

The International Conference on Governance, Economics and Finance ICGEF22 Governance, Management and Modeling in Digital and Contemporary Practices.

Welcome Message from the Organizing committee

Welcome to the International Conference on Governance Economics and Finance ICGEF'22, organised by the National School of Business and Management (ENCG Kenitra), Ibn Tofail University, Morocco, in partnership with the School of Administration and Business (ESAN), Federal University of Mato Grosso do Sul (UFMS), Brazil, in affiliation with the Faculty of Sciences (FSK), Kenitra, Ibn Tofail University, Morocco.

The ICGEF'22 received submissions from a large number of participants. Therefore, we would like to thank all the authors for their contributions to our conference, and the scientific committee members, who carried out the most difficult work by carefully evaluating the submitted papers. Papers selected by ICGEF'22 have to conform to the high academic standards of international peer review. Following careful consideration, 24% of all submitted papers were not accepted.

We would also like to give our special thanks to our distinguished Keynote Speakers who have agreed to address the conference attendees. We look forward to hearing from Prof. Dr Mohamed Harakat (University Mohammed V, Rabat, Morocco) debating about Public Finance Governance, Prof. Dr Silvia Morales de Queiroz Caleman (ESAN-UFMS) discussing a specific issue of Organization Resilience, Governance and Digital Technology Communication in Agriculture Cooperatives, Prof. Dr Sebastião de Amorim (Unicamp, São Paulo, Brasil) stressing the theme of Information and Risk in the context of Big database management exploring their importance in strategic decision making and Mounsif Chtaiti presenting the new trends within the banking world and financial services industry, Environmental, Social, Governance (ESG) framework potential for Islamic Finance – when Islamic finance principals meet ESG.

We hope that you will enjoy the conference program and wish you a pleasant stay in Kenitra and Campo Grande!

We look forward to seeing you on the 6th and the 7th of October, in Kenitra and Campo Grande!

The ICGEF'22 Organizing Committee

Program Overview

Day 1: Thursday 06th October			Day 2: Friday 07th October		
08:30 – 09:30	Registration			Keynote Speaker Prof. Dr Silvia Morales de Oueiroz Caleman	
09:30 – 10:30	Opening Ceremony		09:00 – 12:00	Keynote Speaker Prof. Dr Sebastião de Amorim	
10:30 – 11:15	Keynote Speaker Prof. Dr Harakat Mohamed			Keynote Speaker Mounsiif Chtaiti	
Lunch			Lunch		
14:00 – 18:10	Parallel Sessions		14:00 – 17:35	Parallel Sessions	
Session 1 : Governance Management	Session 2 : Economics	Session 3 : Finance	Session 4 : Governance Management	Session 5 : Economics Governance	Session 6 : Mathematical modelling&AI
Gala Diner			Closing Ceremony		

- ❖ **Ses-GM: Session Governance & Management**
- ❖ **Ses-E: Session Economics**
- ❖ **Ses-F: Session Finance**
- ❖ **Ses-EG: Session Economics & Governance**
- ❖ **Ses-MMA: Session Mathematical Modelling and Artificial Intelligence**

	Session	Topics
06th October	Ses-GM	Governance / Management
	Ses-E	Economics
	Ses-F	Finance
07th October	Ses-GM	Governance / Management
	Ses-EG	Economics / Governance
	Ses-MMA	Mathematical Modelling / Artificial Intelligence

