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مجلة الدراسات التجارية والاقتصادية المعاصرة

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الجامعية قصر الشلالة، جامعة ابن خلدون -
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دورية علمية دولية محكمة متخصصة

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الاصدار التسلسلي رقم (13)

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جميع حقوق النشر محفوظة للمجلة

مجلة الدراسات التجارية والاقتصادية المعاصرة

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تنشر مجلة الدراسات التجارية والاقتصادية المعاصرة JCBES المقالات العلمية التي تهتم بمجالات الاقتصاد والتجارة والمحاسبة والتسويق والتسيير، وتنتشر باللغات العربية والفرنسية والانجليزية، هذا مع ضرورة احترام الشروط التالية:

- 1- يجب ألا يكون البحث المقدم للنشر في هذه المجلة قد نشر أو قدم للنشر في مجلات أو دوريات أخرى، أو قدم ونشر في ملتقيات أو مؤتمرات أو ندوات.
- 2- الالتزام بالتحليل العلمي والتفيد بالشروط العلمية والمنهجية المتعارف عليها.
- 3- كتابة في الصفحة الأولى عنوان المقال باللغتين العربية والانجليزية والاسم واللقب والدرجة العلمية ومؤسسة الانتماء والبريد الإلكتروني، والملخص بلغتين.
- 4- يرفق البحث بملخصين؛ أحدهما بلغة البحث والثاني باللغة الانجليزية وجوبا في حدود 100 كلمة مرفقة بالكلمات المفتاحية.
- 5- يتم الإشارة إلى المصادر العلمية في متن المقال بين قوسين، والمراجع في آخر المقال باستعمال أسلوب الجمعية الأمريكية لعلم النفس في ذكر المراجع (APA Style).
- 6- يجب أن يكون المقال مدعوما بالمراجع الأصلية، خاصة بالنسبة للأفكار والأحكام والتعاريف والنماذج والنظريات ونتائج الدراسات السابقة ومصادر البيانات والأشكال.
- 7- يحرر المقال وفق برنامج Microsoft Word بخط Simplified Arabic مقاس 13 وتباعد الأسطر 1. حجم الصفحة A4 (الطول 29.7 سم، العرض 21 سم) مع تأطير الهوامش بصيغة En miroir بالنقر على Mise en page ثم Marges
- 8- يجب ألا يتعدى المقال 25 صفحة ولا يقل عن 12 صفحة بما في ذلك الأشكال والجداول والمراجع.
- 9- ترقم الصفحات في الوسط أسفل الصفحة.
- 10- أن يكون المقال خاليا من أخطاء علامات الترقيم، ومن الأخطاء اللغوية والنحوية والإملائية.
- 11- تخضع جميع المقالات المرسلة إلى المجلة للتقييم من طرف أعضاء اللجنة العلمية للمجلة، ويبلغ الباحث إلكترونيا بنتيجة التقييم عبر حسابه في البوابة الوطنية للمجلات العلمية. و يجب على الباحث الالتزام التام بما ورد في دليل المؤلف وتعليمات للمؤلف الموجودة على حساب المجلة في (ASJP) <https://www.asjp.cerist.dz/en/PresentationRevue/617> وترسل التعهدات عبر البريد الإلكتروني ممضاة من قبل الباحثين عبر البريد الإلكتروني للمجلة ، بالإضافة إلى أي استفسار revuejcbes@univ-tiaret.dz revuejcbes@yahoo.com
- 12- ترسل المقالات حصريا عبر حساب المجلة على البوابة الجزائرية للمجلات العلمية وفق الرابط أعلاه
- 13- المجلة غير مسؤولة عن السرقات العلمية وما يرد في المقالات هو تعبير عن رأي أصحابها ولا تمثل وجهة نظر إدارة المجلة أو الجهة المصدرة ممثلتا بملحقة قصر الشلالة بجامعة ابن خلدون تيارت.

