



**Current Business Issues
In African Countries
CBIAC**

6th Current Business Issues in African Countries 2025

April 28-29, 2025

Conference Tracks

- Supply Chain
- Climate Change
- Entrepreneurship
- Sustainable Development

Theme

**Global Inclusive Business
Development: Building a
Future Collectively with
Strong Digital and Social
Pillars**

The conference will be held online

CBIAC is a 501(c)(3) organization.

CBIAC.NET

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6TH CURRENT BUSINESS ISSUES IN AFRICAN COUNTRIES CONFERENCE



*GLOBAL INCLUSIVE BUSINESS DEVELOPMENT: BUILDING A FUTURE
COLLECTIVELY WITH STRONG DIGITAL AND SOCIAL PILLARS*

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6TH CURRENT BUSINESS ISSUES IN AFRICAN COUNTRIES CONFERENCE

*GLOBAL INCLUSIVE BUSINESS DEVELOPMENT: BUILDING A FUTURE
COLLECTIVELY WITH STRONG DIGITAL AND SOCIAL PILLARS*



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6TH CURRENT BUSINESS ISSUES IN AFRICAN COUNTRIES CONFERENCE

*GLOBAL INCLUSIVE BUSINESS DEVELOPMENT: BUILDING A FUTURE
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Conference Theme

“The interdependence of the whole world must guide our roadmap.”

These penetrating words were spoken by Isabelle Durant, Deputy Secretary-General, UNCTAD at the United Nations Conference on Trade and Development (UNCTAD15) on October 5, 2021. The CBIAC theme rests upon this belief that countries are interdependent and that aspects of the global economy operate synergistically.

CBIAC gathers business leaders, NGO leaders, researchers, and students to discuss the most pressing issues impacting businesses in African countries. The issues discussed will revolve around the reciprocal impact of businesses, government, and society. The impetus of the conference is the discussions held at UNCTAD 14 and UNCTAD15 (United Nations Conference on Trade and Development) conferences, held in Nairobi, Kenya in July 2016 and Barbados in October 2021.

2025 Theme

In a rapidly evolving world, Global Inclusive Business Development stands at the forefront of creating a sustainable and equitable future. This approach emphasizes the importance of inclusivity in every facet of business, ensuring that growth and progress are shared across all demographics, geographies, and social strata. By embedding inclusivity into the core of business strategies, companies can drive innovation, unlock new markets, and foster economic resilience that benefits everyone, not just a select few.

Central to this vision are strong digital and social pillars. Digital transformation has become the backbone of modern business, enabling unprecedented access to markets, resources, and information. It breaks down barriers, allowing businesses to reach and serve previously underserved populations. By leveraging digital tools and platforms, companies can create more inclusive products and services that cater to diverse needs, driving economic empowerment on a global scale.

At the same time, social responsibility plays a critical role in this development. Businesses are increasingly recognizing their role in addressing social challenges, from inequality to environmental sustainability. A strong social pillar means committing to ethical practices, investing in community development, and ensuring that business operations do not exacerbate social issues but instead contribute to positive change.

Climate Change

Small, developing countries are not the cause of climate change, but they are the ones suffering the most. For many countries, climate change is an existential threat, especially if the 1.5C degree limit of the Paris Accord is not reached. Climate change, trade, and peace are linked. <https://unfccc.int/process-and-meetings/the-paris-agreement/the-paris-agreement>

Sustainable Development

Annually, trillions of dollars in raw materials leave developing countries and are sent to developed countries, making advancement in developing countries unsustainable. There are massive opportunities for FDI into Africa. While exports from developed countries have returned to pre-pandemic levels, exports from developing countries have reached only 6% of pre-pandemic levels. However, intra-Africa trade via The African Free Trade Market and increased multilateralism between Africa and the Caribbean has helped African countries improve. The multilateralism within Africa and between Africa and the Caribbean can increase sustainable development and can pressure large countries to have true global multilateralism.

Entrepreneurship

An important issue for discussion is what are the best methods to encourage entrepreneurship in Africa? The power of large technology companies hinders the work of small businesses and hampers creativity. There is not a global framework for corporate tax for countries to obtain revenue based on the activity that occurs in their countries, which represents an unfair disadvantage against entrepreneurs. Trade is now not just at shipping ports but is conducted digitally, so trade is now in private hands more than ever. This private oligopoly must be addressed if development is to be sustainable and entrepreneurship is to flourish.