Sessions Content

Day 1: Thursday 06th October

Classroom Nr. 1 / Session 1: Governance & Management

Ses-GM: Governance & Management			Timing Program
			UIT - Thursday, October 06, 2022 (14h00 to 18h10)
			UFMS - Thursday, October 06, 2022 (09h00 to 13h10)
Time Slot	Code	Authors	Title
14:00-14:15 UIT 09:00-09:15 UFMS	Ses-GM1	Lopes Jesus Geraldino Carneiro De Araujom, Daniela Da Silva Carvalho, Suellyn Julien Salin Lovera, Geraldino Carneiro De Araújo, Paula Da Silva Santos	Alinhamentos entre as proposições científicas da bioeconomia sustentável, economia circular e bioeconomia circular
14:20-14:35 UIT 09:20-09:35 UFMS	Ses-GM2	Rajae Sabhi El Gharbaoui Mohammed	L'apport de l'économie comportementale à la consécration de la protection sociale au Maroc
14:40-14:55 UIT 09:40-09:55 UFMS	Ses-GM3	El Moumane Rajae Loukili Zineb, El Hamma Azzouz	La Place du contrôle de gestion dans l'amélioration de la performance au sein des organisations publiques Marocaines
15:00-15:15 UIT 10:00-10:15 UFMS	Ses-GM4	Loubna Khannouss, Sadeq Hanane	Les établissements publics Marocains de l'éducation et de la formation, à l'épreuve de la performance : Intérêt et Faisabilité
15:20-15:35 UIT 10:20-10:35 UFMS	Ses-GM5	Abdeslam Boudhar, Safaa Mhatchan	Les déterminants de la réussite du régime fiscal de la cpu au Maroc : Analyse des perceptions des personnes physiques éligibles
15:40-15:55 UIT 10:40-10:55 UFMS	Ses-GM6	Mustapha Chabih, Abdeslam Boudhar, Hicham Echattabi	L'émergence et le développement du marketing territorial : Un outil au service du développement territorial
16:00-16:30 UIT 11:00-11:30 UFMS	<i>Coffee Break</i> (30 minutes)		
16:35-16:50 UIT 11:35-11:50 UFMS	Ses-GM7	Bruna Caruzo, Yasmin Gomes Casagrande	Analysis of the Corporate Governance Practice in Franchised Companies: Multi-Case Study in Brazil
16:55-17:10 UIT 11:55-12:10 UFMS	Ses-GM8	Rogério Andrade, Marco Antônio Costa Da Silva, Alexandre Meira De Vasconcelos	Revisão Sistemática de Literatura Sobre Gestão do Conhecimento nos Casos de Turnover em Organizações Públicas
17:15-17:30 UIT 12:15-12:30 UFMS	Ses-GM9	Vitor Silveira, Renato Luiz Sproesser, Matheus Wemerson Gomes Pereira	A participação de Atributos Intrínsecos na Formação de Valor de Troca de Touros Nelore transacionados por meio de Leilões no período de 2017 a 2020

17:35-17:50 UIT 12:35-12:50 UFMS	Ses-GM10	Denise Azevedo: Ufms Gilson Gomes Infran - Lara Kamila Silva Pinheiro - Denise Barros De Azevedo - Paula Da Silva Santos - Jose Carlos De Jesus Lopes	Projetos de Carbono Zero Alinhados com as Proposições Científicas da Bioeconomia Sustentável: Mecanismos e Características
17:55-18:10 UIT 12:55-13:10 UFMS	Ses-GM11	Jean Carlos Américo: UFMS Sílvia Morales De Queiroz Caleman, Celina Martines George	Does corporate governance contribute to organizational resilience? Evidence from Brazilian agricultural cooperatives

Classroom Nr. 2 / Session 2: Economics

Ses-E: Economics			Timing Program
			UIT - Thursday, October 06, 2022 (14h00 to 18h10) UFMS - Thursday, October 06, 2022 (09h00 to 13h10)
Time Slot	Code	Authors	Title
14:00-14:15 UIT 09:00-09:15 UFMS	Ses-E1	Salma Choufari, Morad Sbiti	Post Covid-19: What is the impact of the health crisis on Moroccan companies?
14:20-14:35 UIT 09:20-09:35 UFMS	Ses-E2	Sabiri Brahim, Samira Oukarfi	Social preferences in debt situations: Altruism and Selfishness
14:40-14:55 UIT 09:40-09:55 UFMS	Ses-E3	Rafika Loutfi, Mounir Jerry	Les déterminants macro-économiques de l'épargne des ménages au Maroc
15:00-15:15 UIT 10:00-10:15 UFMS	Ses-E4	Lopes Jesus, Maria Helena Souza Soares, Bruno Pereira Moura, Paula Da Silva Santos, Arthur Sanches	Analysis of the Social and Environmental Governance Coordinations towards to Scientific Propositions of Sustainable Bioeconomy: an integrative review.
15:20-15:35 UIT 10:20-10:35 UFMS	Ses-E5	Othmane Lamzihrri, El Kamli Mohammed	Estimation of green economy and green employment – Moroccan case –
15:40-15:55 UIT 10:40-10:55 UFMS	Ses-E6	Amine Leghrari, Jerry Chakib, Jerry Mounir	The impact of external public debt on economic growth: an economic study - the case of Morocco -
16:00-16:30 UIT 11:00-11:30 UFMS	<i>Coffee Break</i> (30 minutes)		
16:35-16:50 UIT 11:35-11:50 UFMS	Ses-E7	Leandro Bezerra, Leandro Sauer; Leonardo Francisco Figueiredo Neto, Daniel Massen Frainer	Exposição a agrotóxicos e efeitos à saúde humana: uma revisão sistemática de literatura
16:55-17:10 UIT 11:55-12:10 UFMS	Ses-E8	Evandro Juttel, Silvana Dalmutt Kruger, Antonio Zanin	As organizações possuem recursos e capacidade para o desenvolvimento da inteligência artificial?

