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Les Assises
de l'AUSIM
2022



I. Royal Speech of His Majesty King Mohammed VI

An excerpt from the speech of His Majesty King Mohammed VI, may God Assist him, delivered on October 14, 2022 at the opening of the first session of the second judicial year of the 11th assembly.

“

... With regard to the economic climate, the structural reforms taking forward under our guidance have improved Morocco's image and performance in this area.

However, despite the results reached an ample remains to be done to free up abilities with a good energy, make out the most of national potential, motivate the private initiative, and attract more foreign investment.

In this regard, we would like to insist again on the need for an effective digital government implementation and deconcentration administrative charter, the simplification and digitalisation of procedures, the attendance of access to land and green energy, the financial support to project developers...

”



II. Morocco, the future African « Digital Nation » !

...MOROCCO REMAINS, IN THIS AREA,
ONE OF THE COUNTRIES ON THE CONTINENT
DURING THE RECENT YEARS THAT HAS MADE
THE DIGITAL A GOUVERNANCE ISSUE...

Since the entering to the 20th century, technology crushes the world news. Between hope and fear, Digital, in the light of multiform crises remains the optimum sentry of governance circles.

Today, no one can ignore the deployment of a dominant digital world in our manners such as how to live, consume, produce and working, beside that to guide public policies. This is why Those terms such as « Disruption », « Fourth Industrial Revolution » or « Digital Nation » have become ordinaries. Africa is no exception to this trend. It Has been no exception to this profound transformation of the world. The continent is considered by some specialists of TECH as one of the most technology-friendly places on the planet, that is due to its true potential in human capital and economic resources. However, the development in the digital sector shows clear inequality between some countries that have made progress and others that are still trying to make their way.

Morocco, remains, in this area, one of the countries on the continent during the recent years that has made the digital a governance issue.

indeed, over the last two decades, the sector of technology has experienced a substantial progress in Morocco, making the Kingdom, one of the leading continental players in terms of network, telecoms, internet access and the use of digital technology. Several major public policies in the digital sector, one after the other, have under the leadership of the Royal Vision. In this new world marked by a different kind of economic prism on a background of technological, energetic and social challenges, Morocco in its new model of development has outlined its ambition in the digital unleashing energies to build a true digital sovereignty by giving a position to the Kingdom in the circle of advanced nations on these issues». States, Companies, public and private sectors,

the entire social system today has started a step towards this brand-new world. The emergence of this Digital Nation requires a great reinitialization that involves structural preconditions.

Between the promotion of digital uses for a change of mindset, the training of talents, the investments and the political will, the construction of a Digital Nation requires a real roadmap.

This is the transformative part that AUSIM plays in the field, Faithful to its dynamic as a sentinel of the Digital world, AUSIM has put forward, as always, strategic subjects serving the interests of the Digital in Morocco, during this 6th edition of the "Assises de L'AUSIM", which was held from October 26 to 28, 2022 in Marrakech, about the theme « Digital Nation, Unleash the Potential »

This forum opened up the field, for the prospective vision as well as the choice of topics, and in order to outline the bords of a real strategic roadmap in the digital sector.

III. Few Figures of the 6th edition of the « Assises de l'AUSIM »



Presence on 4 Social Media LinkedIn, Meta, Twitter et Youtube



Focus LinkedIn



Qualitative audience mostly related to the sector
Information & Technology, Engineering, PPM, Sales & Business Development



Focus Meta



IV. The opening of the « Assises de l'AUSIM » : the speeches



Mrs. Ghita MEZZOUR, Minister in charge of the Digital Transition and Administrative Reform took part in the 6th edition of the "Assises de l'AUSIM"



The Ministry of Digital Transition and Administrative Reform is an institutional partner of the 6th edition of the AUSIM Conference which was held from October 26 to 28, 2022.

Excerpts from the speech of the Minister Ghita MEZZOUR.

The Minister recalled the turn on and triggering role that the Digital has in our society. She states :

« *The world has experienced a crisis caused by the pandemic Covid-19, where the economy has stagnated, but thanks to this, people have become interested in digital to cope with this situation (...). Moreover, the recommendations of His Majesty the King are moving towards digital, which stands out among the 10 major pillars of development in the Kingdom of Morocco (...).* Minister Ghita Mezzour added : « *The New Development Model has given great importance to the digital transformation and the government programs also give great importance to this sector (...). Within the framework of the national digital transformation strategy, we are working closely with all the actors of the digital ecosystem.* ». She closes her speech with :



Today, the Digital in Morocco will strengthen and develop, with all the efforts made by all of us and, given the will that exists and that only continues, God will also help us in this process, to make Morocco, a « Digital Nation » !



Mr. Younes SEKKOURI, Minister of Economic Inclusion, Small Business, Employment and Skills took part in the 6th edition of the AUSIM Conference.



The Minister approached by videoconference. After briefly thanking AUSIM, he revealed :

« *The Digital sector has experienced over the past 15 years a significant progression, making the Kingdom one of the very first continental players in terms of Internet access, network and use of Digital in the broadest sense (...). This progression has been stimulated by the arrival of the pandemic, which was a self imposed digital shift to impose the path through the levers of technology (...). As you know, the industrial revolution has changed our ability to use physical strength, to fuel the Efficiency of society (...).* ».

In addition, he adds, as a final word : « *We give importance, in terms of VSEs, employability, vocational training, through specific measures that we (the Ministry) will announce shortly....* ».



The digital sector represents a real source of employment especially for young people and also contributes to the creation of indirect jobs both at the national and international level



Let's free the energies! In this constantly changing global context and facing all kinds of risks that threaten the economic balance of countries, the development challenges of nations are posed today with much unpredictability.

The Covid crisis, the war in Ukraine, all practitioners converge on the fact that we are in a new world. And in this new economic reality, the 17 Sustainable Development Goals, of which Digital is a part, are positioned as the ideal resilience alternative. It is this circumstantial framework that was the thread of the AUSIM President's speech.

**Opening statement by the President of AUSIM,
Hicham CHIGUER.**

Mrs. Minister of Digital Transition and Administrative Reform, Mr. President of the Competition Council, Madam Vice-President of the CGEM, Ladies and Gentlemen, Business Leaders, Honorable Guests.

I am impressed and happy to see this audience. It proves that Digital is important !

Our planet is going to be digitized. The earth is feeling the full effects of the industrial revolutions. Gordon Moore predicted that the number of transistors would double every 2 years. This law no longer applies today. We see a slowdown that will give way to new processes, with a shift towards new disruptive technologies. Man manufactures, creates, innovates for the good of Humanity.

In the Digital Quality of Life Index 2022, Morocco is ranked 3rd in Africa, with a qualitative jump of 13 places, and 71st globally out of a total of 117 countries. Among the indicators well noted, the e-Security which positions us in 42nd place. On the other hand, the positioning of e-Gov, Infrastructure and Internet accessibility need to be improved.

Over the last 20 years, thanks to the vision of His Majesty King Mohammed VI, may God protect him, Morocco has been able to evolve by investing enormously in infrastructure, industry, agriculture, energy and services. In his last speech to parliament on October 14, he reiterated the importance of using digital leverage to make citizens' lives easier and to provide access to financing for young entrepreneurs and startups. Should we abstain from becoming a Digital Nation ?

10 sectors and 10 technologies will be discussed with a hundred national and international experts and professionals. The Metaverse, Reality or Fiction? Why are so many companies investing in this technology ? AI is becoming mature and is disrupting our way of life! The work of the future, is it a telecommuting mode, Presential

or hybrid ? Will it be in the Metaverse ? What is the impact of Digital in the 10 sectors that will be discussed during this edition ? What technologies and uses to increase productivity and business growth ? What new business model to adopt ? These are all questions that our experts will have the responsibility and pleasure to answer and share.

This year's theme : Digital Nation, Unleash the Potential. Let's talk about Talents! There is a need to increase the volume of local skills in the new technological professions. In that regard, tomorrow AUSIM will sign an agreement with our partner JADARA FOUNDATION to support coaching and training programs in the field of Digital and New Technologies for the benefit of bright young profiles. The objective is to make available to the Moroccan economic fabric young people competent in the job market. This is an initiative of JADARA FOUNDATION to which AUSIM fully adheres. I take this opportunity to launch a Call to Action in order to join and multiply these actions to reach a critical volume. And I thank all the actors who are already working to achieve this goal.

A second agreement will be signed with the Digital Development Agency, which, since its creation, has been working to carry out and coordinate government projects, but not only. This accordance will be a first official step between the two institutions to collaborate on topics of common interest. Serving one's continent and country means preparing for the future now. The world is constantly changing ! Wars, conflicts, pandemics. Technologies are shaping the world. Digital is a sector in its own right. According to Gartner, the IT budget in the world, consumed by companies in 2022, is \$4,500 billion and will increase to \$4,800 billion, with an expected increase to 6% in 2023. In addition, IDC sees an increase in New Technologies which should represent around 25% of the IT budget, compared to Traditional expenses. Spectator ? Or actor ? We talk about Exponential Organizations, but... why not an Exponential Nation? A nation that wants to accelerate, to give a boost to move forward together !

AUSIM is made up of more than 100 organizations: large companies, government agencies, small and medium-sized businesses, universities and engineering schools. The strength of AUSIM lies in the men and women that constitute its members.





But that's not all ! We are surrounded by wonderful people, friends of AUSIM with a big heart, willing partners, who believe in us and bring their expertise and support, for Morocco, Africa and Digital. We are and will remain open to any type of partnership that works for the noble cause.

IMPACT is AUSIM's new vision

It is based on 4 pillars :

IMPACT by Digital, IMPACT on People, IMPACT in the Community, IMPACT on Sustainable Development.

AUSIM continues to raise the debate on the role of digital technology in the transformation of companies to improve their national and international competitiveness, and to support the dynamics of startups by giving a strength relationship with companies.

AUSIM places the human being at the heart of its strategy. Any transformation essentially requires a change in mindset, to free up potential and to thrive.

The strength of our community is the networking between users. We have the ambition to launch Think Tanks, and I am pleased to announce that we will have our first CIO Survey Morocco in partnership with GARTNER. Morocco will have its first quantitative survey that will allow us to benchmark with other countries. The reveal will be done soon through a special event in that context.

We support the SDGs (Sustainable Development Goals) carried and approved by the United Nations, and work to raise awareness of the need to improve some indicators at the national level. Digital inclusion, Green IT and responsible IT purchasing are also topics that deserve action and mobilization for a sustainable business, through the clarification of concepts and directions.

AUSIM also offers programs such as :

Aus' Aiducation, which takes care of brilliant baccalaureate students representing different regions of Morocco to accompany them in their studies, courses and engineering schools in Morocco and abroad, until their professional integration. There are 11 of them, 4 young men and 7 young women. 6 of them are among us : the two Khadija, R'Kia, Nouhaila, Yassine and Dounia.

I ask you to applaud them, they are the pride of AUSIM ! This action is also the result of a partnership with our sponsors on this program. We wanted to fund five, we've grown to eleven! We hope to increase the number to 20. Call to Action !

Aus' Academy, which allows us to co-construct Form Actions on specific topics requested by the community, and to address new topics with brilliant speakers.

Ausmose, a program that has created and animated 4 clubs in order to address topics in depth between community members and expert partners, to come out with white books, benchmarks,

feedback on topics such as Cybersecurity, Startup/Company Relations, HR Performance or IT Performance.

Ausimag, a magazine that has become the reference magazine for our community over the years. It has matured and has taken its place among business seniors who makes decisions.

AusITalks, our Web TV event that invites celebrities, company CEO and experts to focus on high tech subjects related to business.

AUSIM conference, with today's 6th edition « Digital Nation : Unleash the Potential », has become one of the must-attend events for Morocco and Africa.

