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## Index of Volume (06) Issue (02) (July 2023)

<b>P(20-34)</b>	<p style="text-align: center;"><b>A Comparative Analysis of Financial Information Disclosure in Reports of Stock Exchange-Listed Companies: A Case Study of the Arab Maghreb Region</b></p> <p><b>GUERZA Nada..... The School of Higher Commercial Studies EHEC (Algeria)</b>  <b>GUETTOUCHI Nacir.....The School of Higher Commercial Studies EHEC (Algeria)</b></p>
<b>P(35-49)</b>	<p style="text-align: center;"><b>Circular start-ups – a new typology for sustainable entrepreneurship</b></p> <p><b>Benzidane Fatma zohra..... University of Chlef (Algeria)</b>  <b>Terchani Siham ..... University of Chlef (Algeria)</b>  <b>Abdaoui Nawal..... University of Blida 2</b></p>
<b>P(50- 61)</b>	<p style="text-align: center;"><b>Digitization of Algeria's water resources sector The Experience of Bordj Bou Arreridj Province</b></p> <p><b>Kaltoum djeriou..... Hassiba Ben Bouali University Chlef (Algeria)</b>  <b>Soueyla mouakeni..... Hassiba Ben Bouali University Chlef (Algeria)</b></p>
<b>P(62–80)</b>	<p style="text-align: center;"><b>Driving Sustainable Performance: Implementing a Balanced Scorecard Approach for Integrating Sustainability into Performance Management</b></p> <p><b>RABIA Lamia..... ESGEN KOLEA (Algeria)</b></p>
<b>P(81-95)</b>	<p style="text-align: center;"><b>Efficiency and Productivity of North African Banks Using the Data Envelopment Analysis Model</b></p> <p><b>Ali Bourahli ..... Laboratory ITMAM, Saida University (Algeria)</b>  <b>Yassine Benzai..... Saida University (Algeria)</b></p>
<b>P(96-106)</b>	<p style="text-align: center;"><b>Global trade in counterfeit products - facts &amp; solutions</b></p> <p><b>HADJ ALI Nora .....LRED.Mascara university (Algeria)</b>  <b>FOUKA Fatima..... Chlef university (Algeria)</b></p>
<b>P(107–127)</b>	<p style="text-align: center;"><b>Innovation Marketing in the Digital Era: Adapting the Marketing Mix to the Online Environment - Insights from Leading Companies –</b></p> <p><b>Bellout Ikram Nor El Houda ..... LAREGE University of Oran 2 (Algeria)</b>  <b>Kourbali Baghdad..... LAREGE University of Oran 2(Algeria)</b></p>
<b>P(128-144)</b>	<p style="text-align: center;"><b>Intangible Resources and Internationalization: The Crucial Role of Organizational Culture</b></p> <p><b>Benrebiha Mohamed ..... University Of Ibn Khaldoun Tiaret (Algeria)</b>  <b>Dahmani Redha ..... University Of Ibn Khaldoun Tiaret (Algeria)</b></p>
<b>P(145–161)</b>	<p style="text-align: center;"><b>Reforming Algerian Universities According to Michael Beer change Model, A Case Study of Professors' Perspectives in the Economic Faculty at Constantine University (2)</b></p> <p><b>Bensiali Mohammed Amine..... MSB university, Jijel (Algeria)</b>  <b>Ratiba Bouhali..... MSB university, Jijel (Algeria)</b></p>