17:15-17:30 UIT 12:15-12:30 UFMS	Ses-E9	Claudiane Santos, Ananias Francisco Dos Santos, Lucas Da Silva Dos Santos, Danyelle Martins Dos Santos Ramos	The relevance of responsible consumption in the Covid-19 pandemic in the perception of members of a Higher Education Institution
17:35-17:50 UIT 12:35-12:50 UFMS	Ses-E10	Paulo Cesar Schotten, Danielle Costa Morais, Leydiana De Sousa Pereira	Problem Structuring Model and Sorting for Strategic Decision Making in Trade Associations
17:55-18:10 UIT 12:55-13:10 UFMS	Ses-E11	Rômulo Cristaldo, Élcio Gustavo Benini	O Desafio da Gestão Educacional na Sociedade Informacional

Classroom Nr. 3 / Session 3: Finance

Ses-F: Finance			Timing Program UIT - Thursday, October 06, 2022 (14h00 to 18h10) UFMS - Thursday, October 06, 2022 (09h00 to 13h10)
Time Slot	Code	Authors	Title
14:00-14:15 UIT 09:00-09:15 UFMS	Ses-F1	Hasnaa Hassout, AAJLY Abdellah, TAHROUCH Mohamed	La gestion du risque de marché : comparaison entre finance conventionnelle et finance participative
14:20-14:35 UIT 09:20-09:35 UFMS	Ses-F2	Sara Lasfar, Maha Elkarmouchi, Khalid Hattaf, Noura Yousfi	Modelling and mathematical analysis of a delayed fractional business cycle model with general investment and variable depreciation rate of capital stock
14:40-14:55 UIT 09:40-09:55 UFMS	Ses-F3	Maroua BARHA, Hamid AIT LEMQEDDEM, Mounir AIT KERROUM	Influence du Progiciel de Gestion Intégrée sur l'amélioration de la performance économique des entreprises marocaines
15:00-15:15 UIT 10:00-10:15 UFMS	Ses-F4	Oudgou Mohamed, BOUDHAR ABDESLAM	Financement de l'innovation des entreprises de la région MENA et de l'Afrique
15:20-15:35 UIT 10:20-10:35 UFMS	Ses-F5	Aida SOULAYMANI, Maroua BARHA, Khaoula JABARI, Hamid AIT LEMQEDDEM, Omar TOUAB	Contribution à l'étude du déterminant de l'éthique des établissements universitaires publics marocains : impact de la parole d'honneur, « LKELMA », sur la performance financière et non financière.
15:40-15:55 UIT 10:40-10:55 UFMS	Ses-F6	Ayoub Ben El Rhadbane, Mohamed Rachidi, Abdeslam El Moudden	The Impact of Monetary Governance and Covid-19 Pandemic on the Real Effective Exchange Rate: Panel ARDL Approach.
16:00-16:30 UIT 11:00-11:30 UFMS	<i>Coffee Break</i> (30 minutes)		

16:35-16:50 UIT 11:35-11:50 UFMS	Ses-F7	Imane Jeyar, Mohamed Rachidi, El Moudden Abdeslam	Digitalization As Performance Lever for Tax Administration In Morocco: Assessment and Analysis
16:55-17:10 UIT 11:55-12:10 UFMS	Ses-F8	Rodrigo Xavier, Marcelo Ribeiro Silva, Leandro Sauer, Geraldino Carneiro de Araújo, Tiago Resende Botelho, Letícia Rodrigues da Fonseca	Análise de eficiência da atuação extrajudicial do Ministério Público do Trabalho
17:15-17:30 UIT 12:15-12:30 UFMS	Ses-F9	Silvana Kruger, Antonio Zanin e Edicreia Andrade dos Santos	Impactos da Pandemia de Covid-19 nas Finanças Pessoais: o que nos dizem os Estudantes do Ensino Superior?
17:35-17:50 UIT 12:35-12:50 UFMS	Ses-F10	Guilherme Andrade, Márcia Maria dos Santos Bortolucci Espejo, Luigy Anderson dos Santos Oliveira, Thiago Matheus de Oliveira, Natália Fernandes, Guilherme Alves de Souza Andrade	O processo de implementação de práticas gerenciais sob o aparato dos Princípios Globais de Contabilidade Gerencial (PGCG) no contexto da Covid-19.
17:55-18:10 UIT 12:55-13:10 UFMS	Ses-F11	Júlia Mendes	Resiliência Organizacional e Governança: Uma aplicação do modelo "Benchmarking Resilience Tool" (BRT)