I would like to thank our sponsors who continue to show their trust on us and whose number continues to increase with each edition. We are delighted to have so many of them, which confirms the belief placed in our Association and the teams that come through. I recite :

Axians, Data Protect, Huawei, Inwi, Casanet, CBI, DELLTechnologies, Orange, Atlas Cloud Services, Ineos, Microsoft, N+One, SAP, Teal, Adria, Atos, DXC Technology, Fortinet, IBM, Jabra, Medtech, Munisys, Nutanix, PowerM, PWC, Visiativ, Axeli, F5, Inetum, Infoblox, Kaspersky, Liferay, Maroc Datacenter, Microdata, NBS Consulting, Orange Cyberdefense, SAS, Solution BI et Finattech. Also, we are grateful to our media partners: Cio Mag, Finances News, Industrie du Maroc, Infomédiaire, La Quotidienne, Maroc Diplomatique et Tel Quel.

Our monumental gratefulness also goes to our partners, with whom we actively collaborate, as well as to the BERD. A special thanks to the Ministry of Digital Transition and the technopark who have put the main means to give the possibility to Startups to attend with us in large-scale !

Thanks also go to the leaders of groups and companies who trust us and follow us from near and far. We need to join forces to continue demystifying the new trends and to take the technological turn.

Once again : thank you for coming, you are at home !

I'll let you watch the institutional film of our conference right after, and I wish you very good debates.

Hicham CHIGUER,
President AUSIM



V. Feedback about the 6th edition of the « Assises de l'AUSIM »



THE PROGRAM FOR THE « ASSISES DE L'AUSIM 2022 »
Masters of the event : Khadija IHSANE, Hassan CHARAF.

THURSDAY OCTOBER 27TH

■ 9:00-09:30 GMT+1

Opening session : speech by the President

■ 9:30-10:00 GMT+1

Official inauguration : speech by the Ministers

■ 10:00-10:45 GMT+1

Guest Keynote Speaker : Jean-Marc Lejeune

■ 10:45-11:30 GMT+1

1st Roundtable : Digital Nation, Unleash the Potential

Moderator: Khadija IHSANE, Journalist, Anchorwoman
Speakers: Ahmed RAHOU, President of the Competition Council – Ghita LAHLOU, Vice-President of the CGEM, president of the Human Capital Commission – Kamal MOKDAD, General Director of BCP Morocco, President of the board of Directors of the Casablanca Stock Exchange

■ 11:30-12:15 GMT+1

Official stand visit

■ 12:15 à 13:00 GMT+1

2nd Roundtable : The transformation of Core Business : How to apprehend disruptive technologies ?

Moderateur : Nasser KETTANI, Founder Hidden Clouders & Kettani Digital Consulting
Speakers : Omar SEGHROUCHNI, President of the CNDP - Amine Mounir ALAQUI, President of the Commission for Knowledge and Information Society, CESE - Ghassane BOUHIA, National Director of the Business Support Program BERD - Joël HAMON, Expert in new labor standards and their impact on corporate culture

■ 13:00-14:30 GMT+1

Lunch – Networking

■ 14:30-15:15 GMT+1

Sector Panel : Banking – Digitalization and the challenge of financial inclusion

Moderateur : Lhoussaine DRISSI KAMILI, Vice President, Secretary General AUSIM

Speakers : Hakima EL ALAMI, Payment Systems and Methods Bank Al-Maghrib - Mustapha BENABBOU, Director of Digital Banking and Respire Strategy at Crédit Agricole du Maroc - Mehdi GHISSASSI, Consulting Associate at Deloitte - Andréa BISES, Director of Partnerships at Hsabat-e

Sectorial Panel : Digitalization for the Kingdom's energy sovereignty ?

Moderator : Amine HARRARI, Managing Director Sia Partners Maroc

Speakers : Frédéric REBELEO, Vice-president of Power Systems & Digital Energy for French-speaking Africa and Islands at Schneider Electric - Abdeljaoud BËNHADDOU, Ex-President of AUSIM, Project manager for the DG Lydec - Alexis MALCHAIR, Director, IOT sales EMEA

Technology Panel – Data Security & Privacy : what incentives does an organization gain in addition to compliance ?

Moderator : Mohamed Amin LEMFADLI, Founder of Trust And Security Consulting

Speakers : Ilias SEGAME, Doctor of Law and Lawyer at the Casablanca Bar (Cabinet Segame & Maalmi) - Pierre DEWEZ, CEO of Certi-Trust. Auditor, lawyer and senior expert in the fields of information security - Nasser KETTANI, Founder of Hidden Clouders & Kettani Digital Consulting - EL Yazid ALAQUI YAZIDI, Business Development & Sales Director for International Accounts at DXC Morocco

Technology Panel – Future of Work

Moderator : Mohamed SAAD, DGA of the Casablanca Stock Exchange, Past President AUSIM

Intervenants : Arie VAN BENNEKUM, Agile Thought leader and Strategist - Frederic FORSTER, Director of the IT Industries Division at Cabinet Lexing Alain Bensoussan - Naoufal EL HEZITI, President of the Center for Young Managers

■ 15:30-16:15 GMT+1

Sector Panel : The Digital Tourism Journey

Moderator : Wissal EL GHARBAOUI, General Secretary of the national Confederation of Tourism

Speakers : Yasmina BELAHSEN, Experte en Digital CEO Maya Digital – Maxime DEVOLDERE, CEO Guestologist – Taoufik ABOUDIA, CEO Emerging Business Factory

Sector Panel : What challenges does the insurance industry face today ?

Moderator : Rachid BAARBI, DSI Assurances Lyazidi, VP AUSIM

Speakers : Abdelhakim HAMANE, Associate Director of BCG - Mohamed EL MOKHTAR LOUTFI, Secretary General of the Moroccan Pension Fund (CMR) - Sami METWALI, Head of product & Solutions Director at Berexia

Technology Panel – The Metaverse, economic prospects, and regulatory frameworks

Moderator : Saad RGUIG, Director Of Engineering BCG Digital Ventures

Speakers : Charles DENIS, Partner SiaXperience Sia Partners - Hanane BOUJEMI, Public Policy, Regulatory Affairs MENAT Meta - Ali BOUHOUCHE, Chief Technology Officer, Digital Strategy Executive and Shareholder Szentia - Massinissa AIT GHERBI, Partner at Wyplay and Founder of their new Blockchain product Wyplay

Technology Panel : What are the technical trends, limits, and opportunities in Cloud Computing ?

Moderator : Amine HARRARI, Managing Director Sia Partners Maroc

Speakers : Director Développement Inwi – Salim ELKHOU, Founder & Chairman Onna – Omar LAHBABI, Partner Digital Deloitte

■ 16:30-17:15 GMT+1

3rd Roundtable : Startup Nation: Ecosystem & success factors !

Moderator : Hassan CHARAF Vice President CIDECE
Speakers : Karim TAZI, Managing Director General of Richbond Group - Philippe WANG, Executive Vice President of Huawei Northern Africa - Hamid MAHER, Managing Director & Partner BCG - Zineb DRISSI KAITOUNI, CEO Dabadoc

■ 17:15-18:00 GMT+1

Guest Keynote Speaker : Gerd Leonhard

■ 18:15-18:45 GMT+1

Book signing with Guest Keynote Speaker : Gerd Leonhard

■ 20:30-23:00 GMT+1

Night owls

FRIDAY OCTOBER 28TH

■ 09:30- 10:15 GMT+1

Sector Panel: Digital transformation does not exclude e-Health

Moderator : Mohamed Amin LEMFADLI, Founder of Trust And Security Consulting

Speakers : Professor Amal BOURQUIA, Specialist in Nephrology, University Professor - Adeel BENOUSSEF, Chief Technology Officer inHovate Solutions - Docteur Hafida ADLOUNE, Medical specialist in public health, Head of the monitoring and evaluation service at the Department of

Hospitals and Ambulatory Care

Sector Panel : A forceps revolution on the digital retail journey

Moderator : Karima BELAHCENE, DSI Richbond, VP AUSIM
Speakers : Louis NAUGES, Foudier and General Director of DHASEL Innovation, Co-Founder and Chief Strategy Officer - Ayoub HARIJ, Founder of SLE3TI - Stephane OLLIER, Solution Director of EMEA Threekit

Technology Panel : Blockchain : possibilities & limitations

Moderator : Hassan CHARAF, Vice President CIDECE
Speakers : Nour-dine HAJJAMI, Chief Information Officer Bank Al Maghrib – Samir BENNANI, Blockchain Consultant – Anne Sophie MEYER, Senior Manager, in Charge of the Blockchain Bearing Point

Technology Panel : Economic administration of the DSI – transitioning from a support center to a value-creating service center

Moderator : Karim FAIDI, Associate Director MEA Cost House
Speakers : Narjis OUEDRHIRI, Deputy COO of Société Générale Maroc - Mohamed HALLOUM Director of SI, Data & Digital Division of Label'Ve - Joachim TREYER CEO Valoptia

■ 10:30-11:15 GMT+1

AI, a lever for economic competitiveness

Moderator : Fahd MESKI, Technical Director Webhelp, VP AUSIM
Speakers: Amal SERGHOUCHE, Founder of the AI Movement Al Movement international center at UM6P - Walid DAOU, AI & Data Science Data Science Lead OCP - Xavier DE MARCILLAC, Chief Digital Officer Leyton

Sector Panel : Digital evolution of the Automotive industry

Moderator : Zouhair LKHDISSI, Tech Entrepreneur CEO, Dial Technologies
Speakers : Mohamed BACHIRI, Director of Renault Group Morocco & Coordinator du Pôle of Morocco Industrial Pole - Mehdi KETTANI Chief Executive Officer DXC Morocco CDG Joint- Venture, President MNC Meriem ALLOUCH, Senior Director EMEA Controller at TESLA

Sector Panel : E-government : Towards which digital transformation ?

Moderator : Mohammed ESSAIDI, Head of SI & TD CMR VP AUSIM
Speakers : Aziz SAOULI, Head of Infrastructure Coordination Department ADD - Mahir NAYFEH, Partner Mckinsey Experience UAE - Erika PIIRMETTS, Digital Transformation Adviser Experience Estonie - Yacine SEKKAT, Associate Director Mckinsey Experience Egypt

Technology panel : Digitalization of procurement as a development tool

Moderator : Meriem BENNIS, Founder of the African Procurement

Leaders, Digital Procurement Expert Efficiency Conseil
Speakers : Amine SEGHROUCHNI, Chief Division of IT Development, Treasurer of the Kingdom - Walid DHOUBI Senior Procurement Expert World Bank - Hilal ZNIBER, Digital Factory Lead OCP - Hafid ADERDOUR, Procurement Manager Taqa Morocco, Founding Member of AMCA

■ 11:30-12:15 GMT+1

Sector Panel : Increased agriculture to ensure human survival

Moderator : Lhoussaine DRISSI KAMILI, Vice President Secretary General AUSIM

Speakers :Majid LAHLOU, Director of Information Systems at the Ministry of Agriculture, Fisheries, Rural Development, and Water and Forests - Abdelali HAMMADI, Director of Digital Transformation in Agricultural Domains - Hamza RKHA, Co-founder SOWIT - Mohamed Ayman SALAMAT, Application EAI/ ESB Consultant Teal

Sector Panel : EdTech : the new face of learning

Moderator : Salah BAINA, HomoDigitalis, Transformation Catalyst

Speakers : Cyril CUENOT, Head of HR & Transformation Sia Partners - Benoit AUBERT, Director of Academic Affairs Africa Business School - Nicolas SADIRAC, Co-founder of 01Talent international

Technology Panel : Cybersecurity : are we safe from increasingly intelligent threats ?

Moderator : Taieb DEBBAGH, Senior Advisor ABnaconseils, Expert in Digital Transformation and Cybersecurity

Speakers : ALI EL AZZOUZI, Founder & CEO DataProtect - Didier SPELLA, President Mirat Di Neride

Technology Panel : Which organization(s) should be established to ensure digital transformation success ?