P(162–173)	<b>Subjective well-being and institutional variables - An econometric study-</b> <b>Laoufi Hakima ..... University of Mascara (Algeria)</b> <b>Boudir Imene... ..... University of Mascara (Algeria)</b>
P(174–187)	<b>The digital economy in Algeria - prospects and challenges</b> <b>Hadji Soumya ..... University Mouloud Mammeri (Algeria)</b>
P(188– 200)	<b>The Evolution of Marketing in Algeria</b> <b>ADNANE Houssem ..... University of Abbas Laghrour - Khenchela (Algeria)</b>
P(201–212)	<b>The performance of Takaful insurance companies in confronting risks (case study of Salama Insurance Company - Algeria - during the period 2015-2020)</b> <b>Zouambi Djihad ..... LDESAD Laboratory, Khemis Miliana University (Algeria)</b> <b>Kouache Zahia..... IODII Laboratory, Khemis Miliana University (Algeria)</b>
P(213–229)	<b>The problem of Adopting Open Creativity in Business Organizations to Support Entrepreneurship -An Analytical Study of the Open Creativity Model at NASA</b> <b>Bensada Souad ..... University Abou Bekr Belkaid Tlemcen (Algeria)</b> <b>Bourich Sihem ..... University Abou Bekr Belkaid Tlemcen (Algeria),</b>
P(230–245)	<b>The Role of Forensic Accounting in Detecting Tax Evasion and Fraud - A case study in the office of a forensic accountant expert –</b> <b>Ykhlef Imane..... University of blida2 (Algeria)</b>
P(245–260)	<b>The use of organizational DNA in discriminating innovative organizations (case study of private Algerian enterprises)</b> <b>Derdar Hadjer ..... SDHDA Laboratory, University Center of Nour Bachir El-Bayadh (Algeria)</b> <b>youcefi rachid ..... SDHDA Laboratory, University Center of Nour Bachir El-Bayadh (Algeria)</b>
P(261–284)	<b>Analyse de l'impact de la crise de COVID-19 et des mesures prises par la BCT sur le secteur bancaire tunisien</b> <b>AMEUR Imane ..... Université de Tizi Ouazou UMMTO (Algeria)</b> <b>DAHMANI Yacine Mohamed..... Université de Tizi Ouazou UMMTO (Algeria)</b>
P(285–305)	<b>Etude empirique de l'impact du démantèlement tarifaire sur la diversification de l'économie algérienne</b> <b>MAACHI SOFIANE ..... Ibn khaldoun university-TIARET- (Algeria)</b>
P(306–325)	<b>Evaluation par approche quantitative l'impact du microcrédit sur la dynamique de l'entrepreneuriat féminin en Algérie : résultats de l'expérience de la wilaya de Tizi-Ouzou</b> <b>SAM Hocine..... Université Mouloud MAMMERI de Tizi-Ouzou</b>

	<b>(Algérie)</b>
<b>P(326– 345)</b>	<b>Institutionnalisation de l'économie informelle en Algérie : Cas de Tizi-Ouzou</b> <b>BABOU Omar ... Université Mouloud MAMMERI Tizi-Ouzou- (Algérie)</b> <b>BOUNOUA Chaib ..... Université Abou-Bakr Belkaid Tlemcen -(Algérie)</b>
<b>P(346–361)</b>	<b>L'E-tourisme et Comportement du Touriste Algérien lors d'une Destination Locale</b> <b>BEZTOUH Djaber ..... Université Ahmed Ben Ahmed ORAN 2 (Algérie)</b> <b>BOULAHOUAT Mahdia.....Université de Sidi Bel Abbes (Algerie)</b>
<b>P(362–374)</b>	<b>La communication interne est son importance dans l'accompagnement du changement organisationnel</b> <b>BESSOUH Nadira ..... Ecole Superieure de Management Tlemcen (Algérie)</b> <b>AIT AMRANE Yasmine..... Ecole Superieure de Management Tlemcen (Algérie)</b> <b>GHA FIR Asmaa..... Ecole Superieure de Management Tlemcen (Algérie)</b>
<b>P(375– 391)</b>	<b>La gouvernance d'entreprise : approche théorique</b> <b>Corporate governance: theoretical approach</b> <b>CHRIEF Wahida ... ..... Université Mouloud Mammeri de Tizi-Ouzou (Algérie)</b>
<b>P(392– 407)</b>	<b>LA MISE EN PLACE DES GUICHETS ISLAMIQUES A LA BNA : UNE OPPORTUNITE POUR LES PME</b> <b>HADDAD Imene..... Ecole des Hautes Etudes Commerciales, Permanan, (Algérie)</b> <b>NAHOUI Kaouthar..... Ecole Supérieure de Commerce, E.P.C.G, (Algérie)</b>
<b>P(408–433)</b>	<b>La recherche marketing: outil pour le développement de nouveaux produits</b> <b>Aichouche Amar ... Centre universitaire Morsli Abdallah Tipaza (Algérie)</b> <b>Allam Athmane ..... <sup>2</sup>Université Mohand Akli Oulhadj Bouira (Algérie)</b>
<b>P(434– 444)</b>	<b>Le champ de l'entrepreneuriat à travers le passage d'une approche par les traits à une approche par l'action</b> <b>Ahmed Brahim BAHBAH..... ENST. TIC Abdelhafid Boussouf Oran (Algérie)</b> <b>Hamid BOUCHEKIFA... ..... University de Tiaret- (Algérie)</b>
<b>P(445–469)</b>	<b>problématique de divergence entre la comptabilité selon le SCF et la</b>