Day 2: Friday 07th October

Classroom Nr. 1 / Session 4: Governance & Management

Ses-GM: Governance & Management			Timing Program
			UIT - Friday, October 07, 2022 (14h00 to 17h50) UFMS - Friday, October 07, 2022 (09h00 to 12h50)
Time Slot	Code	Authors	Title
14:00-14:15 UIT 09:00-09:15 UFMS	Ses-GM12	Alexandre Teixeira, Alexandre Meira De Vasconcelos, Leandro Sauer	Revisão sistemática de literatura sobre produtividade na administração pública por meio de análise envoltória de dados.
14:20-14:35 UIT 09:20-09:35 UFMS	Ses-GM13	Rômulo Cristaldo, Élcio Gustavo Benini	Administração Política: Estado e Gestão
14:40-14:55 UIT 09:40-09:55 UFMS	Ses-GM14	Lopes Jesus, Isadora De Figueiredo Batista, Yasmin Gomes Casagranda, Kalil Nascimento Neiva, Paula Da Silva Santos, Paula Da Silva Santos	Bioeconomia sustentável, a partir dos estudos emergentes sobre as tecnologias de carbono negativo
15:00-15:15 UIT 10:00-10:15 UFMS	Ses-GM15	Ismail El Ghannouchi, Abdeslam El Moudden	La bonne gouvernance des services publics comme préambule pour la mise en œuvre du nouveau modèle de développement
15:20-15:35 UIT 10:20-10:35 UFMS	Ses-GM16	Manal Jeyar, El Moudden Abdeslam, Taouab Omar	Governance and performance of the health sector in Morocco and the implementation of integrated management and information systems according to a new dual 2mrw approach
15:40-16:10 UIT 10:40-11:10 UFMS	<i>Coffee Break</i> (30 minutes)		
16:15-16:30 UIT 11:15-11:30 UFMS	Ses-GM17	Asmaa El Mourabit, Abdeslam El Moudden	L'impact de la mesure de la performance du management du projet sur la réussite des projets dans le secteur public marocain analyse et exploration empirique
16:35-16:50 UIT 11:35-11:50 UFMS	Ses-GM18	Hafsa Nabate	University social responsibility (usr): the influence of the implementation of social responsibility-sustainable development (sr-sd) in the improvement of financial performance at Moroccan universities.
16:55-17:10 UIT 11:55-12:10 UFMS	Ses-GM19	Aida Soulaymani, Maroua Barha, Khaoula Jabari, Hamid Ait Lemqeddem, Omar Touab	Contribution A l'étude Du Déterminant De l'éthique Des Etablissements Universitaires Publics Marocains : Impact Du Respect Sur La Performance Financière Et Non Financière
17:15-17:30 UIT 12:15-12:30 UFMS	Ses-GM20	Khrouf Khadija, Benmiloud Rida	La performance du contrôle fiscal au Maroc selon une approche basée sur les risques.
17:35-17:50 UIT 12:35-12:50 UFMS	Ses-GM21	Allaki Omar, Abdeslam Elmoudden	La Pseudo Smart City : Mise en place et gouvernance Une opportunité réaliste pour les pays émergents : cas du Maroc