Supply Chain

Supply chain problems continue to exist in virtually all industries. Significant pressure exists on supply chains, especially for companies that have single-source suppliers in other countries, such as the chip shortages in Asia negatively affecting automobile production in Europe. Shipping costs are still skyrocketing raising serious inflationary concerns. This inflation negatively impacts food insecurity in SIDS (Small Island Developing States). Problems with production include new industrialization and increasing nationalism.

UNCTAD15 Documents

* **UNCTAD15 Program:** <https://unctad15.org/programme>

* **The Bridgetown Accord: Creative Economy and Digitalization Forum**
https://unctad.org/system/files/official-document/td-inf-72_en.pdf

* **The Bridgetown Covenant: From inequality and vulnerability to prosperity for all**
https://unctad.org/system/files/official-document/td-l-435_en.pdf

* **The Spirit of Speightstown: From inequality and vulnerability to prosperity for all**
https://unctad.org/system/files/official-document/td-l-434_en.pdf



SCHEDULE AT A GLANCE

TIMES ARE FOR NEW JERSEY, USA.

TIME ZONE CONVERTER

[HTTPS://WWW.TIMEANDDATE.COM/WORLDCLOCK/CONVERTER.HTML](https://www.timeanddate.com/worldclock/converter.html)

| Time | Day 1 | | Day 2 | |
|---------------------|---|--|---|---------------------------------------|
| | Track 1 | Track 2 | Track 1 | Track 2 |
| 9:00 AM - 9:30 am | Panel: Entrepreneurship and Sustainable Development | | Panel: Finance, Economics, Supply Chain, and Management | |
| 9:30 AM - 11:30 AM | Finance (En français) | Entrepreneurship (English) | Sustainable Development (English) | Management and Marketing (English) |
| 11:30 AM - 12:30 PM | Lunch | | Lunch | |
| 12:30 PM - 2:30 PM | Gestion et commercialisation (En français) | Inflation and Sustainable Development (English) | Finance (English) | Supply Chain (English) |
| 2:30 PM - 3:00 PM | Break | | Closing Session | |
| 3:00 PM - 4:30 PM | Entrepreneuriat (En français) | Sustainable Development (English) | | |



DAY 1

Monday, April 28 2025

9:00 AM - 9:30 AM (New York)

Panel: Entrepreneurship and Sustainable Development

ENTREPRENEURSHIP

- *This year's conference features seven presentations on entrepreneurship (four in English and three in French). The topics include SME's, tourism, women, financing, social capital, and business intelligence.*
- *The relevant United Nations Sustainable Development Goals are: (1) No Poverty; (5) Gender Equality; and (8) Decent Work and Economic Growth.*

SUSTAINABLE
DEVELOPMENT
GOALS



SUSTAINABLE DEVELOPMENT

- *The conference also features nine presentations on sustainable development (eight in English and one in French). The topics include water availability and consumption, co-production, business schools, social capital, and digital space.*
- *The relevant United Nations Sustainable Development Goals are: (4) Quality Education; (6) Clean Water and Sanitation; and (12) Responsible Consumption and Production.*

SUSTAINABLE
DEVELOPMENT
GOALS





DAY 1

Monday, April 28 2025

9:30 AM - 11:30 AM (New York) --- 2:30 PM- 4:30 PM (Agadir, Morocco)

WORKSHOP 1

Finance (En français)

Track 1



Abdelkarim HSSOUNE

FACTORS IMPACTING THE DEMAND OF SMALL FAMILY FARMS IN THE PROVINCE OF CHTOUKA AIT BAH: AN ANALYSIS WITHIN THE FRAMEWORK OF THE LOGISTIC REGRESSION MODEL (6)

- *Abdelkarim HSSOUNE, Phd, Ibn Zoher, Morocco*
- *Ahmed AMGHAR, PhD in Applied Economics, Laboratory of Applied Studies and Research in Economic Sciences, Faculty of Legal, Economic, and Social Sciences in Agadir, Ibn Zohr University*