	<p style="text-align: center;"><b>fiscalité : cas d'une entreprise industrielle</b>  <b>MOULA Assia..... Ecole Supérieure de Commerce ESC-Koléa</b>  <b>(Algérie)</b></p>
P(470- 481)	<p style="text-align: center;"><b>Solidarité financière des collectivités locales : les enjeux de la péréquation</b>  <b>au niveau de la wilaya de Bejaia</b>  <b>Bahloul Lotfi... université de Bejaia</b>  <b>(Algérie)</b>  <b>Mahoui Karim ..... Université de Bejaia</b>  <b>(Algérie)</b></p>
ص(482 - 497)	<p style="text-align: center;">تكامل نظم المعلومات المحاسبية والإدارية وفق مدخل تكنوسراتيجية إدارة المعلومات لتحقيق الأهداف  الاستراتيجية لمنظمات الأعمال  زياد هاشم السقا ..... كلية الإدارة والاقتصاد، جامعة الموصل، (العراق)</p>
ص(498 - 520)	<p style="text-align: center;">دور أسلوب محاسبة المسؤولية في الرقابة على التكاليف  محمد البشير ابراهيم احمد ..... كليات بريدة، (المملكة العربية السعودية)</p>
ص (521 - 544)	<p style="text-align: center;">اثر إدارة مخاطر الائتمان على العائد على حقوق الملكية في البنوك الجزائرية  دراسة قياسية للفترة ( 2002-2021 )  بن سادات سليمة..... مخبر تطوير المؤسسات الاقتصادية الجزائرية جامعة ابن خلدون تيارت  (الجزائر)  يماني ليلي..... مخبر تطوير المؤسسات الاقتصادية الجزائرية جامعة ابن خلدون تيارت  (الجزائر)</p>
ص(545 - 567)	<p style="text-align: center;">دور إدارة المعرفة في تحسين الميزة التنافسية بالمؤسسة الاقتصادية  أحمد مدوح..... المركز الجامعي عبد الله مرسلتي تيبازة  (الجزائر)</p>
ص(568 - 587)	<p style="text-align: center;">نحو فعالية رقمنة التفاعل لتعزيز رضا المستفيدين في مؤسسات التعليم العالي: جامعة البلدية 2  نموذجا  لرادي سفيان..... ، مخبر تحديات النظام الضريبي، جامعة البلدية 2 لونيبي علي  (الجزائر)  قسمة حمزة..... مخبر المقابلة، تسيير الموارد البشرية والتنمية المستدامة، جامعة البلدية 2  لونيبي علي (الجزائر)</p>

### The opening :

Within this issue, 33 articles were accepted as follow:

The first article entitled: **A Comparative Analysis of Financial Information Disclosure in Reports of Stock Exchange-Listed Companies: A Case Study of the Arab Maghreb Region**, for the researchers GUERZA Nada & GUETTOUCHI Nacir; their study aims to investigate the effects of adopting International Financial Reporting Standards (IFRS) on the disclosed financial data and the reliability of financial statements. To achieve this, three pharmaceutical companies in the Arab Maghreb region have been selected as comparative case studies: SAIDAL from Algeria, ADWYA from Tunisia, and SOTHEMA from Morocco.

As for the second article which entitled: **Circular start-ups – a new typology for sustainable entrepreneurship** for the researchers Benzidane Fatma zohra et al; In their article, they aimed to identify startups and their most important characteristics, in addition to the areas of application of these companies for their business and the results reached . Also they aimed to differentiate between traditional entrepreneurship, sustainable entrepreneurship and circular start-ups and concluded that circular startups aim to prolong life and promote the effective use of natural resources in the production chain and the aim is the optimal use of natural resources and their reuse.