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The opening :

Within this issue, 42 articles were accepted as follow:

The first article entitled: **Application of Forensic Accounting Skills and Detection of Financial Crimes in Nigeria : A Study of Quoted Manufacturing Firms**, for the researchers Seini Odudu Abu et al; this study aimed to to examine the application of forensic accounting skills in the detection of financial crimes of quoted manufacturing firms in Nigeria. Data were collected from primary sources through the administering of forty-five (45) structured questionnaires to the staff within the accounting department of fifteen (15) manufacturing firms operating in Kano State. Multiple regression analyses were employed for analysis. The findings revealed that forensic level of skills by accountants and forensic financial crime investigation has a positive and significant relationship with the detection of financial crimes of quoted manufacturing firms in Nigeria. This suggests that an increase in the forensic level of skills by accountants and forensic financial crime investigation would lead to an increase in the detection of financial crimes.

As for the second article which entitled: **Access to agricultural credit and investment by maize producers in Northern Benin: a theoretical framework applied to SIAN'SON Microfinance and FECECAM** for the researchers Awo Samon Jean-Marie et al; In their article, they saw that the link between investment and access to credit is less explored in the agricultural world. This research aims to determine the levels of investment related to access to SIAN'SON and FECECAM microfinance agricultural credits for corn farmers in northern Benin. It is applied to 450 randomly selected maize growers. The Khi2 test and the T-Student test used showed that each maize producer has 2 hoes, 2 dabas and 1 machete. The mean difference test showed that there is no equality of mean between beneficiaries of agricultural loans and non- beneficiaries. As the object of credit is intended for production, access to agricultural credit discriminates the levels of agricultural investment between the two categories of producers.

While the third article which entitled **Rationing of the Electricity Supply and Household Behavior in Benin** for the researchers Dèdjinou V. F. Serge et al; In their article, they saw that the characteristics of the supply and the production capacities justify the unreliability of the electricity supply in Benin. In this article, we have analyzed the effects of electricity supply distortions on household welfare. Using a random utility model, we analyzed the behavior of household sunderrationing. In the absence of substitutes, we assume that households are expecting and willing to pay for an improved electricity supply. The descriptive analysis of data from the Survey on Electricity Consumption in Benin (ECEB) reveals poor quality of energy service provision on the

national distribution network and the econometric analysis revealed the factors influencing the consent to paying households for a better electricity supply.

The fourth article included a study entitled: **Evaluating Marketing Performance Metrics from the Point of View of Telecom Operators Managers in Algeria: Comparative Study** for the researchers Boudiaf & Chorfi; this study aims to measure the differences in marketing performance indicators between telecom operators in Algeria. On the basis of three approaches; the descriptive, inductive and comparative approach, we tried to answer the main question and carry out the empirical study. For data collection, we use a questionnaire of sample of 67 agencies and some short interviews with managers, as well as some reports about telecoms market published by ARPCE. To test the hypothesis, we use the one-way ANOVA test. Finally, we have found that there are no significant differences between telecom operators in developing the marketing performance indicators except the difference between OTA and WTA in Market share and innovation.

Concerning the fifth article entitled: **Technopreneurship training's to enhanced creativity and innovation for digital entrepreneurship Case of the entrepreneurship's house of tlemcen** for the researcher Ziane kolee ,it aimed to promote technological entrepreneurship as a way of technological progress in the modern era. Emphasizing that entrepreneurship must be the only basis for innovation in the world of science and technology, so that technological innovations are valuable in the pursuit of economic development the study found a strong relationship between technological development, innovations and entrepreneurship.

The sixth article entitled: **The contribution of Islamic banks in Corporate Social Responsibility practices** for the two researchers Hamou & Mebarki; their study aimed to analyze the content and quality of the information present in the annual activity report of an Islamic bank. The data was processed using the Nvivo qualitative analysis software. The results showed that the bank takes into consideration all the dimensions of CSR by giving particular attention to one dimension despite the others, in particular the two social and economic aspects.

While the seventh article entitled: **The development of intra-regional trade under the Euro-Algerian partnership agreement , 2000-2020** for the two researchers Djilali & Hachemi; the paper address the association agreement between Algeria and the European Union and it's impacts on intra regional trade in Algeria during 2000-2020, using the gravity model and we dealt with the most exchanged States with Algeria, which are Germany, France, Spain, and Italy

Regarding the eighth article that entitled: **The Gravity Model and FDI in Algeria** for the researcher Mebtouche; the study aimed to determine the usefulness and feasibility of foreign direct investment in the host countries and to evaluate the performance of foreign direct investment and its

role in the growth of GDP in Algeria during the period (2011-2020) in order to determine the factors that determine the decision of multinational companies to establish new foreign branches in Algeria. The study concluded that foreign direct investment has an influential role in economic growth.