Mustapha AMZIL

L'IMPACT DE LA TRANSFORMATION DIGITALE SUR LA RECETTE FISCALE : CAS DE LA DIRECTION GENERALE DES IMPOTS; (THE IMPACT OF DIGITAL TRANSFORMATION ON TAX REVENUE: CASE OF THE GENERAL DIRECTORATE OF TAXES) (23)

- *Mustapha AMZIL, doctorant, ENSA, Écoles nationales des sciences appliquées, AGADIR, Maroc*
- *A .TOURABI LISAD Professeur d'enseignement supérieur à l'Ecole Nationale des Sciences Appliquées d'Agadir ENSA - Université IBN ZOHR*
- *W. JENKAL Professeur habilité à l'Ecole Nationale des Sciences Appliquées d'Agadir ENSA - Université IBN ZOHR*



Elarbi EL FAKIR

LEVIERS ET FREINS DU FINANCEMENT BANCAIRE DES PROJETS D'ÉCONOMIE SOCIALE ET SOLIDAIRE AU MAROC : UNE ANALYSE EXPLORATOIRE DES DÉTERMINANTS ÉTHIQUES, INSTITUTIONNELS ET DIGITAUX; (LEVERS AND BRAKES OF BANK FINANCING OF SOCIAL AND SOLIDARITY ECONOMY PROJECTS IN MOROCCO: AN EXPLORATORY ANALYSIS OF ETHICAL, INSTITUTIONAL AND DIGITAL DETERMINANTS) (34)

- *Elarbi EL FAKIR, Enseignant Chercheur, Université IBN ZOHR, Maroc*
- *Kamal CHAKIR, Enseignant chercheur, Université Ibn Zohr*
- *Omar AKHSAS, Enseignant chercheur, Université Ibn Zohr*



Adil AZZAHIDI

LA VALORISATION ÉCONOMIQUE D'UN ESPACE URBAIN À TRAVERS SON CAPITAL SOCIAL : CAS DE LA VILLE D'AGADIR; (THE ECONOMIC VALUATION OF AN URBAN SPACE THROUGH ITS SOCIAL CAPITAL: CASE OF THE CITY OF AGADIR) (28)

- *Adil AZZAHIDI, Maître de conférence, Université Ibn Zohr, Maroc*
- *Meryam TAJABRITE, Maître de conférence, École Nationale de Commerce et de Gestion de Dakhla, Université IBN ZOHR, Agadir, Maroc*
- *Kamal CHAKIR, Maître de conférence, Faculté des Sciences Juridiques, Économiques et Sociales Ait Melloul, Université IBN ZOHR, Agadir, Maroc, ka.chakir@gmail.com*



WORKSHOP 2

Entrepreneurship (English)

Track 2



Larbi YACOUBI

ENTREPRENEUR'S RELATIONAL COMPETENCY AND MOROCCAN SME'S ORGANIZATIONAL RESILIENCE. (10)

- *Larbi YACOUBI, lecturer, Ibn Zohr University, Morocco*
- *Tourabi AMINA, PHD in Management Sciences, Professor of Higher Education, National School of Applied Sciences, Agadir, Ibn Zohr University, Agadir*



Kamar ABAAOUKIDE

SOCIAL INNOVATION IN MOROCCO'S TOURISM SECTOR (16)

- *Kamar ABAAOUKIDE, professor, Cadi Ayyad University, Morocco*



Andrea SMITH-HUNTER

AFRICAN WOMEN ENTREPRENEURSHIP IN A GLOBAL CONTEXT (25)

- *Andrea SMITH-HUNTER, Professor of Management, Siena College, United States*
- *Joshua Hunter, Dartmouth College Student*



Bouchra LEBZAR

SOCIAL ENTREPRENEURSHIP & EMPOWERMENT OF THE RURAL WOMEN IN MOROCCO (41)

- *Bouchra LEBZAR, Prof, Cadi Ayyad University, Morocco*



DAY 1

Monday, April 28 2025

12:30 PM - 2:30 PM (New York) — 5:30 PM- 7:30 PM (Agadir, Morocco)

WORKSHOP 3

Gestion et commercialisation (En français)

Track 1



Meriam DEKRI

VERS UN MANAGEMENT PUBLIC INNOVANT; (TOWARDS INNOVATIVE PUBLIC MANAGEMENT) (4)