Moderator : Amine HARRARI, Managing Director Sia Partners Maroc

Speakers : Adil OUSTI, Head of Digital Factory OCP - Youssef ZERRARI, Head of SU Marketing, Strategy, Quality and Innovation & CDO Société Générale Maroc - Hicham BADREDDINE, Head of Health Business Unit Sanlam Pan Africa

■ 12:15 à 14:00 GMT+1

Lunch - Networking

■ 14:00 à 15:10 GMT+1

CIOs Stories

Yassine MOUDATIR, Director of the Solution Factory Sanlam Maroc

Jean Christophe LALANNE, VP Air France

Hicham ZIADI, Group Chief Information Officer Attijariwafa Bank

■ 15:15 à 15:45 GMT+1

Guest Keynote Speaker : Jeff Hoffman

■ 15:45-16:00 GMT+1

MOU signing

■ 16:00-16:30 GMT+1

Closing Speaker

■ 20:00-00:30 GMT+1

Gala Dinner - Networking

What's new for this 6th edition of the « Assises de l'AUSIM »

The « Assises de l'AUSIM » is a strategic symposium that brings together hundreds of players in the digital world to discuss constructive topics with a strong impact on the ecosystem.

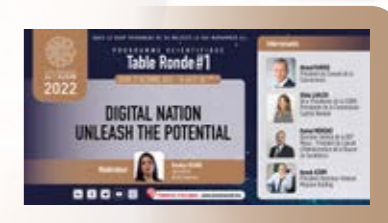
An innovative scientific program !

During this 6th edition of the « Assises de l'AUSIM » includes: 3 Keynotes, 3 Round Tables, 3 Cio's stories

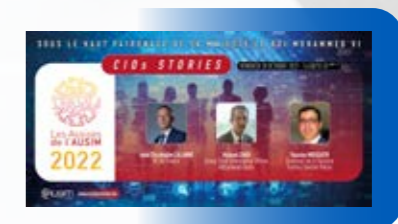
● 3 Keynotes



● 3 Tables rondes



● 3 CIO's Stories



● 10 Panels Technology

Panel Technologie #1
SÉCURITÉ DES DONNÉES
DATA PRIVACY : QUE GAGNE
UNE ORGANISATION AU-DELÀ DE
LA CONFORMITÉ ?

Panel Technologie #2
FUTURE OF WORK

Panel Technologie #3
LE METAVERSE,
OPPORTUNITÉS ÉCONOMIQUES
ET CADRES RÉGLEMENTAIRES

Panel Technologie #4
CLOUD COMPUTING,
TENDANCES TECHNOLOGIQUES,
CONTRAINTES ET OPPORTUNITÉS ?

Panel Technologie #5
BLOCKCHAIN :
OPPORTUNITÉS & CONTRAINTES

Panel Technologie #6
PILOTAGE ÉCONOMIQUE
DE LA DSI, PASSER D'UN CENTRE DE
SUPPORT VERS UN CENTRE DE
SERVICES CRÉATEUR DE VALEUR

Panel Technologie #7
L'IA, UN LEVIER DE
COMPÉTITIVITÉ ÉCONOMIQUE

Panel Technologie #8
DIGITAL ACHATS
COMME LEVIER
DE DÉVELOPPEMENT

Panel Technologie #9
CYBERSECURITY :
SOMMES-NOUS À L'ABRI DES MENACES
DE PLUS EN PLUS INTELLIGENTES ?
CONFIDENTIAL COMPUTING

Panel Technologie #10
QUELLES ORGANISATIONS
METTRE EN PLACE POUR RÉUSSIR
LA TRANSFORMATION DIGITALE ?

● 10 Panels Sector

Panel Secteur #1
LE DIGITAL FACE
AU DÉFI DE L'INCLUSION
FINANCIÈRE

Panel Secteur #2
LE DIGITAL, POUR UNE
SOUVERAINÉTÉ ÉNERGÉTIQUE
DU ROYAUME ?

Panel Secteur #3
DIGITAL JOURNEY
IN TOURISM

Panel Secteur #4
LE SECTEUR DE
L'ASSURANCE FACE AUX DÉFIS
D'AUJOURD'HUI ?

Panel Secteur #5
L'E-SANTÉ N'EST PAS
À L'ABRI DE LA TRANSFORMATION
NUMÉRIQUE

Panel Secteur #6
DIGITAL JOURNEY
IN RETAIL

Panel Secteur #7
DIGITAL JOURNEY
IN AUTOMOTIVE

Panel Secteur #8
E-GOV, VERS
QUELLE TRANSFORMATION
DIGITALE ?

Panel Secteur #9
L'AGRICULTURE
AUGMENTÉE POUR GARANTIR
NOTRE SURVIE

Panel Secteur #10
EDTECH :
LE NOUVEAU VISAGE DE
L'APPRENTISSAGE

A larger exhibition space !

For this 6th edition of the « assises de l' AUSIM », an exhibition space of 2,500 m² has been made available for the sponsors, allowing them to present their latest innovations in terms of products and technology services.



Side Events for even more exchange and networking !

Opening cocktail, Gala dinner, Private lunch or Night Owls evenings, there was no lack of networking moments during this 6th edition of the « Assises de l'AUSIM »



Two partnership agreements signed

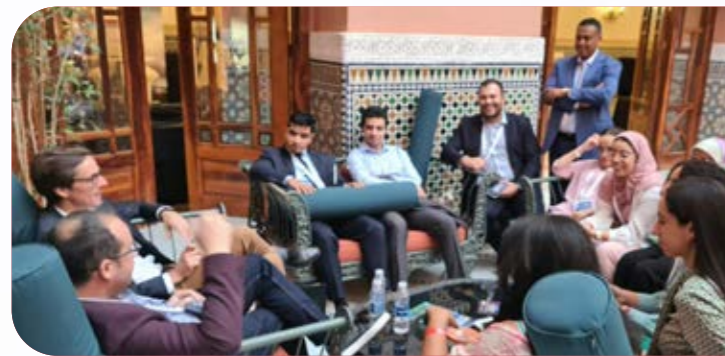


An agreement signed with ADD, the Digital Development Agency whose objective is to deploy means of understanding and synergy between the two entities



An agreement signed with JADARA FOUNDATION to support young talents and facilitate their access to the world of work through training programs in coding and Digital.

AUSAIDUCATION



During the #ASSISESausim2022 event, a group of students who are members of the « AUSAIducation » program, a flagship program initiated by AUSIM and JADARA FOUNDATION, received coaching in the form of a workshop. These students had an extraordinary opportunity, given that they were able to discuss and learn from professionals in the IT and Digital field, who shared with them their feedback, their achievements but also their knowledge, deployed over time. A feedback worthy of the greatest : Meta, SIA PARTNERS and WYPLAY.

A broad communication campaign ASSISES of AUSIM arrive in 2022



November 2021

Announcement of the returns of the « Assises of AUSIM » on social networks and mailing campaign after 4 years of absence. #SaveTheDate

May 2022

Announcement of the date and place of the 6th edition of the « assises de l'AUSIM » Mailing and social media campaign



June 2022

Launch of the official communication campaign Of the #AUSIM2022 conference

5 months of communication (june to october 2022)

June 2022 Launch of the official #AUSIM2022 communication campaign



Digital campaign

- The favorite channels are: LinkedIn, Twitter, Youtube and Facebook.
- The types of contents and speeches are adapted according to the timing of the campaign : Before, Live Coverage and After.

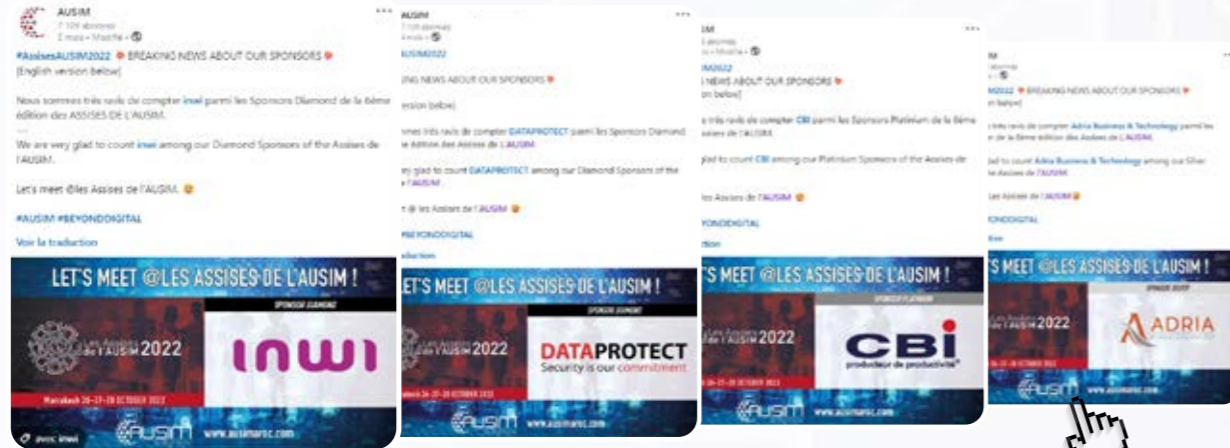
Summary of insights from the Before and During period
From June 29 to October 31, 2022

1 600 000 impressions	314 000 view videos	416 shares
232 666 clicks	246 000 interactions	523 comments
932 published posts	9 024 reactions	

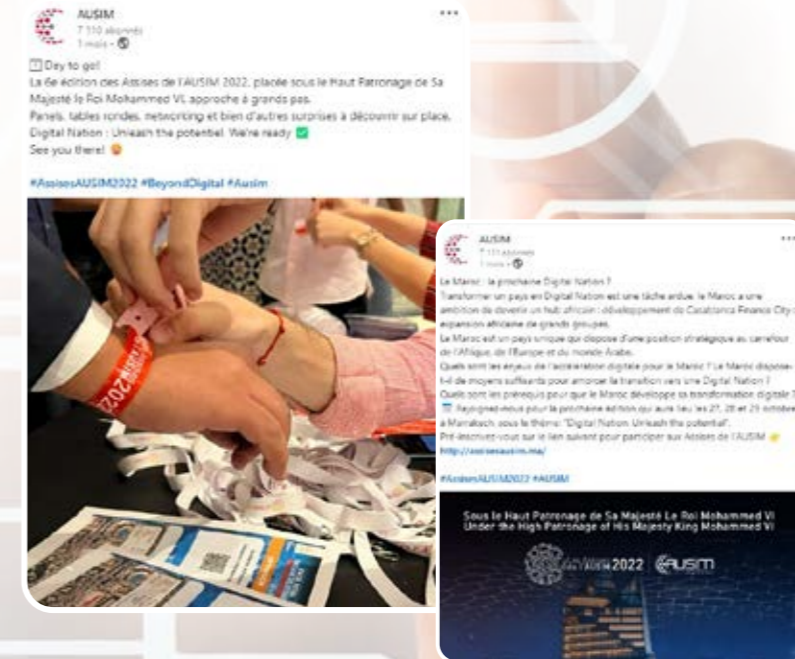
#Before Assises : june to october 2022

Some posts like an example :
#Coming Back #Throwback #DigitalNation #BeyondDigital