While the third article which entitled **Digitization of Algeria's water resources sectorThe Experience of Bordj Bou Arreridj Province** for the researchers Kaltoum djeriou & Soueyla Mouakeni; This research study aims to identify the reality of digitizing the management of water resources through exposure to the experience of Bordj Bou Arreridj. The study found that this technique would improve the public service's water supply and lift off the pressure of water resources sector. Where leaks will be discovered in a short time, and this will also contribute to reducing random and illegal connections, and thus work on the optimal distribution of these resources in the state, and then the experiment can be generalized to all regions of the country.

The fourth article included a study entitled: **Driving Sustainable Performance: Implementing a Balanced Scorecard Approach for Integrating Sustainability into Performance Management** for the researcher RABIA Lamia; In this article the researcher discusses the interconnectedness between economic, environmental, and social dimensions of sustainability and emphasizes the need for a holistic perspective in performance management. The proposed approach highlights the benefits of integrating sustainability, including improved stakeholder engagement, enhanced risk management, and the ability to measure and communicate sustainability impact. Case studies and practical examples demonstrate successful implementations and address potential challenges faced during the integration process. Ultimately, this article emphasizes the importance of driving sustainable performance as a means to create long-term value while maintaining financial viability.

Concerning the fifth article entitled: **Efficiency and Productivity of North African Banks Using the Data Envelopment Analysis Model** for the researchers Ali Bourahli & Yassine Benzai. The research aims to investigate the efficiency and productivity of commercial North African banks. In pursuance of this goal, 10 Algerian banks, 10 Tunisian banks, and 9 Moroccan banks mainly composed the study's sample, which was chosen based on the availability of the data from 2017 to 2020. The study employed an envelope analysis method in the randomization of the sample in order to address the study's question. This is achieved by displaying the levels of efficiency and productivity of banks and contrasting them with North African institutions, the data is based on the input-oriented VRS variable returns model. The latter has been applied in the DEAP program (vp2.1), and is considered one of the most important results is the knowledge of inefficient banks. The findings of the study revealed that Moroccan banks are more efficient than their Tunisian and Algerian counterparts, as Tunisian banks recorded an improvement in total efficiency by 2.1%, while Algerian banks recorded a decrease of 0.023%, on the other part, Moroccan banks recorded a slight decrease by 0.01%.

The sixth article entitled: **Global trade in counterfeit products - facts & solutions -** for the researchers HADJ ALI Nora & FOUKA Fatima; According to this paper, the counterfeit goods market has grown significantly in the past few years, the latest analysis shows, the value of this market amounts to 3.5% of global trade, at an amount of 540 billion \$. According to the same reports, many factors contributed to encouraging these exchanges, such as the encouragement of some political regimes, the weakness of legislative systems, and the deterioration of purchasing power. & Through this paper, they tried to research the sources of financing the counterfeit goods industry, the international trade routes that it takes, and the reasons that work to develop it. They also worked to clarify the negative effects of the affected industries such as footwear clothing and electrical machinery.

While the seventh article entitled: **Innovation Marketing in the Digital Era: Adapting the Marketing Mix to the Online Environment - Insights from Leading Companies -** for the researchers Bellout Ikram Nor El Houda & Kourbali Baghdad; This research aims to showcase examples of three leading companies across different sectors that have effectively responded to these challenges by embracing digital channels, leveraging innovative technologies, and continuously evolving their marketing approaches. By tailoring their marketing mix to the online environment, these companies have successfully navigated the digital era and maintained a competitive edge.

Regarding the eighth article that entitled: **Evolution of food prices and its impact on food security in Algeria** for the researcher HALMOUCHE & MADI; This study aims to present the food security situation in Algeria through the World Food Security Index and identify the challenges that prevent the achievement of the goal of food security in Algeria. This study found concluded that the state of food security in Algeria is still in the process of development, and in order to enhance and support food security, a framework for appropriate policies must be put in place to maintain food security.