The ninth article entitled: **The role of financial analysis in granting bank credit Case study of the National Bank of Algeria** for the researcher Mazouz; this article tries to apply the financial ratios for bank credit analysis to banks by analyzing the information at the level of the financial statements to assess the performance of Banks. Moreover, we have adopted the study of the Algerian National Bank by dropping many concepts and financial ratios on the bank's financial statements In order to find out how the financial ratios contribute to the analysis of the bank credit of the National Bank of Algeria for the period under study.

The tenth article entitled: **Resistance of Workers to Structural Change in Business Institutions a comparative study between public and private institutions** for the researchers Hadeb & Boughari, this study comes to know the relationship of structural change to the resistance of workers, as well as knowing the impact of demographic variables (gender, age, marital status, educational level, years of experience) on workers' resistance.

The 11th article entitled: **The Impact of Covid-19 Crisis on Product Development - An analytical study** - for the two researchers Mouaizia & Messadaoui; in this paper the researchers examine the effect of the COVID-19 pandemic on product development by covering some of the aspects this crisis has inflicted on product development and to determine how the pandemic has changed the way organizations approach product development

The 12th article entitled: **Analysis and evaluation of indicators of economic diversification in Algeria during the period (2000-2018)** for the researcher Medjdoub; he tries to shed light on the extent to which the Algerian economy depends on the only source of income in light of the analysis of the reality of economic diversification through our study of the economic diversification index for the period 2000-2018. The researcher has concluded that the Algerian economy has an acceptable level of diversification if we exclude the indicators of exports and labor and the indicator of fixed capital formation

The 13th article entitled: **Quality of banking service and its impact on customer satisfaction** for the researcher Tarzi; through this study she to determine the Impact of Banking Service quality on customer satisfaction. By showing the Most important tools and measurement methods that evaluate and estimate the customer satisfaction, which is critical in the pursuit of high cash inflows and profit maximization in banks.

The 14th article entitled: **The Impact of Success factors of Knowledge Management on the financial performance of economic institutions A sample study of banks in Algeria** for the two researchers Bourekoua & Boumediene; in this research paper the researchers aim to know the relationship between knowledge management the success factors and financial performance by looking at the relationship between Success factors of Knowledge management and the two economic indicators, the rate of return on ownership and the rate of return on equity, depending on the data collected at the sample of the study sample from active Commercial banks In the Algerian climate environment.

The 15th article entitled: **The articulation of the proximity economy and the pecuniary externality: What effect on the territorial development of the agglomeration type in the wilaya**

of Bejaia? for the two researchers Traki & Boukrif; Their work is an attempt to design the link between the local economy and the dissemination of spatial externalities and their impact on territorial and local development. Our choice of the three industrial zones of the wilaya of Bejaia as a field of investigation is motivated by the presence of a large number of SMEs operating in various sectors of activity. The study carried out on the wilaya of Bejaia, allowed us to note that the co-location of companies located in industrial zones does not make it possible to promote a dynamic based on inter-company coordination.

The 16th article entitled: **The factors stimulating the entrepreneurial intention of students following an entrepreneurship training: case of the University of Bejaia** for the two researchers Nasroun & Boukrif; and through this article they tried to explain the determining factors of the formation of the entrepreneurial intention of the students of the University of Bejaia, following a training in entrepreneurship. To do this, Ajzen's theory of planned behavior (1991), through its three main determinants of intention, advocates our research. Through the questionnaire survey of a sample of 80 master's and L3 students, we observed the importance of attitudes associated with behavior, the influence of the entourage as well as the importance of perceptions of behavioral control in entrepreneurial intention.

The 17th article entitled: **Green Satartups at the service of the growth of green technology - Green Tech Startups Françaises model-** for the writers Guettouche et al; they tried and they found that thanks to the invention of Greentech startups progress has been made, thus strengthening the transition towards a sustainable economy, providing answers to several future challenges such as carbon neutrality and clean energy.in this sense.