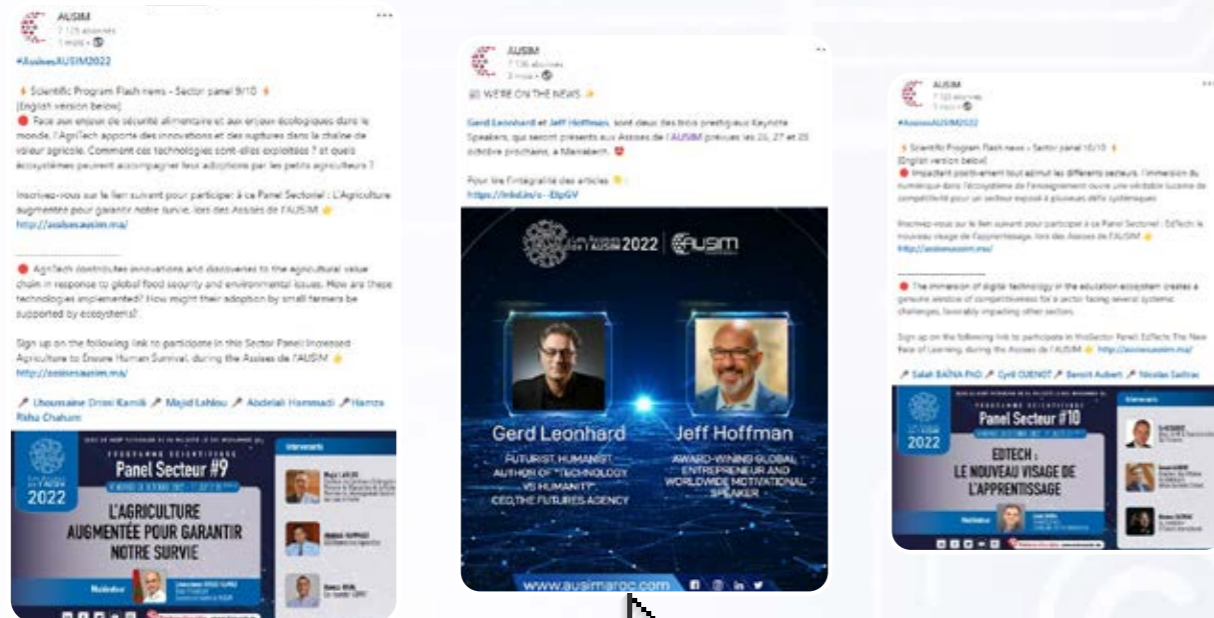
#During Assises : october the 26, 27 and 28, 2022



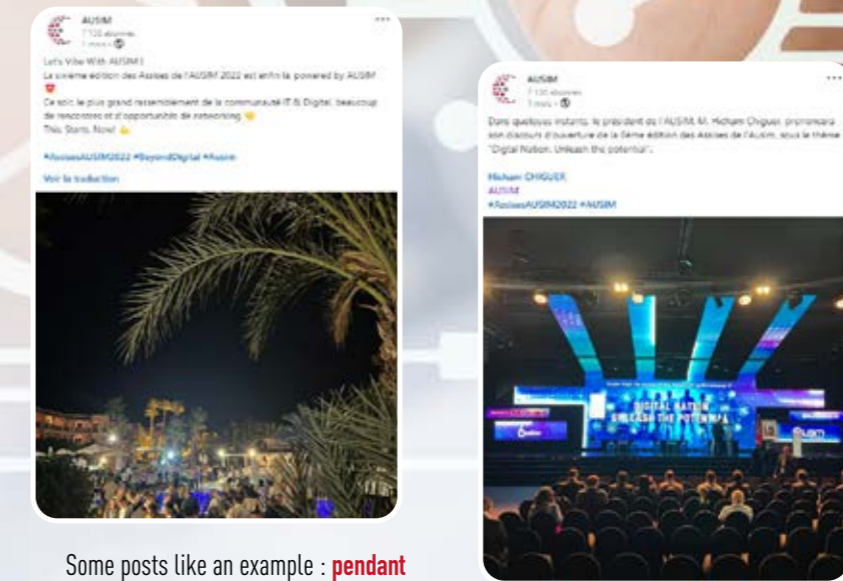
Examples of **sponsor posts**
#Coming Back #Throwback #DigitalNation #BeyondDigital



Communication on the « Assises de l' AUSIM » program

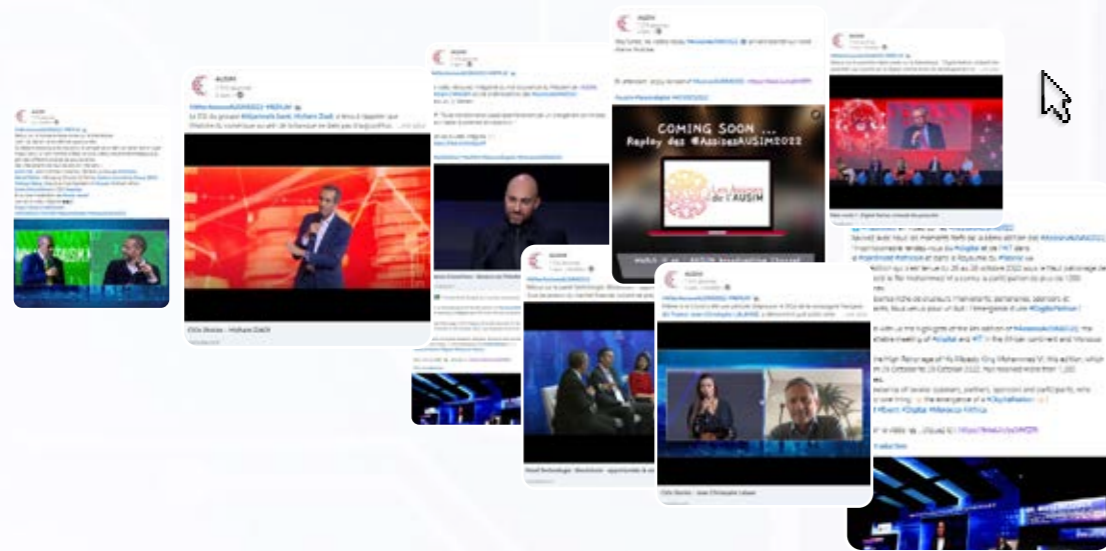


Examples of posts **visibility of the program**
#Coming Back #Throwback #DigitalNation #BeyondDigital



Some posts like an example : **pendant**
#AssisesAUSIM2022 #Ausim#BeyondDigital

#AfterAssises : november 2022 to january 2023



PR Campaign

Media partners



#BeforeAssises

Press Meetings at AUSIM's HQ 27

In its PR communication strategy, AUSIM has planned weekly meetings with the press to discuss the organization of the 6th edition of the #ASSISES, the theme, the news and the ambitions of this 6th edition.

These meetings, held before the press conference in October, and took place at AUSIM's headquarters and led to interviews and press articles.



The press conference of october 13, 2022

In order to introduce and remind people what the Assises 2022 are, a press conference was held on thursday, october 13, 2022.



Unique in its kind, and connected to anyone wishing to know more, this press conference was the ideal way to present the different sectors that will be attending during this edition, as well as the sponsors, the interventions and speakers, but especially the goal of this 6th edition, with the principle to always develop and increase The IT & Digital at national level, and maybe even at international level.



Find the entire conference of October 13, 2022
<https://www.youtube.com/watch?v=aWiOeIKHWMw>



#Press coverage

Well before the 6th edition of the AUSIM #ASSISES2022, many articles were published to give a presentation of the association and its objective, which is to promote IT and Digital at the national level.



مراكش- انعقاد الدورة السادسة لمؤتمر جمعية مستعقلي الأنظمة المعلوماتية بالعقبة

قالت وزيرة التجهيز والمواصلات بالانطلاق الرسمي والدعوات الواردة السيدة بنتة حور اليوم الخميس بمراكش أن الوزارة بصدد إعداد استراتيجية وطنية للتقنية المعلوماتية وفق خارطة تشريكية.

Summary - National Press Coverage

In addition to a campaign on 4 social media, hundreds of articles were written to communicate and increase awareness of this 6th edition of the « assises of the AUSIM », which was, once again, a must-attend event in the diaries of anyone wishing to learn more about IT and Digital.

National Press Review



WRITTEN PRESS AND WEB

316 ARTICLES



RADIO

7 APPEARANCES



TELEVISION

8 APPEARANCES

The International Press, a new feature !

Countries covered: Burkina Faso, Burundi, Cameroon, Democratic Republic of Congo, Ghana, Ivory Coast, Liberia, Malawi, Niger, Nigeria, Uganda, Senegal, South Africa, Tunisia, United Arab Emirates, Qatar, Saudi Arabia, Oman, Palestine, Kuwait, Bahrain, Sudan, Syria, Lebanon, Jordan.

527 ENGLISH AND ARABIC ARTICLES



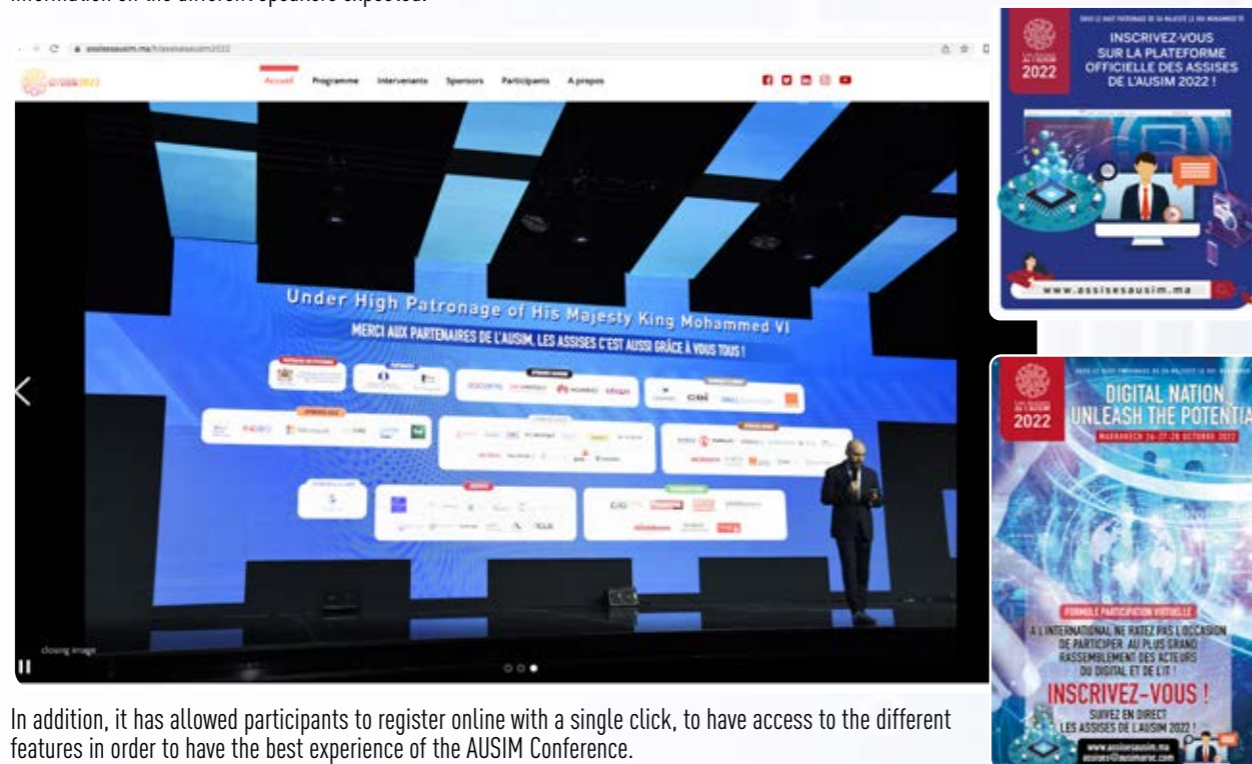
The urban poster campaign

As part of the overall communication campaign of the AUSIM « assises », an urban poster campaign has been set up targeting the main axes in Casablanca and Rabat during the period from October 15 to 30, 2022.



The platform of the AUSIM Conference

with its multiple functionalities, offers the different participants and sponsors an immersive view in terms of scientific content and information on the different speakers expected.



In addition, it has allowed participants to register online with a single click, to have access to the different features in order to have the best experience of the AUSIM Conference. We invite Internet users to visit the site : www.assisesausim.ma

AUSIMAG special edition of the AUSIM Conference

The AUSIMAG magazine number 9 of July 2022 devoted its special report to the AUSIM 2022 Conference. The following issue, number 10, was a special issue dedicated exclusively to the AUSIM 2022 Conference, including presentations of the various speakers and sponsors, the participating startups (a novelty for this 6th edition), the 2022 scientific program, etc ; ...