Classroom Nr. 2 / Session 5: Economics & Governance

Ses-EG: Economics & Governance			Timing Program UIT - Friday, October 07, 2022 (14h00 to 17h50) UFMS - Friday, October 07, 2022 (09h00 to 12h50)
Time Slot	Code	Authors	Title
14:00-14:15 UIT 09:00-09:15 UFMS	Ses-EG1	Susan Higashi, Aya Alaydes Stamm Cabral	BLOCKCHAIN: a tecnologia que gera valor ao agronegócio?
14:20-14:35 UIT 09:20-09:35 UFMS	Ses-EG2	Leandro Bezerra, Leandro Sauer; Leonardo Francisco Figueiredo Neto; Daniel Massen Frainer	Produção e dispêndio: a evolução dos custos à saúde pública por intoxicações exógenas por agrotóxicos como contraste a seu emprego na produção agrícola no Brasil.
14:40-14:55 UIT 09:40-09:55 UFMS	Ses-EG3	Rafaela Kuff, Marlos Da Silva Pereira, Daniela Da Silva Carvalho, Elcio Gustavo Benini	A adoção de tecnologias da Indústria 4.0 na Cadeia de Abastecimento Agroalimentar sob a ótica da Teoria Institucional.
15:00-15:15 UIT 10:00-10:15 UFMS	Ses-EG4	Leandro Sequeira, Leandro Sauer	Development of an evaluation tool for the sustainable development of rural communities in the French region of Occitanie"
15:20-15:35 UIT 10:20-10:35 UFMS	Ses-EG5	Celina Georges, Maria Tereza Vieira Campos Proença, Silvia Morales De Queiroz Caleman	Members' Commitment to Cooperative Organizations: An Analysis from Social Identity Perspective
15:40-16:10 UIT 10:40-11:10 UFMS	<i>Coffee Break</i> (30 minutes)		
16:15-16:30 UIT 11:15-11:30 UFMS	Ses-EG6	Lopes Jesus, Ana Carolina Nogueira Gonçalves, André Costa Dodsworth De Brito, Caroline Foschaches De Oliveira Quevedo, Paula Da Silva Santos, Caroline Foschaches	As proposições científicas da bioeconomia sustentável compreendidas como drivers para a mitigação das mudanças climáticas
16:35-16:50 UIT 11:35-11:50 UFMS	Ses-EG7	Chaimae El Morajji, Abdeslam El Moudde	The investigation of the impact of key interest rate's fluctuation on the inflation in Morocco, Turkey and Indonesia between the two crisis periods: International financial crisis 2008 and covid'19 crisis
16:55-17:10 UIT 11:55-12:10 UFMS	Ses-EG8	Majidi Elmehdi, Mohamed Oudgou	Islamic financial development and economic growth: Evidence from MENA and South-East-Asia countries
17:15-17:30 UIT 12:15-12:30 UFMS	Ses-EG9	Sofia Aboutaoufik Abdeslam EL MOUDDEN	Etude et Analyse de L'Aide au commerce dans L'ALE Maroc-UE : opportunité ou intérêt unilatéral ?
17:35-17:50 UIT 12:35-12:50 UFMS	Ses-EG10	Mohammed Adil Ichou, Abdeslam El Moudde, Imad Khanchaoui	Évaluation du Dirham marocain dans le contexte de la flexibilisation du régime de change : une vérification économétrique

Classroom Nr. 3 / Session 6: Mathematical Modelling & Artificial Intelligence

Ses-MMA: Mathematical Modelling & Artificial Intelligence.			Timing Program UIT - Friday, October 07, 2022 (14h00 to 17h50) UFMS - Friday, October 07, 2022 (09h00 to 12h50)
Time Slot	Code	Authors	Title
14:00-14:15 UIT 09:00-09:15 UFMS	Ses-MMA1	Elen V. Pereira, Spreafico , Mathematics Institute-Inma-Ufms	On the difference equations and discrete models on economy
14:20-14:35 UIT 09:20-09:35 UFMS	Ses-MMA2	Hanae Abbassi , Saida El Mendili, Youssef Gahi	Benchmarking Study on Banking Fraud Detection Methods
14:40-14:55 UIT 09:40-09:55 UFMS	Ses-MMA3	Yassine Kouach , EL ATTAR Abderrahim, EL HACHLOUFI Mostafa	Bonus-Malus System using Machine Learning
15:00-15:15 UIT 10:00-10:15 UFMS	Ses-MMA4	Nada El Moutak , Mustapha Rachidi, Youssfi Elkettani	Actuarial management of pension schemes A matrix model for future cash flows projections using the vec-permutation approach
15:20-15:35 UIT 10:20-10:35 UFMS	Ses-MMA5	Rania El Ouidani , Ahmed Outouzzalt	Artificial intelligence & big data in behavioral finance: a biliometric analysis
15:40-16:10 UIT 10:40-11:10 UFMS	<i>Coffee Break</i> (30 minutes)		
16:15-16:30 UIT 11:15-11:30 UFMS	Ses-MMA6	Maha Elkarmouchi , Sara Lasfar, Khalid Hattaf, Noura Yousfi	A generalized business cycle model with diffusion and two delays.
16:35-16:50 UIT 11:35-11:50 UFMS	Ses-MMA7	Karim Iddouch , Oumaima El Mekkaoui, Lahsen Oubdi, Khalid El Badraoui	Academic AI Tools Acceptance in phd Research: An Extended Version of Technology Acceptance Model
16:55-17:10 UIT 11:55-12:10 UFMS	Ses-MMA8	Sanaa El Fadily , Abdeslam Elmoudden	Direction of delayed Solow-Verhulst model with fixed labor demand.
17:15-17:30 UIT 12:15-12:30 UFMS	Ses-MMA9	Mohammed Bouasabah	A technical indicator for a short-term trading decision in the NASDAQ market
17:35-17:50 UIT 12:35-12:50 UFMS	Ses-MMA10	Malak Kasm , Ammi Anouar	Green supply chain and digitalization: what are the barriers to achieving sustainable supply chain among third- and fourth-party logistics?