- *Meriam DEKRI, Assistant Professor, University of Cadi Ayyad, Maroc*



Meryam TAJABRITE

LA COOPÉRATION INTER-ENTREPRISES DANS LA RÉGION « AFRIQUE-MÉDITERRANÉE-EUROPE » : UNE LOCOMOTIVE POUR LA PERFORMANCE DE L'INNOVATION; (INTER-COMPANY COOPERATION IN THE "AFRICA-MEDITERRANEAN-EUROPE" REGION: A LOCOMOTIVE FOR INNOVATION PERFORMANCE) (27)

- *Meryam TAJABRITE, Maître de conférence, Université Ibn Zohr, Maroc*
- *Adil AZZAHIDI, Maître de conférence, Faculté d'Économie et de Gestion de Guelmim, Université IBN ZOHR, Agadir, Maroc*
- *Ayoub EL ABIDI, Maître de conférence, Faculté d'Économie et de Gestion de Guelmim, Université IBN ZOHR, Agadir, Maroc,*



Larbi HMIDOU

L'IMPACT DE L'ADOPTION DES TECHNOLOGIES NUMÉRIQUES, DE LA CAPACITÉ D'ABSORPTION ET DE LA MISE EN ŒUVRE DU MANAGEMENT DES RISQUES SUR LA RÉSILIENCE ORGANISATIONNELLE DES ENTREPRISES : UNE ÉTUDE THÉORIQUE; (THE IMPACT OF THE ADOPTION OF DIGITAL TECHNOLOGIES, ABSORPTIVE CAPACITY AND THE IMPLEMENTATION OF RISK MANAGEMENT ON THE ORGANIZATIONAL RESILIENCE OF COMPANIES: A THEORETICAL STUDY) (38)

- *Larbi HMIDOU, PhD, University Ibn Zohr, Morocco*
- *Mohamed BINKOUR, Professeur de l'enseignement supérieur, Laboratoire de recherche en entrepreneuriat, finance et gestion des organisations, Faculté des sciences juridiques, économiques et sociales, Université Ibn Zohr Agadir, Maroc*



Mohamed ESSABIR

ÉVALUATION DE L'ENGAGEMENT BANCAIRE MAROCAIN DANS LE FINANCEMENT DES ASSOCIATIONS DE MICROCRÉDIT POUR L'INCLUSION SOCIALE (EVALUATION OF MOROCCAN BANKING INVOLVEMENT IN FINANCING MICROCREDIT ASSOCIATIONS FOR SOCIAL INCLUSION) (1)

- *Mohamed ESSABIR, Doctorant en Économie, Doctorant en Économie, Maroc*
- *Mrs. Tani Wafaa*



DAY 1

Monday, April 28 2025

12:30 PM - 2:30 PM (New York) — 5:30 PM- 7:30 PM (Agadir, Morocco)

7:30 PM - 9:30 PM (Bucharest, Romania) — 5:30 PM - 7:30 PM (Sousse, Tunisia)

WORKSHOP 4

Inflation (English)

Track 2



Ioan David LEGMAN

DRIVING AFRICA'S ECONOMIC GROWTH: THE ROLE OF ENTREPRENEURS IN INCREASING PRODUCTIVITY AND MANAGING INFLATION (19)

- *Ioan David LEGMAN, professor, Transylvania Economic College of Targu Mures, ROMANIA, Romania*



Jihène KHALIFA

DYNAMIC RELATIONSHIPS BETWEEN EXCHANGE RATE, INFLATION, AND ECONOMIC GROWTH IN TUNISIA (24)

- *Jihène KHALIFA, Phd, FSEG Sousse, Tunisie*



Soraya INARITEN

SOCIAL CAPITAL AND FINANCING CAPACITY: A LEVER FOR TRANSFORMATION FOR COOPERATIVES IN THE SOCIAL AND SOLIDARITY ECONOMY (26)

- *Soraya INARITEN, ADMINISTRATEUR, PRESIDENCE DE L UNIVERSITE IBNOU ZOHR, Maroc*



3:00 PM - 4:30 PM (New York) — 8:00 PM - 9:30 PM (Agadir, Morocco)

WORKSHOP 5

Entrepreneuriat (En français)