AUSITALKS

Three AUSITALKS programs were broadcast live on the AUSIM Youtube channel during the AUSIM 2022 Conference. The guests were Mr. Ahmed Rahou, President of the Conseil de la Concurrence, Mr. Norbert Faure, Managing Director of Platinion Europe BCG and Mr. Ari Van Bennekum, Agile Thought



Sponsorship acknowledgement

Partenaires



Sponsor Diamond



Sponsor Platinum



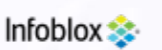
Sponsor Gold



Sponsor Silver



Sponsor Bronze



Sponsor à la carte



Startups



VI. Feedback about the 6th edition of the « Assises de l'AUSIM »

Le Comité Scientifique



Hicham CHIGUER
Président AUSIM
Majorel



Nasser KETTANI
Fondateur Hidden Clouders
& Kettani Digital Consulting



Nihal DJEBLI
DG AUSIM



Mohamed Amin LEMFADLI
Fondateur de
Trust and Security
Consulting



Mohamed SAAD
Past Président AUSIM
DGA de la Bourse
de Casablanca



Saad RGUIG
VP AUSIM
Leyton



Amine HARRARI
Managing Director
Sia Partners Maroc



Mohamed Aamir QODA
VP AUSIM
Secrétaire-Général Adjoint
Fondation Mohammed VI



Aziz KNINA
VP AUSIM Trésorier
Les Eaux Minérales
d'Oulmes



Fahd MESKI
VP AUSIM
Webhelp



Meriem BENNIS
Fondatrice de l'African
Procurement Leaders,
Digital Achats Effiscience Conseil



Nawal JERMOUMI
VP AUSIM
Trésorier Adjoint
Bourse de Casablanca



Lhoussaine DRISSI KAMILI
Vice Président
Secrétaire Général AUSIM
Directeur Pôle SI
Crédit Agricole du Maroc



Wissal EL GHARBAOUI
Secrétaire Générale
Confédération Nationale
du Tourisme



Rachid BAARBI
VP AUSIM
DSI Assurances Lyazidi



Karima BELAHCENE
VP AUSIM
DSI Richbond



Zouhair LKHDISSI
Tech Entrepreneur
CEO - Dial Technologies



Mohammed ESSAIDI
VP AUSIM
Chef de Pôle SI & TD CMR



Salah BAINA
HomoDigitalis
Catalyseur de Transformation

● 1st roundtable

Digital Nation, Unleash the Potential

Moderator : Khadija IHSANE, journalist, anchorwoman.

Speakers : Ahmed RAHHOU, President of the Competition Council – Ghita LAHLOU, Vice-President of the CGEM, president of the Human Capital Commission – Kamal MOKDAD, General Director of BCP Morocco, President of the board of Directors of the Casablanca Stock Exchange



In this world of «permanent crisis », the lever of Digital has proven itself. Between resilience, economic growth and social transformation, Digital is considered as one of the drivers of the new global socio-economic paradigm.

In this world of «permanent crisis », the lever of Digital has proven itself. Between resilience, economic growth and social transformation, Digital is considered as one of the drivers of the new global socio-economic paradigm. While the environment is more and more uncertain and where the only constant is the change, Digital has proven during the Covid phase that it was the first vaccine against this pathology.

We have all seen how digital technologies have allowed millions of students to continue to learn, hundreds of thousands of people to continue to telecommute, some of our essential systems to continue to operate, the state to distribute aid to the poor people, or our innovators to be more creative against the crisis.

There is no doubt today that digital technology is a lever for development and economic growth, and the new development model has made it a transformative seedbed. Indeed, it is this contextual melting pot that was the main thread of the first-round table of the 6th edition of the AUSIM Conference.

With a panel of renowned personalities, this forum was the perfect opportunity to take out the balance sheet of the Moroccan « digital MAP » and to point out the challenges that lie ahead forthcoming.

After a brilliant preliminary intro by the journalist and Master of ceremony Khadija IHSSANE, the debate began with the speech of Mrs. Ghita LAHLOU, Vice President of the CGEM. Recalling the importance of Digital for Morocco as well as the echo that this subject has among the privileged, she said : « the Digital axis is one of the levers of realization of the New Development Model ... The global digital GDP should be between 6% and 7% as a digital hub. Morocco is less than 0.5% (excluding telecom and offshoring). He continued: « Today, one of the challenges is to improve digital coverage.

The funds raised by startups in Morocco are \$ 33 million, Africa \$ 5 billion and Israel \$ 25 billion.

The case of outsourcing is cited as a success story and Digital can become the next wave on which Morocco can surf given the strong demand at the international level, also the necessary positioning of Morocco as a regional hub, African for major donors (like the success of outsourcing / offshoring). And concludes with the startups: « we are good at startup, not good enough in the support.

« Open Innovation works well in large Moroccan companies but not enough in SMEs »

With a sign to innovate on the tax aspects. For his part, the President of the Competition Council, Mr. Ahmed RAHHOU, for his part, enlighten the role of Catalyst of Data in this digital transition.

« There is no digital without data sharing. We have more built at the time at the level of CIH our system on this principle, » explains Rahhou. He continues with this expression « When you want, you can! » because it creates emulation on the market, stating « Competition creates evolution ». His perception of the situation in Morocco revolves around 2 main ideas:

1- Data must be put at the center: all data must be visible – As soon as the data is available at the bank, it must be available at the customer.

2- Good ideas are not always internal, create agility, brought by agility referring to startups more specifically. « You have to create an enabling environment ». And he continues:

« The state is a major contestant for Digital ». Among the success stories mentioned, the one about the car's thumbnail tax.

3- an express data entry in a few weeks to digitize the car thumbnail tax »... and insists by saying « The Administration must stop developing its own solutions ». He reminds us of a known reality, with a hope for change:

« Startups do not have access to public markets ». Another successful story and learning about the will and impact that public and private decision-makers from the public and private sectors is the bank card that is also becoming accessible abroad to consume its endowment by decategorizing 2 systems in a few months through startups.

The General Manager of the Banque Centrale Populaire, Mr. Kamal MOKDAD, has focused on BCP's digital experience. It is in this that he Declares: « The digitalization at the level of the BCP has started a few years ago. It is more visible. At the level of the customer journey. And during the Covid, we saw how, through several services, we were able to accelerate our innovation dynamic.

He adds:

« In figures, today we have 2 million Mobile Banking subscribers, 14 million payment transactions and 3 million transfer operations. » More generally, he emphasized that it is crucial that the banking sector continues to innovate differently through Open Innovation, Beyond Banking, and partnership with the external ecosystem: a cheaper offer in investment on the technological base,



open systems to create more products, operate in debt mode at scale, uses case data to better segment and predict.

He also said that the Casablanca Stock Exchange with its Board of Directors of this beautiful institution this fine institution is the largest fintech in Morocco. With the launch of the alternative market, the first one that attracted is a tech player in Morocco,» he said. And to finish, he concluded by continue to raise more capital, accelerate the path to build this Digital Nation, advance the ability to incubate, initiate and further the social and economic transformation of our country.

In addition, the Chairman and CEO of the Group Marjane Holding, Ayoub AZAMI, also emphasized the decisive role of data in the challenge of digitalization as well as the weight it has in the retail business.

« Retail has known for some time a digital acceleration. Today, with the emergence of data, the question of analysis in order to produce a personalized offer is a challenge for the classic commercial.

And at the level of the Marjane group, one of our challenges is how to collect data. And we are also in the exploitation of this data to be able to move from a mass marketing to a segment marketing, personalized », says the CEO of Marjane. He continues by recalling the

situation of the sector in Morocco: « The retail sector is changing because of the Digital and what we have today as a possibility in terms of computing power, ability to profile and personalize marketing. It's a revolution in digital! »

He also brings back the situation of the transformation of the sector all over the world : « We see pure players in the digital industry who are positioning themselves as intermediaries. They are able to master the data, analyze it, personalize it and create a profit-making business model. » He adds, « The ones who will win are the ones, who will manage to be the reference in our smartphones ».

And restates : « The one who will win is the one who will have the capacity to accumulated a maximum of offers and flows ». « The data is at the center, we must be able to collect this data, the ability to structure and qualify it, and the aptitude to leverage it in the marketing sense of the term. And he concludes with « This transformation is not a technological transformation; it is a real cultural transformation to integrate this new way of doing business... We must be able to rely on accelerators, to act as a consolidation of the different bricks that we can find in the ecosystem startups »... •

RECOMMENDATIONS

- Improve our digital coverage through a real infrastructure roadmap.
- It is necessary today to put data at the center of the reflection and share it.
- It is crucial for banks to innovate and succeed in offering a cheaper and faster banking model:
 - This necessarily requires investment in the technological base.
 - We need to have the right level of financing to have good startups.
 - Give startups access to data.
 - Give startups access to public markets.
- Need for 3 priority ecosystems: Fintech – Health tech – Ed Tech, in addition to e-Gov
 - Which must accelerate the dynamics at the national level.
 - The cost of connection must come down.
- Give 2M of Internet speed on the whole national territory especially for the school system.



Find the entire video of the 1st roundtable : <https://youtu.be/0PxtT6fGT-I>

● 2nd roundtable

Core Business Transformation : How to deal with technologies ?

Moderator : Nasser KETTANI, Founder Hidden Clouders & Kettani Digital Consulting

Speakers : Omar SEGHRUCHNI, President of the CNDP - Amine Mounir ALAOUI, President of the Commission for Knowledge and Information Society, CESE - Ghassane BOUHIA, National Director of the Business Support Program BERD - Joël HAMON, Expert in new labor standards and their impact on corporate culture

Are our companies ready to take the digital turn ? Should we advance the current «Core Business» model or create new «Business Models » aligned ? Should we go all digital ? All these questions today raise a fundamental issue, in particular the question of talent.

In this dynamic of digitalization in all senses, Morocco has been aiming for several years to position itself as a true technological hub. Institutions, companies, donors, everything is done today to make this desire a reality. However, even if the will is there, the digital transition requires a number of requirements including : « the talent base ».

Held up as an example in the tech stratosphere, Silicon Valley's system has been adopted by many countries. The launch of Station F in France, and not to mention the French government's array of measures to attract tech talent, is a clear example of the stakes that human resources represent in this race to digitalization.

In his introduction, Nasser Kettani, moderator of this session, cleared up on this strategic issue for the development of digital in Morocco. As an insightful continuation, this debate was the perfect forum for the different panelists to raise one of the central issues of this central questions of this process of digitization of core business.

Opening the debate, the President of the Commission and Information Society at the EESC, Mr. Amine Mounir ALAOUI, made a real commendation on the change of mindset.

1. We must switch from the « knowledge » scheme to the « skills » scheme. We have adopted since the 19th century a scheme in which people are evaluated according to their diploma and seniority. We need to switch to a system more adapted to the concepts of the 21st century and in particular, in which competencies are much more recognized.

2. For example, we don't need to have an engineering degree to know how to code. Short 6-month deft training courses allow us to acquire the right skills.

3. He explains that in Morocco we have a human raw material capable of carrying this technological change, however the urgency today is to find ways to get out of the current state of mind».

He continues, « There is also a need to extend the digital to other players ».

Digital is not only a matter for digital experts, but of all the other participants in the economic life; he mentioned the case of lawyers, marketing, finance, ...

4. He insists that agility is key. We have a collective responsibility to work together to propose a new vision. From his side, Ghassane BOUHIA, National Director of



the Business Support Program at the EBRD, spotlight the role of the EBRD in the field of digital, including with the support programs for companies in terms of training. « Within the EBRD we have worked on several projects of support in the Digital.

And to continue: « It should be remembered that the digital is one of our 3 major projects in Morocco, in addition to energy and inclusion. He reminds us of some of the keys to success in the digital transformation of institutions. Digital transformation is everyone's business, from the CEO to other members of the Committee (HR, ...).

Mr. Bouhia also insists on the role played by the experts in support (consultants). According to him, it is important to go along with them, to supply and to make them to provide the best service to their clients.