The ninth article entitled: **Intangible Resources and Internationalization: The Crucial Role of Organizational Culture** for the researchers Benrebiha Mohamed & Dahmani Redha; they aim by this study to investigate the role of organizational culture in accessing international markets. To achieve this objective, the researchers employed the Organizational Culture Assessment Tool (OCAI) to gather primary data from a study community consisting of both international and local Algerian firms. The collected data were subjected to analysis, and hypotheses were tested using structural equation modeling with the least squares method. The researchers utilized Smart PLS 3.2 software for this purpose. The study findings indicate that international Algerian firms exhibit a high Market Culture, as well as some inclination towards Adhocracy culture, when compared to local Algerian firms. Conversely, local Algerian firms display a strong presence of Clan Culture and some aspects of Adhocracy culture

The tenth article entitled: **Reforming Algerian Universities According to Michael Beer change Model, A Case Study of Professors' Perspectives in the Economic Faculty at Constantine University (2)** for the researchers Bensiali Mohammed Amine & Ratiba Bouhali, In this study they tried to show the relevance of one of the change managements models, Michael beer's model, which is in our opinion one of the best for the specificity of Algeria educational system. A questionnaire was used as a study tool where the researchers distributed the questionnaire to a sample of teachers (37) in the university of Constantine 2. And we also conducted several interviews with some of the teachers to analyse and interpret certain results.

The 10<sup>th</sup> article entitled: **The 11<sup>th</sup> article entitled: Euro-Mediterranean Relations : the cooperation from conventional energy to renewable energy for the researcher** for the researchers Laoufi Hakima & Boudir Imene, they aimed to study the relationship between subjective well-being and institutional variables in Algeria, where many studies confirm that achieving economic growth rates is due primarily to the nature and quality of the institutional system of the state. The income level as a variable that measures the subjective well-being of the individual in addition to the institutional variables, using the ARDL model during the period 1984 to 2020, as the institutional indicators are represented in government stability, law and order, the quality of bureaucracy, and democratic accountability, and these variables were determined depending on economic theory and Previous studies taking into account the Algerian reality.

The 11<sup>th</sup> article entitled: **The digital economy in Algeria - prospects and challenges** for the researcher Hadji Soumya ; she presented the content of the research by following an analytical descriptive approach, where the concepts will be listed according to the descriptive approach, and then analyzed. Also she tried to light on the theoretical and empirical aspects of the topic, which is the evaluation of integrating digitization into economic activities In Algeria, in order to catch up with emerging and developed countries in terms of achieving the technological development of information and communications.

The 12<sup>th</sup> article entitled: **The Evolution of Marketing in Algeria**-for the researcher ADNANE Housseem ; In this study he showed that the evolution of marketing in Algeria has been a topic of interest among researchers and marketers for several years. Algeria is an emerging

economy that is experiencing significant changes in its political, economic, and social structures. As a result, the country's marketing environment is evolving at a rapid pace, and firms need to adapt to these changes to remain competitive. Also he provided a comprehensive review of the evolution of marketing in Algeria, highlighting the key changes in the country's marketing environment, the challenges facing Algerian marketers, and the strategies used by firms to address these challenges. The article concludes with recommendations for future research in this area.

The 13<sup>th</sup> article entitled: **The performance of Takaful insurance companies in confronting risks (case study of Salama Insurance Company - Algeria - during the period 2015-2020)** for the researchers Zouambi Djihad & **Kouache Zahia**; They tried to give an overview of Takaful insurance and touched on the most prominent differences between it and conventional insurance, as well as highlighting the performance of Salama Insurance Company in warding off the various risks facing the Algerian individual, based on a case study. From this study they concluded that Salama Insurance Company - Algeria - seeks to develop its activity and support the Islamic financial industry in Algeria to develop the legal aspect regulating the Takaful insurance industry, as well as the development of the aspect related to legal supervision and the dissemination of the Takaful insurance culture.

The 14<sup>th</sup> article entitled: **The problem of Adopting Open Creativity in Business Organizations to Support Entrepreneurship -An Analytical Study of the Open Creativity Model at NASA** for the two researchers Bensada Souad & Bourich Sihem The researchers aim to elucidate the correlation between creativity and entrepreneurship, shedding light on the significance and role of the open creativity approach as a means to attract and generate novel ideas within business organizations, particularly in collaboration with external partners. The study addresses how adopting open creativity can assist business organizations, enhance business performance, gain a competitive advantage and foster entrepreneurship. Analytical and descriptive methods were used in conducting this research. The results indicate that globally comparable data from networks dedicated to promoting creativity demonstrate a substantial worldwide inclination toward embracing open creativity. Moreover, this study recommends the adoption of creative and innovative ideas and their implementation in specialized businesses to pave the way for aspiring entrepreneurs, in leading global organizations such as NASA..