Track 1



Ayoub EL ABIDI

LA CONTRIBUTION DES PROGRAMMES DE FINANCEMENT DANS LE SUCCÈS ENTREPRENEURIAL AU MAROC : CAS DES PETITES ET MOYENNES ENTREPRISES FAMILIALES DE LA RÉGION SOUSS MASSA; (THE CONTRIBUTION OF FINANCING PROGRAMS TO ENTREPRENEURIAL SUCCESS IN MOROCCO: CASE OF SMALL AND MEDIUM FAMILY BUSINESSES IN THE SOUSS MASSA REGION) (20)

- *Ayoub EL ABIDI, MAITRE DE CONFERENCES, FACULTE D'ECONOMIE ET DE GESTION DE GUELMIM, UNIVERSITE IBN ZOHR, Maroc*
- *Adil AZZAHIDI, Maître de conférences, Faculté d'économie et de gestion de Guelmim Université Ibn Zohr*
- *Naima ENNAMER, Docteur chercheur, Faculté des sciences juridiques économiques et sociales d'Agadir, Université Ibn Zohr*



Naima ENNAMER

L'IMPACT DU CAPITAL SOCIAL SUR L'ORIENTATION ENTREPRENEURIALE : CAS DES PME AGRICOLES DE LA RÉGION SOUSS MASSA AU MAROC; (THE IMPACT OF SOCIAL CAPITAL ON ENTREPRENEURIAL ORIENTATION: CASE OF AGRICULTURAL SMES IN THE SOUSS MASSA REGION IN MOROCCO) (29)

- *Naima ENNAMER, étudiante, Ibn Zohr, Maroc*
- *Ayoub EL ABIDI, Maître de conférences, Faculté d'économie et de gestion de Guelmim Université Ibn Zohr*



Abdoul Karim MAMOUDOU

IMPACT DU CONTRÔLE DE GESTION SUR LA PERFORMANCE ORGANISATIONNELLE DES PME : QUEL APPORT DE LA BUSINESS INTELLIGENCE ?; (IMPACT OF MANAGEMENT CONTROL ON THE ORGANIZATIONAL PERFORMANCE OF SMES: WHAT CONTRIBUTION DOES BUSINESS INTELLIGENCE MAKE?) (35)

- *Abdoul Karim MAMOUDOU, Doctorant, Université Ibn Zohr, Maroc*
- *Pr. Hassan BELLHI, Enseignant chercheur, Laboratoire d'Études et Recherches en Gestion des Entreprises (LaRGE), Ecole Nationale de Commerce et de Gestion d'Agadir, Université Ibn Zohr, Maroc*
- *Badra LAMSSARBI, Doctorante, Faculté des sciences juridiques économiques et sociales Université Ibn Zohr d'Agadir, Université Ibn Zohr, (Maroc)*



DAY 1

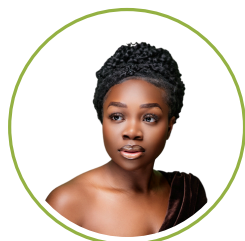
Monday, April 28 2025

3:00 PM - 4:30 PM (New York) — 8:00 PM - 9:30 PM (Marrakech, Morocco)
10:00 PM - 11:30 PM (Dar es Salaam, Tanzania)

WORKSHOP 6

Sustainable Development (English)

Track 2



Eugenia (Aunty Eugenia) BOATENG

THE IMPACT OF SUSTAINABLE WATER AVAILABILITY ON WOMEN'S HEALTH AND EDUCATION (18)

- *Eugenia (Aunty Eugenia) BOATENG, Student, Rutgers University, United States*



Radouane BENMALLOUK

PREDICTING RESPONSIBLE WATER CONSUMPTION AMONG UNIVERSITY STUDENT ATHLETES: AN EMPIRICAL TEST OF THE INTEGRATED BEHAVIOR CHANGE (IBC) MODEL BY HAGGER & CHATZARANTIS (2014). (36)

- *Radouane BENMALLOUK, Phd student, FSJES, Cadi Ayyad University, Marrakech, Morocco., Morocco*
- *Bouchra LEBZAR, Professor of Higher Education, Director of the L-QUALIMAT-GRTE Laboratory, FSJES, Cadi Ayyad University, Marrakech, Morocco*