In addition, the question of the impact of digital technology on managers was calling attention by Joël HAMON, Expert in the new norm of work and impact on the corporate culture. « With a workforce composed largely of millennials, the emergence of digital in recent years, and particularly in recent years, and especially during the Covid period, has an impact on the management of companies ». And he adds : "It has put the notion of happiness at work at the center of the debate" We have to let young people to work as they want. At the same time, there is a rupture that needs to be managed. Because not all employees in the company cannot « benefit from this this advantage ».

The debate also touched on the subject of regulation and its role in the digital transformation. ●



RECOMMENDATIONS

- We need to be more relevant in our training. In particular, develop an offer to train the skills we need and not necessarily long cycles.
 - Change the way we manage : manage by presence or manage by trust.
- Involve HR departments in the digital transformation process as early as possible.
- Involve orderly civil society in the development and production of laws and regulations.
- Feed and work with our legislators to prepare applicable and practical laws and regulations.
 - Train consultants who lead companies to better supply and professionalize them.



Find the entire video of the 2nd roundtable : <https://youtu.be/jNldair8WUA>

● 3rd roundtable

Start-up Nation : between challenges and opportunities

Moderator : Hassan CHARAF Vice President CIDECE

Speakers : Karim TAZI, Managing Director General of Richbond Group - Philippe WANG, Executive Vice President of Huawei Northern Africa - Hamid MAHER, Managing Director & Partner BCG - Zineb DRISSI KAITOUNI, CEO Dabadoc

As a governance issue, the concept of Startup Nation is now a strategic priority within the various governance obscure.

The Moroccan startup ecosystem is ranked 79th out of 100 countries after being 95th in 2021. Moreover, Morocco is first in the North African region in terms of number of equity rounds per country, followed by Tunisia and Algeria. Beyond these figures, an important reality emerges, namely the catalytic role of startups in this dynamic of digitalization, without forgetting the alternative that they represent on the economic level. Today,

The concept of Startup Nation is an issue that remains on the table of a good number of States. Just like GAFAM and their economic power, each nation in this digital construction site has the ambition to give life to giants of the Tech. Indeed, this highly strategic question in this context of Digital Nation has been at the center of the debates during this new edition of the AUSIN Conference. Discussed during the third round table, Entitled : «Startup Nation: Ecosystem and Keys of a success announced! ».

Although the financing of startups in Morocco has reached a record level in 2021, the startup ecosystem still faces significant problems that limit its growth. These challenges include economic and social issues, including poor access to education and health care, gender inequality, and inadequate start-up funding and legislation.

The contribution of international partners is to be commended for their involvement in incubation, training and investment programs and in terms of technological investment in platforms that promote the development of the startup ecosystem.

Bringing together a range of experts, this panel was the perfect platform to put this question of that context. Opening the ball, Hamid MAHER, Managing Director & Partner at BCG, made a claim about the restrictions that undermine the take-off of startups in Morocco. We have fallen remarkably behind other countries in the region,



the number of startups created remains low compared to some countries.

In addition, we face a real brain drain, he warns. He added: «There are also barriers to the growth of tech companies, including the regulatory framework, market access to licenses as well as the lack of regulatory incentives».

In the same context, Richbond's Managing Director, Mr. Karim TAZI, denounced the control of certain traditional actors in several sectors. « For startups, it is extremely difficult today to perform the jobs that regulators have reserved for banks», he explained.

In addition, the issue of financing was mentioned by Zineb DRISSI, CEO of DabaDoc. She said: « For a startup to succeed, it needs funds, hence the implementation of important investment levers».

In the same topic, Philippe WANG, Executive Vice President Northern Africa of HUAWAI also mentioned the issue of financing and the actions of the Huawei group in this direction. « There is a need in Morocco to release the potential in the Digital. And at the group level, to support this dynamic, we have launched a program « SPARK » to help startups, helping them to access the market, funding and support. »

RECOMMENDATIONS

- Attracting international investment is necessary for Moroccan startup ecosystems to develop.
 - Remove regulatory and fiscal constraints as well as administrative red tape to develop high-performance, high-impact ecosystems in the years to come.
- Accelerate the establishment of an efficient ecosystem to hatch a startup nation.



Find the entire video of the 3rd roundtable : <https://youtu.be/jNIdair8WUA>

● Keynote 1

The big Data speech by Jean-Marc Lejeune



In this keynote, Jean-Marc Lejeune, an international figure in the digital industry, places Data at the center of the digital revolution.

In this dynamic of digitalization on all fronts some challenges are emerging in the background, notably the issue of data preservation. Today, in international level, this question has become a sovereignty issue. In Morocco, this subject is totally topical. The CNDP, for several years, has made the issue of Data one of its main priorities. This issue was the main thread of the presentation of the expert Jean-Marc Lejeune. He demonstrated to what extent and how important data is today within companies and, above all, the resulting advantage in terms of competitiveness and efficiency. This is how He says: "Data today is a source of potentiality for companies"

Let's remember that this issue is a priority within the governance arcana. « There is today a real need to place security in the dynamic towards data» Lejeune warns. Finally, at a time when the question of the sovereignty of the CNDP remains very active on this subject.

The Digital intelligentsia converge on the fact that Morocco must supply itself with a cloud in order to have a real grip on its Data which for the moment depends on foreign clouds. This was recommended by the expert who did not fail to the ultimate challenge that the cloud represents in the Digital sphere. ●

However, he put the access on the question of security in this race towards Data, at a time when the risks related to cyber-attacks remain a fundamental problem today.



Find the entire video : <https://youtu.be/NJyAV-BGjsM>

● Keynote 2

Realizing the good future :
Tehnology and humanity par Gerd Leonard



In line with the global theme of a digital nation humanist Gerd Leonard brings his vision of the dependence between the future of humanity and the use applied to technology. Climate change, wars and inflation are among the untold challenges facing humanity today. Today, 70% of people between 15 and 35 years old have a negative feeling about the future.

The pace of technological breakthroughs in various fields, such as genetics and artificial intelligence, part of the solution by improving our ability to meet all of our challenges. The second part of the solution is related to the choices we have to make the use of technology. Like a hammer, which can be used to build a house or to destroy humans, the use of our technologies should be regulated according to a rational compromise between governance, ethics, respect for freedom and social

contracts. In this respect, digitalization should go hand in hand with two other concepts: decarbonization and renewal. The cost reduction and performance optimization offered by digitalization are to be safety, security and responsibility management.

Once these conditions are met, the future of humanity is to transform itself from the machine by bringing more creativity, humanism, ethics and imagination. The goal is not only to build a digital nation, but a nation ready and adapted to the future by being digital, sustainable and human. ●



Find the entire video : https://youtu.be/4Ch_q5Leip4

• Keynote 3

The digital economy by Jeff HOFFMAN

Before the digital economy, it was hard to imagine being able to work remotely, or even selling products without a physical location. With the arrival of the massive digitalization of the economy, it has become possible to create new opportunities, to open up to the whole world from home and be much more productive.

Today, the digital economy completely reduces the borders, and it brings people together, to hire talents wherever they are in the world by using communication tools and to apply for any company in the world. In addition, this digital economy clears the way for the training of individuals, skills enhancement and upskilling, especially as we move towards a future more focused on information, knowledge and technology. It is therefore a real chance to improve and perfect one's skills, identify other talents, upgrade and increase their employability on the job market. This new epoch of digitalization of the economy is an opportunity for a country like Morocco

to create new digitalized offers, earn money, progress and develop its skills everywhere, thanks to the creation of online stores (e-commerce) Where it is possible to offer its products and sell them anywhere in the world.

In summary, we are in front of a real opportunity to expand the business possibilities and to target the international market for all small and big companies in Morocco. This is the reason why it is necessary to advance the access to the eco-digital for any Moroccan citizen. •



Find the entire video : <https://youtu.be/q8aQhAP1pOU>

• CIO STORY 1

Sanlam Assurance and its digital adventure !

Yassine Moudatir, Director of the Sanlam Morocco Solution Factory

Representing SANLAM MAROC, its director of the solution Factory, Mr. Yassine MOUDATIR came back on the avant-garde course of this insurance company which started in 2017 with the redesign of the customer pathways and the creation of the Digital Factory in order to create a breakthrough in the insurance sector. Thus, the « Odyssée Project » has seen a global mobilization of the company, which has open to external partners with the aim of rethinking the company's with using the mobile insurance value chain in order to make life easier for insured people in the automobile sector. The Digital Factory marked a breakthrough with its new premises, the adoption of the nimble approach (SCRUM) and new tools, and has thus put into practice some thirty initiatives.

For example, the policyholder process in the event of an automobile claims, for example, has been simplified by providing a single contact.

Four years after the launch of the Digital Factory, a

second phase was launched by bringing together the digital Factory and the IT Department to extrapolate the digital approach to all branches, unify the efforts of the two technology teams and to enable budget management. A new approach has been adopted that brings out the best in both worlds. In terms of learning, if the project experience respecting the SCRUM approach was enriching, Mr. Moudatir's main lesson is that you have to put the human being at the center of transformation projects », and make the most of the processes, tools and approaches of while keeping a focus on the priority that must remain in the first place.

The key to becoming a digital nation is people, a mindset where adaptation is constant, where collaboration is based on lucidity, trust empowerment to keep human intelligence at the center of digital transformation. •



Find the entire video : <https://www.youtube.com/watch?v=zSJO2eBYRMg>

• CIO STORY 2

Air France, «more resilient thanks to digital»

Jean Christophe Lalanne, VP Air France

Jean Christophe Lalanne, VP Air France devastated by the crisis, the aviation sector remains in flexibility mode. Contributing to growth, digital in this sector today is seen as a must. » While Covid has been a trying time, the French company's DGA, Mr. Jean Christophe Lalanne

During his speech, demonstrated how much this boosted the group's digital actions. « The Covid has allowed us to make huge decisions in the digital. It has pushed us to implement various actions, including engaging a

transformation plan, migration to the Cloud, business and IT renovate, rationalization of workstations, « said Lalanne. In addition, the latter did not fail to recall the major challenges of Digital at the company. Today, cybersecurity, the Cloud, and Green IT are among our greatest challenges in the digital site ».

As a reminder, it should be noted that Digital represents up to 40% of the group's business dealings market. •



Find the entire video : <https://www.youtube.com/watch?v=DSkhFQSH9b4>

• CIO STORY 3

Attijariwafa Bank and its digital revolution

Hicham Ziadi, Group Group Chief Information Officer Attijariwafa bank

Over the decades, the banking sector has been the field of the ground for successive technological mutations. This cleverness has therefore been a key asset for the survival of the business of this profession. Thus, the actors of the banking sector remain aware of the challenges of the digital revolution. During his feedback, the CIO of the Attijariwafa Bank group, Mr. Hicham ZIADI, said that the digital transformation of the the Bank was carried out in 3 stages: exploration or priming, revolution then scale-up. During the exploration stage, which took place between 2012 and 2013, we were talking about a multi-channel bank or remote banking. It was the stage of discovery of nimble methods to acquire solutions that 10% of all transactions.

In 2016, under the sponsorship of the President of the Bank, it was time for a revolution. The business focus, in addition to a new approach to building, has enabled the bank to increase the rate of digital transactions. Alongside, the bank launched a business transformation plan that, beyond Digital which, in addition to digital, has had a profound impact on the information system. In addition, the deft approach has been adopted by the

business lines, and ambitious technological choices have been made. As for the Covid phase, it has been a major gas pedal on the regulatory and cultural aspects,

Making it possible to open an account remotely and making telecommuting commonplace, for example. Today, alongside with the Schéma Director SL, a new plan « Ambition 2025 » has been launched. The focus on the construction of Enablers, namely APIsation, Cloud and Data. An ambition to build an open bank, more integrated with its ecosystem.

Being present in several countries of the continent, Attijariwafa Bank has launched the subsidiary IT AFRICA which aims to scaling the Moroccan model in its countries of presence, by sharing the acquired experience and tools.