The 18th article entitled: **Evolution de l'indice des Prix à la Consommation (IPC) en Algérie Evolution of Consumer Price Index (CPI) in Algeria** for the researcher Bourioune ; by this paper he deals with the inflation rate forecast in Algeria during the period 2021:01- 2022:06 by different models: statistical and neuronal. The purpose of this article is to Compare the statistical forecast model SARIMA (p, d, q) to the neuronal ones. The results Reveal that the models ANN are more competitive and paradoxaly among these, the static statistical models are more efficient.

The 19th article entitled: **Customer satisfaction in the banking sector during the period of the "COVID-19" health crisis: case of "BADR"** for the two researchers Arabi & Haroun; and through this study, they tried and they showed that the customers surveyed are satisfied with the quality and diversification of products and services offered by the bank "BADR" during COVID-19 and less satisfied with the quality of the relationship and the adaptation of the e-banking during the period of the COVID-19 health crisis.

The 20th article entitled: **The contribution of management control in improving corporate governance: sample of Algerian companies** for the researcher Ikhlef; the objective of this article is to analyse the impact of management control on the improvement of corporate performance and to identify the contribution of this impact on the improvement of corporate governance, the researcher concluded that improving management control over performance seems to have positive effects on governance: ensures the convergence of goals, provides board members with information essential to decision-making, provision of a monitoring and surveillance tool in terms of overall management.

The 21st article entitled: **Food Industry:Competitive Analysis of the Non-Alcoholic beverage sector in Algeria** for the researcher Timeridjine; The goal of the researcher is to analyze the competitive environment that governs the food industry, particularly non-alcoholic beverages sector in Algeria. Being a dynamic and a competitive sector, taking into account the elements that govern it is a considerable advantage for the company that wants to be competitive and efficient and the study shows that investment in innovation, marketing, cost control and partnership would be strategic options that the competitors in place could consider to strengthen their positions.

The 22nd article entitled: **The impact of war ‘Ukraine Russia’ on Algerian’s exchange reserves: study with help ‘stress-test’** for the researcher Belmedjahed; the purpose of this article is to determine the impact of the Ukraine-Russia war on Algeria's foreign exchange reserves with the help of stress tests offered by MSCI (Morgan Stanley Capital International). he used stress tests to explore two scenarios and their consequences for the Bank of Algeria's portfolios; whose bleakest scenario is the one based on skyrocketing oil prices and putting stagflationary pressures on the economy, i.e. the fact that the conflict could drive up oil prices oil and exert stagflationary pressures on the American and European economy.

The 23rd article entitled: **Impact analysis of opening up operations on the economic dynamics in Algeria : case of ksar chellala** for the two researchers Dahmane & Atchemdi; They attempted to measure, using precise indicators, a change in a teleological possibility and its dynamics under the impetus of the opening up operations carried out. It favored an econometric method, the results show that transport as a factor of opening up increases the mobility of goods and people, the revitalization of agricultural areas, the facilitation of the flow of products and stimulate growth and revive economic development.

The 24th article entitled: **Advocacy for efficient economic policies and harmonious financing of the national economy**, wrote by Lazreg; he saw that there are Two essential objectives characterize his paper: Highlight efficient economic policies, promote and establish adequate financing for the Algerian economy. The main results of his article is highlighting the need to implement structural reforms in Algeria for a change in the economic paradigm.

The 25th article entitled: **Impacts of the health crisisCOVID-19 on air transport -Case of the Air France-KLM group-** for the two researchers Mahdaoui & Amri; this paper aims to elucidate the impacts of the current health crisis on the global economy and more specifically on the air transport sector, the case of the french-duch group Air France-KLM, they saw that After two years of pandemic, Air France remains optimistic for the future. It must first Seattle the consequences of Covid-19, which againcaused it to lose 3.3 billion euros in 2021, by launching a new recapitalization with the help of the public authorities.