The 15<sup>th</sup> article entitled: **The Role of Forensic Accounting in Detecting Tax Evasion and Fraud- A case study in the office of a forensic accountant expert** -for the researcher Ykhlef Imane Through this study, she aims to highlight the role of forensic accounting expertise in exposing the various methods of tax evasion and fraud, and she relied on the deductive approach using the description tool, with regard to judicial or forensic accounting, as for a case study in the office of forensic accountant. She relied on the analytical approach, where did she study a case that was presented to judicial experience by the Judicial Council. In order to investigate her accounting and tax file.

The 16<sup>th</sup> article entitled: **The use of organizational DNA in discriminating innovative organizations (case study of private Algerian enterprises)** for the two researchers Derdar Hadjer

& Moulai Amina; The study investigates the use of organizational DNA as a management tool in distinguishing innovative organizations. Relying on the descriptive and analytic approach questionnaires were distributed to an exploratory sample of 20 private Algerian enterprises. based on the discriminant analysis results, the study confirms the impact of the four organizational chromosomes in discriminating the innovation levels within an organization. where an innovative organization has a good quality of its organizational DNA, therefor we suggest managers looking to realize innovative targets use new techniques that focus on indicators of efficacy and modernity in all aspects of the organizational process such as decision rights, motivators, information, and organizational structure.

The 17<sup>th</sup> article entitled: **Analyse de l'impact de la crise de COVID-19 et des mesures prises par la BCT sur le secteur bancaire tunisien** for the writers AMEUR Imane & DAHMANI Yacine Mohamed; they saw that The ongoing Covid-19 pandemic has been exerting negative effects on several economies in 2020. Tunisia was not far from the global context as it was hugely impacted by the health crisis. Knowing that Tunisian economy is still experiencing an economic slowdown since the Arab spring, it is of major importance to assess to what extent has the pandemic affected on the resilience of Tunisian banks. Moreover, the impact of the measures taken by the central bank of Tunisia. this paper analyzes the effect of the Covid-19 pandemic on the resilience of Tunisian banks. In addition, the affects of the measures taken by the central bank of Tunisia.

The 18<sup>th</sup> article entitled: **Etude empirique de l'impact du démantèlement tarifaire sur la diversification de l'économie algérienne** -for the researcher MAACHI SOFIANE; The purpose of this work is to analyze the impact of this agreement on the Algerian economy, more particularly on the diversification of the economy. This work has enabled him, through the analysis of the available data, to show that this Agreement does not obey a win-win logic but a logic of domination because industrial production has dropped considerably, agricultural production is still unstable, the flow of inward FDI is low and Algeria has experienced a significant fiscal deficit due to the dismantling of tariffs. The econometric estimation that we carried out allowed us to observe that the diversification of the national economy is negatively affected by the reduction in the average customs duty on products imported from the European Union.

The 19<sup>th</sup> article entitled: **Evaluation par approche quantitative l'impact du microcrédit sur la dynamique de l'entrepreneuriat féminin en Algérie : résultats de l'expérience de la wilaya de Tizi-Ouzou-** for the researcher SAM Hocine; he saw that Microcredit is seen as a real tool to initiate a process of democratisation of activities that create employment and wealth, but above all empower women. The creation of the Microcredit Agency in Algeria is a new step towards the diversification of the Algerian economy by reducing the gap between men and women in terms of employment and the creation of businesses; thanks to microcredit, *"the woman is a potential entrepreneur and she succeeds in everything!* However, due to the complexity of achieving results in the field and the difficulty of obtaining accurate data, our research undertook a quantitative statistical analysis demonstrating that ANGEM could have a positive influence on the entrepreneurial dynamics of women.