For Hicham Ziadi, the success of digital transformation, like high-level sports, must be based on strong leadership, on engineering (in Hands-on mode), on modesty and on passion. •



Find the entire video : <https://www.youtube.com/watch?v=F1Tndui3Puc>

● TECHNOLOGY PANEL 1

**Data Security & Privacy :
what does an organization gain beyond compliance?**

Moderator : Mohamed Amin LEMFADLI, Fondateur de TRUST AND SECURITY CONSULTING
Speakers : Ilias SEGAME, Doctor of Law and Lawyer at the Casablanca Bar (Cabinet Segame & Maalmi) - Pierre DEWEZ, CEO of Certi-Trust. Auditor, lawyer and senior expert in the fields of information security - Nasser KETTANI, Founder of Hidden Clouders & Kettani Digital Consulting - El Yazid ALAOUI YAZIDI, Business Development & Sales Director for International Accounts at DXC Morocco

Data Privacy (or the protection of the privacy of individuals through their personal data) is a crucial new topic at the moment. It is among the challenges of any project related to digital transformation

At the beginning of this debate, Maitre SEGAME reminded that « Data Privacy Compliance » consists in guaranteeing the appropriate use of individual's personal data by providing them with the manners to enable them to control. He then presented a brief history on the genesis of « Data Privacy ». He noted that the legal departments have mobilized to get up to speed on the subject and believes that companies need to embark on strict approaches to raise the level on compliance. Finally, he encourages companies to take a different look at compliance as an opportunity rather than an obstacle and to surround themselves with professionals to help them achieve compliance.

Mr. DEWEZ provided an explanation of the difference between convention 108 and 108+ and the main reasons why Morocco and other countries outside the European Union should join to it. It is a kind of equivalence of regulation around data Privacy. In addition, Mr. Dewez emphasized the necessary measures to be put in place to ensure that the « <Data Security > » will meet the principles of the « <Data Privacy > ». It states that it is a constant process of improvement of the protection of the data of the privacy. He asks the question: What does an organization gain by compliance? He uses the example of the experience of his company's experience in adopting cloud services vs. Data privacy compliance. The technology choice to Data management is part of an overall framework that is the responsibility of the organization and it is the leaders who decide on the direction. His closing words: « Collect better, earn more ».

Mr. ALAOUI YAZIDI presented his feedback on management of data privacy compliance projects and pointed out that privacy and pointed out that apart from the legal obligation companies risk having a reputational impact in case of non-compliance as well as the loss of a lot of business opportunities with their partners and customers, which would directly or indirectly impact their turnover. He estimates that Morocco has a shortfall of 35% of business opportunity due to the RGPD compliance. He specifies that the top management must be convinced that this project must be conducted for its partners, employees and customers and not only to avoid sanctions, and must move towards the creation of governance to review the way in which data is secured. His final word: « This is a business opportunity, ethical and reputational opportunity »
Mr. KETTANI pointed out that the laws and regulations in this area were drafted long before the emergence of new technological advances that have become important for



companies undergoing digital transformation. However, he pointed out that compliance with « Data Privacy » is not an option, but wants regulators to upgrade their schemes to make them more flexible so as not to impact the operation of companies.

From the moment we talk about the Digital Transformation of companies, they become data. Collecting, processing, saving... 20% of data is produced inside and 80% will be collected outwardly in a data transfer scheme.

Digscheme basically based on the fact that data travels. To oppose to transfer or make data travel is an aberration. There are two phenomena, the first: Disruptive technologies that come to everyday life, and the second: disruptive technologies create new business models that allow them to innovate but the law is sometimes not synchronized. He explains the difference between complying with the law/regulation and following to the spirit of the law. He notes that the time of the law is longer than the time of technology.

Closing remarks: « The result of good governance is to be compliant... ».



RECOMMENDATIONS

- Top management must take the lead on compliance and security issues. Implement good governance.
- Make all stakeholders aware of security compliance Security compliance issues.
- Adopt the Security & Privacy by Design approach. Train legal managers on technical risks. Technical risks.
 - Get support from experts.
- Comply with the standards of information security. Security/cyber security / Data Privacy standards.
- Include the compliance approach in a process of continuous improvement through the implementation of methods of control and verification.

● TECHNOLOGY PANEL 2

FUTURE OF WORK

Moderator : DGA of the Casablanca Stock Exchange, Past President AUSIM
Speakers : Arie VAN BENNEKUM, Agile Thought leader and Strategist - Frederic FORSTER, Director of the IT Industries Division at Cabinet Lexing Alain Bensoussan - Naoufal EL HEZITI, President of the Center for Young Managers

As a consequence of the digital revolution, the world of work is also undergoing major changes. Between evolution and complexity, the worker matrix remains on a path of profound reform.

The Tech session « Future of Work » interrogate the speakers on the evolution of « Work » from an economic, social, cultural but also regulatory perspective. Work has always evolved as a result of technical progress ; the Covid period has accelerated the change, contributed to make us accept some limitations that, until recently, were difficult to accept.

In this round table discussion led by Mohamed SAAD, Past-President of AUSIM, the eminent speakers will decipher all this and bring their added value to this debate in detail, the reflection was opened by Naoufal EL HEZITI, President of the Centre des Jeunes Dirigeants, who elucidate the paradigm shift taking place in the field of work. « Today with the Digital we are witnessing a paradigm shift in the world of work », he said. And continues: « Today the rightful question we must ask ourselves is what we will do with the time that the Digital puts at our disposal ».

The expert in his analysis was determined to demonstrate the positive mission of the Digital. « This revolution brings hope! We go from a complex work society to a work society of work where technology facilitates the task ». For his part, Frederic FORSTER, Director of the IT Industry Division of the Lexing Alain Bensoussan law firm, put on regulatory issues that digital technology brings to the world of work. « In companies where robots are in the operational world, one wonders if it is necessary whether the robot should be given a legal personality.

There is therefore a complexity in relation to the implementation of this legal ecosystem that is supposed to take into account these new data». However, according to the latter, this world of robots and AI could pose a threat to humans. « There is a need for regulation that could accompany the development of these technologies », the expert recommends. According to Arie VAN BENNEKUM, all professions in the future will be impacted by new technologies. 99% of current jobs did not exist a hundred years ago and it will be the same years ago and the same will be true for today's jobs in 100 years from now. The life-time of a function will be shorter. The question is not whether this will happen, but are we ready for it?



A job can become outdated in the course of a career. What should HR do? It's not a question of laying people off, but to keep skills and experience by making them evolve with the company. 99% of people don't like change and prefer to stay in their comfort zone. But the comfort zone is no longer exists. If you don't move, you move backwards. Today, it will be necessary to go out of the comfort zone many times. The deft mode is the mindset towards which we must move. Technologies will necessarily take more and more importance (never less and less). The agile mode is there to bring businesses closer together and make processes more fluid. The Startups are already in this system, now it's up to the old organizations now to do to adopt it. •



RECOMMENDATIONS

- We need a framework of work in line with technological realities.
- Invest in the skills of the future in line with the new ways of working.
- Release a white book on the subject « Future of Work »



Find the entire video :
**Panel Technologie : Future of Work /
Technology Panel - Future of Work**

● TECHNOLOGY PANEL 3

The METAVERSE, economic prospects, and regulatory frameworks

Moderator : Saad RGUIG, Director of Engineering BCG Digital Ventures

Speakers : Charles DENIS, Partner SiaXperience Sia Partners - Hanane BOUJEMI, Public Policy, Regulatory Affairs MENAT Meta - Ali BOUHOUCHE, Chief Technology Officer, Digital Strategy Executive and Shareholder Szentia - Massinissa AIT GHERBI, Partner at Wyplay and Founder of their new Blockchain product Wyplay

How to get into the Metaverse for a Moroccan or African company. What are the economic aspects, development opportunities, regulatory frameworks to consider and what are some business models related to the Metaverse ?

With technology and regulatory experts from Meta, BCG, SiaPartners, Wyplay and Szentia, we explored how the Metaverse will figure businesses in the future, what regulatory frameworks exist and how Moroccan and African companies in general can embrace this new technological generation.

Verbatim 1: Regulatory frameworks need to be co-created between private companies and public institutions.

Verbatim 2: We will have to quickly promote virtual reality and augmented reality in the field of the retail industry.

Verbatim 3: The Metaverse will transform the methodologies and collaboration methodologies.

After an excellent introduction by Hanane BOUJEMI (Public Policy, Regulatory Affairs Menat at META), she gave us an overview of regulatory frameworks and how governments and public institutions are approaching the subject of the Metaverse. She points out that regulation comes after technology to avoid obstructing innovation and possible uses. She assumes that the Metaverse is the next evolution / stage of the Internet: giving an immersive experience while having a layer of trust, without forgetting the security. She adds that we need to understand the technology to start proposing a practical business model for companies. The culture of doing is important to move forward.

We then discussed the business model and the key success factors of business in the Metaverse and this, for the case of Moroccan/African/multinational companies. Massinissa AIT GHERBI (29 patents in new technologies, Blockchain, etc. Principal Architect at WYPLAY) explained how blockchain can be a business assistant in the Metaverse. Charles DENIS (Managing Partner at SiaXperience & Metaverse Leader Sia

Partners) elaborated on the topic of transformations of work and collaboration methodologies thanks to the Metaverse and Artificial Intelligence. He specifies that the collaborative mode was very difficult with the current traditional mode, that it was also difficult to conduct design process sessions, but that, thanks to the immersive technology of the Metaverse, it is possible. The sense of presence of the team is visible with the supplement reality by simulating everything that can be done in a real world.

He presented two future projects: the development of an artificial skin to interact in a more real way with colleagues and participants. As for the second project,



it is about avatars increasing with AI that can work in your place even during your absence, and be able to respond in the same way, especially in situations where the time zone can be restrictive on some meetings.

Finally, Ali BOUHOUCHE (ex-CTO of Sephora and Chief technology Officer, Digital Strategy Executive and Shareholder at SZENTIA) explained his use-case of the Metaverse and how companies are working on even more immersive experiences.

The future generations will no longer go to the malls but you will find them on the Metaverse. You have to go out and attract them. And do it through sensations. Research is being conducted in this area. An inspiring story was told.



RECOMMENDATIONS

- Co-create and co-build around This new technology with talented private companies, schools/universities and public sector
- Work on a regulatory framework that is adapted to the innovations in the field.
 - Analyze the value chain and adjacent technologies to better take advantage of this new technological epoch.
- Rely on the Moroccan competences in order to contribute (in Morocco and abroad)



Find the entire video :

https://www.youtube.com/watch?v=SgMi_r9BslQ

● TECHNOLOGY PANEL 4

What are the technical trends, limits, and opportunities in Cloud Computing

Moderator : Amine HARRARI, Managing Director Sia Partners Maroc

Speakers : Ouassim LAAROUSSI, Director Development Inwi - Salim ELKHOUE, Founder & Chairman Onna Omar LAHBABI, Partner Digital Deloitte

The world has «Teamified» or «Zoomified» (if you want) ! As you can see, these 2 tools (Zoom or Teams) Have become an essential part of our daily lives since, unfortunately, the arrival of Covid-19.

Have become an essential part of our daily lives since, unfortunately, the arrival of Covid-19. These editors would have been unable to manage with the unmatched evolution, and the audience growth on their platform without the flexible infrastructure provided by the large Cloud providers.

However, we are not necessarily witnessing an infatuation of CIOs for the Cloud: there are some who say that the « Cloud is only a cloud», others think that « self-service in infrastructure and application is the rule » and some are in between, Looking for the right cloud for the right use.

Mr. Ouassim LAAROUSSI, Director of Development at INWI, highlighted the resilience and agility of the cloud.

The resilience and agility that cloud platforms offer to companies: « The cloud is an undeniable asset that go with the strategy of companies! The TCO (Total Cost of Ownership) when using the Cloud is improved for businesses. It has a role of gas pedal of the Business to start quickly, and scalability. On the other hand, we are not in the right rate of adoption and evolution of the cloud on the customer side.