The 26th article entitled: **The relationship between public expenditure and imports in Algeria (2000-2020)** for the two researchers Hasni & Azzaoui; they have assessed the permanent effect of public expenditure on imports in Algeria, from the analysis of their evolution and the determination of the relationship between them from 2000 to 2020 and the main results are characterized by the determination of the dependence between the public expenditure and the importation, to this end; we analyzed this relation by the Analysis in Principal Components (ACP).

The 27th article entitled: **The Analysis of Perception of Islamic Finance through Financial Behavior** for the two researchers Douar & Ouendi; This article aims to analyze the influence of the perception of Islamic finance of Algerian individuals on their financial behavior, for that they adopted a conceptual model that defines the perception of Islamic finance, then they developed the conceptual framework of the research from previous research

The 28th article entitled: **Social media at the service of the communication strategy: the case of ATM Mobilis** for the two researchers Benmehdi & Grine-Dahmane; Their article attempts to show the role of social media which has become a new platform for content creation and interaction between the brand and its customers. It also responds to its main problem which revolves around the enhancement of the e-communication strategy, the results obtained show that social media positively and directly influence e-communication strategy and indirectly via two mediating variables: brand content strategy and online interaction with customers.

The 29th article entitled: **The impact of national energy policies in the rationalisation of fuel consumption** for the researcher Guergour; the paper talks about Algeria fuel consumption and saw that it had grown significantly over the last decades, this upward trend is mostly explained by a positive economic environment and is set to continue for many years to come, this situation will lead inevitably to an increase in fuel demand, the main purpose of this article is to highlight energy policy instruments that have been taken by the government authorities to rationalise and stabilise energy consumption.

The 30th article entitled: **New Trends in Tourist Behaviour in the Age of Digital Transformation** for the two researchers Anoune & Messalta; The aim of this paper is to provide a critical review of the advanced technologies that can be used in e-tourism. Then shed light on the role digital marketing plays on tourist behaviour.

The 31st article entitled: **The question of entrepreneurship in Algeriabetweenfervor of the State and economicrealities**for the two researchersCheikh&Chaib, the researchers saw that the concept of entrepreneurship has becomeestablished and embedded in the managerial culture of companies and as a logical and relevant response to ensure local and territorial development and ensure a good progress in terms of job creation, added value , profitability and financial and social performance, and above all allow the emergence and emergence of an elite capable of carrying out economicprojects in the direction of economic growth.

The 32nd article entitled: **he missions of the HRD in the evolution of the corporate culture** for the researchersKirouane&Rahedi, The contribution of this work lies in the recognition of the role played by HRD, the strategies adopted in the development of the corporate culture and the identification of the behavioral elements that determine their roles and missions, the work is based on a qualitative survey. It focuses on the attributes of HRD, their management styles and their contributions to the evolution of corporate culture and a cross-vision of experts on its roles and missions.

The 33rd article entitled: **Poverty, economic growth and environmental degradationEmpirical evidence from Arab oil countries**for the researcherAlhwih, The main aim

of this study was to investigate the nature of relationship among poverty, economic growth and environmental degradation in a sample of the Arab oil countries during the period 2002-2019. In order to achieve this objective, the basic findings of the study indicated a positive bidirectional relationship between economic growth and environmental degradation. A positive bidirectional relationship between economic growth and poverty. However, the bidirectional relationship between poverty and environmental degradation was not significant.

The 34th article entitled: **Measuring the effectiveness of the fourth generation (4G) service elements of the marketing mix– Field Study at the Operational Directorate of Algeria Telecom in M'sila Province**-for the researchers Moussai&Guessas, The purpose of this study is to measure the effectiveness of the 4G elements fixed-line marketing mix provided by Algeria Telecom, the study succeeded in defining the priorities of the elements of the marketing mix relying on the computer program (Expert Choice) and using the method of hierarchical analysis where the service ranked first (38.6%), followed by price (24%), then promotion by (19.6%) and finally distribution (17.8%).

The 35th article entitled: **Banks and Financial Technology Companies Cooperation Approach of Banking Industry Development**.for the researcherSahnoune, the study aims to examine the cooperation of banks and financial technology companies issue, so it relied on the descriptive and analytical approach by reviewing a number of literature and researches related to our study, where it reached some results : That banks still involved in the infrastructure which drained more time and resources, this cooperation is based on digital innovation, gain more innovative culture and flexibility in the way of business management to create new business models compared to their traditional models, also this cooperation will add a strategic values; insight and managerial efficiency.