Zineb AIT TAMARMOUCHT

EVALUATING RESPONSIBLE WATER CONSUMPTION BEHAVIOR IN THE CONTEXT OF WATER STRESS: A KIRKPATRICK MODEL-BASED APPROACH (40)

- *Zineb AIT TAMARMOUCHT, Phd student, l-qualimat, Maroc*
- *Bouchra LEBZAR, Professor of Higher Education, Director of the L-QUALIMAT-GRTE Laboratory, FSJES, Cadi Ayyad University, Marrakech, Morocco*



DAY 2

Tuesday, April 29, 2025

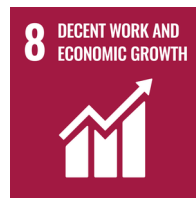
9:00 AM - 9:30 AM (New York)

Panel: Finance, Economics, Supply Chain, and Management

FINANCE AND ECONOMICS

- This year's conference features nine presentations on finance and inflation (five in English and four in French). The topics include family farms, tax, social and solidarity economy projects, microcredit, financial risk factors and stock return, financial technology, SME's, entrepreneurship, and exchange rates.
- The relevant United Nations Sustainable Development Goals are: (2) Zero Hunger; (8) Decent Work and Economic Growth; and (10) Reduced Inequalities;

**SUSTAINABLE
DEVELOPMENT
GOALS**



SUPPLY CHAIN AND MANAGEMENT

- The conference also features nine presentations on supply chain and management (six in English and three in French). The topics include public management, inter-company cooperation, organizational resilience, customer involvement, product development, E-government implementation, AI-driven marketing, food supply chains, cooperatives, and garment supply chains.
- The relevant United Nations Sustainable Development Goals are: (8) Decent Work and Economic Growth; (9) Industry, Innovation, and Infrastructure; and (11) Sustainable Cities and Communities.

**SUSTAINABLE
DEVELOPMENT
GOALS**





9:30 AM - 11:30 AM (New York) — 3:30 PM - 5:30 PM (Bratislava, Slovakia)
2:30 PM - 4:30 PM (Agadir, Morocco) — 8:30 AM - 10:30 AM (Oklahoma City, OK, USA)

WORKSHOP 7

Sustainable Development (English)

Track 1



Daneš BRZICA

CENTRAL COORDINATION OR MUTUAL ADAPTATION? THE CONTRIBUTION OF DIGITAL SPACE TO ACHIEVING SOCIAL GOALS IN AFRICA (5)

- *Daneš BRZICA, senior research fellow, Institute of Economic Research, Slovak Academy of Sciences, Slovak Republic*



Hanane AZEMZI

CO-PRODUCTION AS A GOVERNANCE TOOL FOR SUSTAINABLE DEVELOPMENT: CHALLENGES AND OPPORTUNITIES (11)

- *Hanane AZEMZI, Researcher, Ibn Zohr University, Maroc*



Charles MAMBULA

HOW TO RECRUIT MORE STUDENTS FROM THE CONTINENT OF AFRICA: WHAT EVERY BUSINESS SCHOOL SHOULD KNOW ABOUT GROWING GLOBAL ENROLLMENT. (13)

- *Charles MAMBULA, Ph.D. Associate Professor, Langston University School of Business, United States*



LINA JAHIDI

FACTORS GENERATING CARBON EMISSION IN OECD COUNTRIES (42)

- *LINA JAHIDI, Consultante, Cabinet de conseil en IA, Royaume-uni*
- *Bouchra LEBZAR, Professor of Higher Education, Director of the L-QUALIMAT-GRTE Laboratory, FSJES, Cadi Ayyad University, Marrakech, Morocco*
- *Rachid JAHIDI, Hassan 1er University -Morocco*



WORKSHOP 8

Management (English)

Track 2



Fatima-Zahra BELMAMOUN

THE ROLE OF CUSTOMER INVOLVEMENT IN IMPROVING PRODUCT DEVELOPMENT: ANALYSIS OF A CASE STUDY (3)

- *Fatima-Zahra BELMAMOUN, Phd student, Université Mohamed 5 Souissi, Laboratoire de Recherche en management des organisations, droit des affaires et développement durable, Maroc*
- *Abdellatif CHAKOR, Université Mohamed 5 Souissi, Laboratoire de Recherche en management des organisations, droit des affaires et développement durable, Maroc*
- *Zineb Ouazzani TOUHAMI, Université Mohamed 5 Souissi, Laboratoire de Recherche en management des organisations, droit des affaires et développement durable, Maroc*