The 20<sup>th</sup> article entitled: **Institutionnalisation de l'économie informelle en Algérie : Cas de Tizi-Ouzou** for the researchers BABOU Omar & BOUNOUA Chaib; they saw that :” From the 2000s, and following the [huge expansion](#) of the private sector, some practices so-called; informal (sales and purchases without invoices, tax and social fraud, etc.) have become standardized and normalized in Algeria. Thanks to the exploitation of the results of the second phase of a mixed survey (households and businesses) carried out in 2012-2013 at the level of the wilaya of Tizi-Ouzou on 214 small businesses (126 independents and 88 entrepreneurs). We demonstrate that these companies have their own mode of operation, of which the use of liquidities in commercial transactions, as well as the non-reconciliation of banks for the granting of credit and the preferences of informal circuits have become institutionalized, we then speak of the institutionalization of the informal in Algeria. The fight against informality requires a modernization of the banking sector and a dynamic private sector operating according to international standards”.

The 21<sup>st</sup> article entitled: **L'E-tourisme et Comportement du Touriste Algérien lors d'une Destination Locale** for the researchers BENALI Nisrine & GHORAF Zohra ; they saw that: “This contribution aims to determine the behavior of the Algerian tourist in the face of "e-tourism" at a local destination. The objective is to analyze its behavior and its integration into the new “e-tourism” system. For this, we studied by a behaviorist approach the behavior of a sample of 250 people intending to travel locally. The results show that the Algerian tourist uses e-tourism massively during the pre-purchase phase but prefers direct contact. During the realization of the transaction. His decision-making process characterized by a reluctance translated into an important and long search for information. The photos and videos on social networks attract the Algerian tourist. they stimulate their need to travel and influence his choice for a given destination”.

The 22<sup>nd</sup> article entitled: **La communication interne est son importance dans l'accompagnement du changement organisationnel** for the researchers BESSOUH Nadira et al; The main objective of their study is to consider the importance of internal communication in supporting organizational change in a company. For this, a quantitative study was conducted with senior executives of the Cevital Group, whose head office is located in the Wilaya of Bejaia (Algeria), in order to better understand and perceive the interest given by the company to internal communication. The results obtained indicate that internal communication is an essential and necessary means for disseminating the orientation of the project and for the completion of the strategy of the organization. In addition, internal communication allows undertaking the necessary change in order to motivate the teams for better adherence to various projects.

The 23<sup>rd</sup> article entitled: **La gouvernance d'entreprise : approche théorique** Corporate governance: theoretical approach for the researcher CHRIEF Wahida ; The objective of this work is to understand the notion of governance, corporate governance and to represent the theoretical foundations that have accompanied the emergence of the concept of "governance" and their practices within companies and the way of managing and governing its relations with its stakeholders

The 24<sup>th</sup> article entitled: **LA MISE EN PLACE DES GUICHETS ISLAMIQUES A LA BNA : UNE OPPORTUNITE POUR LES PME.**, wroted by HADDAD Imene & NAHOUI Kaouthar; The objective of this research is to identify how the Islamic banking products offered by BNA can provide solutions to SMEs. The results allowed them to conclude that the IJARA product can provide solutions to SMEs, being a product that complies with CHARIA'A but with flexibility of procedures. The bank must launch MOURABAHA intended for SMEs and also MOUCHARAKA since these are two products likely to meet the needs of SMEs.

The 25<sup>th</sup> article entitled: **La recherche marketing: outil pour le développement de nouveaux produits** - for the two researchers Aichouche Amar & Allam Athmane; This study aims to show the role of marketing research for the development of new products. And to achieve this objective, we divided our study into three axes: the first axis was dedicated to the fundamental theoretical approaches related to marketing research, as for the second, it was devoted to the theoretical context of the concept of new product development, and the third axis was dedicated to the study of the relationship between marketing research and the development of new products. Finally, the answers to the main hypothesis and to the sub-hypotheses have been reached

The 26<sup>th</sup> article entitled: **Le champ de l'entrepreneuriat à travers le passage d'une approche par les traits à une approche par l'action.** for the two researchers Ahmed Brahim BAHBAH & Hamid BOUCHEKIFA their work presents entrepreneurship as a multidisciplinary field, this growing interest over time by researchers and practitioners through different conceptions have contributed to the formalization and structuring of this To become a full-fledged research field. The shift from a descriptive approach focusing mainly on the traits of entrepreneurs towards a behavioural approach during the end of the years 90 has enabled the exploitation of new research leads through the integration of Concept of competency.

