations where knowledge can be created shared and integrated, is called on to make the collaboration operational. However, with the modern world, many barriers to this sharing process should be overcome, in order to enforce the inter organizational relationship in the supply Chain. In this paper, we're going to spot different techniques used as a support for inter- organizational knowledge sharing, and reveal their possible advantages and disadvantages of their use, as conducted in previous studies.*

**Keywords:** *Knowledge Sharing, Knowledge Development, Inter-Organizational Innovation, Innovation*

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## **TEACHING-LEARNING MODELS IN CONTEXT OF COVID-19 PANDEMIC: THE ONLINE TEACHER AND STUDENT**

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### **ABSTRACT**

*Online teacher have to understand teaching context in which there is a physical separation between students and it is mediated by the use of technologies. Teacher must recognize this change and have to work with the context potential and adapt it to the limits of their instructional approach. Thus, teachers needs to explore alternative teaching strategies contextualized in distance learning environment, which should seek to reduce interpersonal distance, promote interaction and increase feedback, ensuring communication and learning. The relationship of traditional teacher must be reconstructed to make possible the essential interactions necessary for the constitution of a favorable environment which lead to a construction of learning attitudes and behaviors. In view of the internet development in education, whether exclusively at distance or in mixed mode (classroom and online), it is increasingly necessary understand teacher's performance in virtual contexts and the establishment of skills and abilities for their training in order to guarantee that they are teaching and learning in an online education context without necessarily having to import European or North American programs that have realities and needs far from those*

*experienced in Portugal. Evolution implies the need for change and only organizations that adapt to the environment can fully respond to the future challenges.*

**Keywords:** *students, teaching, online, covid-19*

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