Imane ABOULIATIM

EVALUATING THE MEASUREMENT FRAMEWORK: KEY TO E-GOVERNMENT IMPLEMENTATION IN MOROCCO (14)

- *Imane ABOULIATIM, phd student, INPT (Institut National des Postes et des Telecommunications), Maroc*
- *Karima TOUNSI, EMTI Laboratory (Economics and Management of information Technology)*
- *Institut National des Postes et Télécommunications (INPT) Morocco*



Fatima Ezzahra JDAHIM

AI-DRIVEN PERSONALIZED MARKETING: BALANCING ATTRACTION AND MANIPULATION IN IMPULSE BUYING (44)

- *Fatima Ezzahra JDAHIM, ETUDIANTE, Université ibn zohr, MAROC*



12:30 PM - 2:00 PM (New York) --- 5:30 - 7:00 PM (Agadir, Morocco)

WORKSHOP 9

Finance (English)

Track 1



Mohamed EL GHADOUIA

ACCOUNTING AND FINANCIAL RISK FACTORS AND STOCK RETURN: A LITERATURE REVIEW AND A PROPOSED CONCEPTUAL MODEL. (2)

- *Mohamed EL GHADOUIA, Faculty of Law, Economics and social Sciences, Morocco*
- *Mustapha BENGRICH, Faculty of Law, Economics and social Sciences, Morocco*



Hind BAKKI

THE ROLE OF FINANCIAL TECHNOLOGY IN ADVANCING FINANCIAL INCLUSION FOR SMES IN MOROCCO (12)

- *Hind BAKKI, PhD Student, Ibn Zohr University, Morocco*
- *Mohamed ADASKOU, Research Laboratory in Entrepreneurship, Finance, and Organizational Management, Ibn Zohr University, Agadir*
- *Naima BOUTBHIRT, Ph.D., Faculty of Legal, Economic and Social Sciences, Maroc*



Naima BOUTBHIRT

THE IMPACT OF FINANCIAL TECHNOLOGIES AND FINTECH ON THE INCLUSIVE GROWTH OF FINANCING SMES IN MOROCCO (43)

- *Naima BOUTBHIRT, Administator, Faculty of Legal, Economic and Social Sciences, Maroc*

12:30 PM - 2:30 PM (New York) — 5:30 PM - 7:30 PM (Agadir, Morocco)

6:30 PM - 8:30 PM (Salamanca, Spain) — 12:30 AM - 2:30 AM (Changchun, China - April 30)

WORKSHOP 10

Supply Chain (English)

Track 2



Sara BOURAYA

DIGITAL TWIN APPLICATIONS IN FOOD SUPPLY CHAINS SUSTAINIBILITY (15)

- Sara BOURAYA, FONCTIONNAIRE, ADMINISTRATION PUBLIQUE, Morocco



Mariam OUFKIRI

EXPLORING THE POTENTIAL OF SHORT CIRCUIT SUPPLY CHAINS IN COOPERATIVES: A PATHWAY TO SUSTAINABLE DEVELOPMENT (17)

- Mariam OUFKIRI, Project Manager, Agadir National School of Applied Sciences, Systems Engineering and Decision Support Laboratory, University Ibn ZOHR, Agadir, Morocco, Morocco
- Akram ELKORCHI, Agadir National School of Applied Sciences, Systems Engineering and Decision Support Laboratory, University Ibn ZOHR, Agadir, Morocco



Yuan FANG

NAVIGATING LEGAL PLURALISM FOR INCLUSIVE GARMENT SUPPLY CHAINS IN AFRICA (30)

- Yuan Fang, Ph.D. Candidate of University of Salamanca, Spain / Assistant Professor of Jilin International Studies University



Salma MAALEMI

STRENGTHENING HEALTHCARE SUPPLY CHAINS IN MOROCCO: LEVERAGING DIGITALIZATION AND SUCCESSFUL AFRICAN EXPERIENCES FOR INCLUSIVE LOGISTICS DURING CRISES (32)

- Salma MAALEMI, PhD Student, Serghini Meryem, Morocco