The 36th article entitled**Efficiency of smart models in predicting financial market indicatorsIn light of the Corona pandemic - Qatar Financial Market Index as a model**for the researchers Derbal&Hakkoum, The aim of this study is to use ANN to forecast Qatar stock market index value.To do so,daily data are used covering the period11/11/2019until 09/12/2021they use back propagation algorithm for training and multilayer perceptron network for forecasting, the main finding of this study is that ANN model has better forecasting performance .

The 37th article entitled**IdjaraMuntahiaBittamleek's contribution to financing the agricultural sector –The experiment of the Jordan Islamic Bank and Al Salam Bank-Algeria during the period (2015-2020)**for the researchers Benmouffk&Leslous, The study aimed to highlight the formula of IdjaraMuntahiaBittamleek as one of the innovative Islamic finance tools proposed to finance the agricultural sector in Algeria, and analyze the experience of the the Jordan Islamic Bank and Al Salam Bank-Algeria during the period (2015-2020), where it focused on the descriptive analytical approach with reliance on various official websites in collecting study data, the study found that IdjaraMuntahiaBittamleek is one of the most important alternatives to the Islamic financing proposed financing Algeria's agriculture sector, because it reduces the financing burden of this sector on the state budget if adopted.

The 38th article entitled**The situation of Algeria from the international indicators of post and Telecommunication wired and wireless communication**for the researcher BouDjahiche,

In this study the researcher tries to know how Algeria uses the different modern technologies in the field of post and communication, through its situation as far as the Indies especially the international indicators, she has used the descriptive/analytic procedure in order to know the most important of the international indicators which have a relation with the field. budget if adopted. In conclusion, she sees that Algeria should improve the prestations and possibilities in order to attract more investors and it should improve our classification and this can be done only by using information technology and communication in all the fields especially the one concerned with studies

The 39th article entitled **The effect of evaluating real estate installations on the quality of financial statements A case study of the High Hill Tannery in the state of Djelfa** for the researchers Hemiani & Boukredid, the target of this study is to show the importance of the effect of Real estate installations assessment through the following of all stages from collecting data to its analysing, Estimated value and preparing the final report, also how to deal with the variance in Real estate installations assessment on the Quality of the financial statements With all its qualitative characteristics such as Convenience, Honest representation.

The 40th article entitled **The Impact of Corporate Governance on The Performance of Libyan Banks During Financial Crises**. for the researchers Abrik & Saad, The purpose of this study is to investigate the impact of Corporate Governance (CG) practices on the Performance of Libyan banks during crises. The study population consists of board of directors and higher executive management of banks based on East Libya, the findings of the study reveal that overall corporate governance has a positive impact on the performance of Libyan banks during crises. Furthermore, only two principles are responsible for this positive relation: the adoption of high ethical standards and the rights of shareholders, while the other principles are not significantly related to bank performance. Based on the findings, the study recommends: further procedures to insure the application of CG principles, activating the role of the Libyan Stock Exchange, and introducing educational programs to increase the awareness of CG.

The 41st article entitled **Internal audit in the public health sector a mechanism to protect public money and improve service - Proposal for an audit cell in public health institutions**-for the researchers Boumerzak & Ghalib, This study aimed to highlight the role that internal audit plays in improving the management of Algerian public health institutions, and in order to reach the goal of the study, and it concluded that the internal audit functions should be introduced in public health institutions as a necessity to discover errors and fraud and help correct them.

The 42nd & the last article entitled **The impact of the digital marketing mix on the mental image of the Algerian companies – A case study of "Mama" company for pastries in Blida - institutions-** for the researcher Hirech, by this study the researcher aims to identify the importance of digital marketing and analyse the impact of the elements of its marketing mix in its four dimensions (digital product, digital pricing, digital distribution, digital promotion) related to the mental image of customers of the Algerian companies, the study showed that digital promotion is the most contributing factor in improving that image, while pricing is the least influential. Based on the results of the study, a set of recommendations and suggestions were presented to the decision makers in the company under study.

Editorial Committe