The 27<sup>th</sup> article entitled: **problématique de divergence entre la comptabilité selon le SCF et la fiscalité : cas d'une entreprise industrielle.** For the researcher MOULA Assia; his research aims to determine the explanatory factors of tax-accounting discrepancies by adopting a hybrid methodology mobilizing both qualitative variables (analysis of the information provided in the appendix) and quantitative (financial analysis). The results show that in addition to the accounting choices that can trigger differences; management decisions also generate differences and the weight of tax-accounting discrepancies increases as the importance of the financial situation of the company increases.

28<sup>th</sup> article entitled: **Solidarité financière des collectivités locales : les enjeux de la péréquation au niveau de la wilaya de Bejaia** for the two researchers Bahloul Lotfi & Mahoui Karim; They worked Based on the financial data of the wilaya of Bejaia, spread over 2016-2020, to worke on an article that focuses on the financial inequalities of the municipalities. It particularly deals with the issues of equalization at the level of this territory as well as its consequences on the management of local authorities.

The 29<sup>th</sup> article entitled تكامل نظم المعلومات المحاسبية والإدارية وفق مدخل تكنوستراتيجية إدارة المعلومات for the researchers زياد هاشم السقا; his research aims to study the possibility of using the Information Management Techno-Strategy approach in achieving the integration between the accounting and management information systems of the business organizations, Thus achieving its strategic objectives, The concept of Information Management Techno-Strategy refers to the possibility to take advantage from the information technology to achieve strategic objectives of the business organizations through strategic planning to get an information techniques and developed and updated it to keep up with the changes that occur in the modern business environment in order to achieve the competitive advantage and sustainable technical advantage.

The 30<sup>th</sup> article entitled: دور أسلوب محاسبة المسؤولية في الرقابة على التكاليف for the two researcher محمد البشير ابراهيم احمد; his study aims to find out the extent of the role of the responsibility accounting method in controlling costs by applying it to some government institutions, from the point of view of the respondents. The problem of the study as he saw was that many government institutions suffer from controlling costs, which affects their performance. The importance of this study, at scientific level, stems from the fact that it discusses the extent of the impact of the method of responsibility accounting in controlling costs, through knowing its impact on controlling costs. The hypothesis of the study was that the use of the method of responsibility accounting in government institutions helps in achieving cost control

The 31<sup>st</sup> article entitled: اثر إدارة الإئتمان على العائد على حقوق الملكية في البنوك الجزائرية: ادر إدارة مخاطر الإئتمان على العائد على حقوق الملكية في البنوك الجزائرية ( 2002-2021 ) for the two researchers يماني ليلي & بن سادات سليمة, This study aims to demonstrate the impact of credit risk management on the return on equity in Algerian banks for the period (2002-2021), By using the non-performing loan ratio and the loan loss provisions ratio as one of the credit risk management indicators as explanatory variables, and the rate of return on equity as a dependent variable, This objective was based on the autoregressive distributed lag time (ARDL) model, The results of the model estimation showed that there is a long-term equilibrium relationship between the variables of the study.

The 32<sup>nd</sup> article entitled: دور إدارة المعرفة في تحسين الميزة التنافسية بالمؤسسة الاقتصادية for the researcher أحمد مدوح, This study aims to test the role of knowledge management in its dimensions (knowledge acquisition, knowledge storage, knowledge dissemination, knowledge application) in improving the competitive advantage of the economic enterprise, a case study of the mobile phone operator "Djeezy", the study concluded that there is a positive relationship between knowledge management in all its dimensions and improving the competitive advantage of the organization. The study also included a number of recommendations.

The 31<sup>st</sup> article entitled: فعالية رقمنة التفاعل لتعزيز رضا المستفيدين في مؤسسات التعليم العالي: جامعة نحو for the two researchers قسمية حمزة & لراادي سفيان, In this study, the researchers aimed to identify the various digital tools adopted by Blida 2 University for online interaction with students, and estimated the extent to which digital tools' effectiveness contributes to enhancing students' satisfaction with online services. After developing and distributing a questionnaire to a sample of

225 students, they used multiple linear regressions. The results showed that the digital tools vary in their effectiveness and contribute dissimilarly to student service satisfaction. This study might help policymakers of digital transformation and sub-activity managers to understand how to improve digitization consequences.

**Editorial Committe**