Another element that is holding back adoption would be the classification of data, what can be taken out, what should stay in-house, even what types of platforms to use. He recommends companies to start with a use case to get a first gain on the business side. You have to know what is the best way to proceed according to internal constraints and specificities.

There must be a governance to put in place to go ahead peacefully. For his part, he thinks that there is no obstacle to taking but we need to prepare the journey to the Cloud to arrive at a target architecture adapted to the needs and the tempo of each company. He concludes by saying that they have the tools to accelerate.

Mr. Omar LAHBABI, Digital Partner DELOITTE, for his part, motivate companies to go towards the Cloud and overcome the unfortunately often put forward in Morocco: data sovereignty, loss of control, lack of skills, etc.

Brakes that according to Mr. Lahbabi, supported by other panelists, are overcome: « we have the right skills in Morocco and good feedback that will secure the move to cloud of companies. The Cloud is a real enabler and catalyst that accelerates the time to market. Companies that use the Cloud grow twice as fast. There is an awareness that has been reduced by a business slowdown and a momentum that is not installed. The Cloud is not an end in itself. The success stories are minimal in Morocco. This forces to change methods of operation and make organizational changes. Why go there ? You have to ask yourself questions about the company's strategic orientation of the company: Am I looking at customer experience, growth, cost reduction or technical debt ?

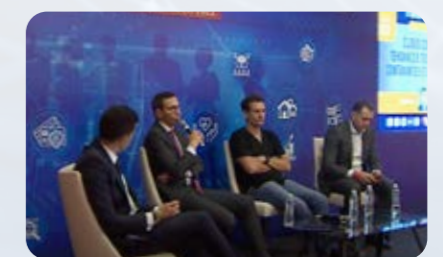


This is built over time, step by step.

Acculturation of the company is key, starting at the top of the grade. With what skills and operating models? In conclusion, he urges companies not to hesitate because it is the future. The time for action has come!

Finally, Mr. Salim ELKHOUE, Founder and President of the company ONNA, spoke about his own experience with the Cloud: His ONNA Company is a 100% Cloud platform, could not "scale" if the Cloud was not used. His platform is used by customers who are on the Cloud and that makes it easy to interconnections. Scaling is very easy. Integrate processing, analytics and AI are fast. The Cloud remains expensive but is much more interesting than on proof from a business point of view for its evolution. Companies must integrate AI to take advantage of its benefits. To do this, the move to the Cloud is required. He also testifies that some large multinational companies have proceeded to the « Move out of Cloud to justify competitive aspects with hyperscalers or for reasons of very sensitive data, but they are quickly caught by the mistake they made and return to the Cloud.

M. Elkhoe says that companies need to integrate the Cloud into their business model, have a collective vision and move forward. In conclusion, our moderator, Amine Harrari, emphasized that the Cloud is clearly in the Air of Time and that it is time to connect Digital to its other half which is the Cloud !



RECOMMENDATIONS

- Acculturate Top Management to accelerate the « Move to Cloud »
- Have a clear governance and business strategy to be implemented, a collective vision to adopt the Cloud.
 - Classify the data
- Launch without hesitation and try to find uses cases for the Cloud.



Find the entire video : Panel Technologie : Cloud Computing, tendances technologiques, contraintes et opportunités ?

● TECHNOLOGY PANEL 5

Blockchain: opportunities & constraints

Moderator : Hassan CHARAF, Vice President CIDECC

Speakers : Nour-dine HAJJAMI, Chief Information Officer Bank Al Maghrib – Samir BENNANI, Blockchain Consultant Anne Sophie MEYER, Senior Manager, in charge of BearingPoint's Blockchain offering

Today, all financial market players are closely following the evolution of blockchain. This emerging disruptive fever has succeeded in creating a new financial paradigm that exceeds all expectations and predictions.

The madness of stratospheric prices animates the web as well as on TV sets, asking the question of why this crazy growth and decline. The new financial ecosystem is called Defi, which means « Decentralized Finance », and aims to offer a simple ecosystem of financial services without negotiators or trusted third parties. The art market has been disrupted in its turn by Blockchain technology and NFTs (non-fungible tokens), these unforgeable digital certificates that attest the authenticity of virtual objects.

The speakers of this session brought clarifications on this new economy and these new businesses, clarifying the ins and outs, the advantages behind these technologies, As well as use cases that illustrate the importance and the contribution of the blockchain. After an introduction by the moderator Hassan CHARAF who recalled the emergence of the Blockchain technology in the Moroccan market, he asked a number of questions about its definition, its functionality, its use cases and how it can disrupt our business models.

Mr. Samir BENNANI, Expert in Blockchain and Cybersecurity recalled that Blockchain is not only a technology but also a philosophy that has come to address two major issues, with a name and identity also value transfer, so which can be used in all sectors of activity (agriculture, health, logistics...) not only in the financial sector. Concerning a question about cybersecurity, with the Blockchain, it is to change, to adapt.

Mr. Bennani thinks that Blockchain is an entire and does not need any addition. In the future, it will become transparent as a technology, That the use will take over. It also clarified that electronic money is prohibited in Morocco but that tokens can be used. He closed by appealing Morocco to take advantage of the situation of this new technology to reduce the aperture with advanced countries, specifying that this is an opportunity that will only be repeated in 50 years.

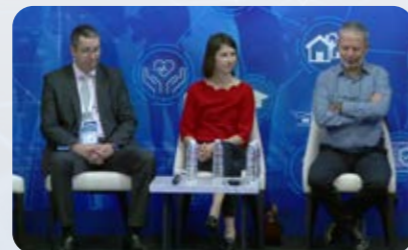
Ms. Anne Sophie MAYER, Senior Manager at BEARING POINT, has use cases of the Blockchain, whether in the field of digital currencies or NFTs. In relation to digital currencies, the expert started by reminding that, according to the Bank for International Settlements (BIS), 60% of central banks are thinking about the subject and 14% are in the experimental stage (China in the lead with 260 million users) and this, on two major use cases, [exchange between individuals or retailers] and with money transfer between financial institutions. For NFTs, Anne Sophie defined them as unique digital assets on public blockchains to which we associate images, videos...and for which the blockchain ensures and guarantees authenticity. NFTs also gain value through communities of stars who use them and especially on the emerging market for luxury goods. Finally, Ms. Mayer notes that countries are exploring and experimenting to see the strong value of technology.

Regarding the experience of Bank Al Maghrib, Mr. Nouredine HAJJAMI,



Director of Organization and Information Systems, began by recalling that beyond the disruptive aspect of the blockchain technology, BAM has tried to find the opportunities it offers, the use cases to which it can respond, the existence of qualified national human resources and of course the related risks. Among the advantages cited : disintermediation, authentication of objects, the digitization of trust, the creation of new business and organizational models.

The first use case realized by BAM concerned distributed registers for the management of accreditations that the central bank with private sorting centers for loans made on behalf of commercial banks. An example to be overgeneralize! The second use case concerns the implementation of a national blockchain platform on payment systems (RTGS) with Moroccan skills. A project in progress. Alongside, the bank set up a committee for a possible launch of central digital currency. In closing, he called for moving from a self-worth system to an ecosystem, working in community, moving from an attitude of reading and going with an attitude of writing and producing. ●



RECOMMENDATIONS

- To succeed in blockchain projects it is essential to work in community
- Move from the theory of blockchain technology to real projects and accept the possibility of failure
- Encourage experimentation to accelerate the generalization of the blockchain technology
- Take advantage of the blockchain opportunity in Morocco so as not to be quickly overtaken as was the case with the advent of the Internet 50 years ago.



Find the entire video :

Panel Technologie : Blockchain – opportunités & contraintes

● TECHNOLOGY PANEL 6

Economic management of the IT department : moving from a support center to a value-creating service center.

Moderator : Karim FAIDI, Associate Director MEA Cost House

Speakers : Narjis OUEDRHIRI, Deputy COO of Société Générale Maroc - Mohamed HALLOUM Director of SI, Data & Digital Division of Label'Ve - Joachim TREYER CEO Valoptia

In this all-encompassing economic climate, the various information systems divisions have been in a veritable bubble of efficient resource management. Today, in this context of recovery, where resources seem to be insubstantial, the debate on the economic management of IT departments remains topical within companies.

In a climate of economic depression, CIOs must have full control of IT costs in order to ensure the company's sustainability and competitiveness. And it must be recognized that is the primary strategic issue for most the majority of CIOs, as demonstrated by the study conducted by PWC in 2019 on 21 CIOs in various sectors, the results of which are available in the white book « How to better manage the economic performance of its CIO? » the control and management of cost control is the primary strategic objective of 71% of the CIOs surveyed. Beyond this figure, in this context, where investment is the bread and butter of any successful digitalization and innovation process, the economic management of information systems is a more than important lever.

It is this contextual framework that formed the basis of the panel discussion on the economic management of the IT department. Bringing together eminent experts, this round table was the ideal opportunity to take stock of the ISD matrix.

In his opening remarks, Joachim TREYER, CEO of VOLUPTIA, began by calling attention to the economic weight of digital technology on companies. « In this dynamic of accelerated digitalization, it becomes more and more expensive. Today, it is necessary the lucidity on the cost in order to see the added value of investments, » he explains.

Addressing the issue of the gap between the financial and the IT department, he called for a real collaboration between the two spheres. « There is a need for the economic world and the SI get closer for a fluid communication »

He recommends.

The CIGREF 2022 model of economic management has been revised by adding 3 major topics: The Cloud, the value (Agile product and capacity mode) also carbon footprint (Green IT). It mentions some new relevant management indicators such as NPS for a new product, the transformation rate of the Product and the user path, the service opening times, the digital access criterion for a population that was not necessarily eligible for digital products.

He raised awareness of the fact that IT is expensive because the resources needed to run a project, a product for the business have become more expensive. He closed by encouraging to work together with all the actors of the company to activate the levers of optimization.

Likewise, Mohammed HALLOUM, Director of the within the LABEL VIE group, made an appeal for a synergy between the financial and IS players. « CIOs often hide behind technicality and turn away from the economic reality of the business.

Today, we need to have a narrative that is reachable to the financial department.

« We need to have a simple business language to bring the



two worlds together, » he continues. The organization of the IT department with the Digital factory brings value to the company. He emphasized that there must be an adaptation of the organization that brings firmness and value to the business, while warning that, according to the statistics of some consulting firms, 85% of digital transformations fail. He concludes with the fact that behind every company there are shareholders who invest to have a profit-making business and that the organization must put the necessary tools to sustain it over time. From Narjiss OUDGHIRI, COO Delegate SOCIÉTÉ GÉNÉRALE Morocco, foregrounded the bank's actions on this issue. The vision implemented is based on 3 levels Assets, IT Service management and IT as a Service. The Data Driven with the TBM framework has been implemented to go in depth analysis of IT costs.

« At the SGM level, we have decided to reposition the teams as gas pedals of the bank's digital « IT as a Value » strategy. And to better manage costs, we set up a dashboard of return-on-investment indicators, business indicators, OKR etc. >>. The objective is the creation of value for the business and for the bank. On the subject of the IT department's operating model, she points out that they are rather on a digital acceleration as they are facing a new generation of « millennial » customers who are very tough in the interactions and services offered. She concludes on the notion of OPEX management. An analysis was managed to optimize costs. ●



RECOMMENDATIONS

- Bring the IT and financial worlds closer together
- Implement a mode of governance, an organization to accelerate the digital transformation.
- Implement a framework to manage and analyze business-oriented IT costs
 - Avoid technological imitation
- Have the courage to give up fruitless projects « the right to fail »



Find the entire video : <https://youtu.be/suQRkLCATjQ>

● TECHNOLOGY PANEL 7

AI, a lever for economic competitiveness

Moderator : Fahd MESKI, Technical Director Webhelp, VP AUSIM

Speakers : Amal SERGHOUCHNI, Founder of the AI Movement international center at UM6P – Walid DAOU, AI & Data Science Lead OCP – Xavier DE MARCILLAC, Chief Digital Officer Leyton

In this all-encompassing data society, AI is now positioned as a «must » of competitiveness

However, in Morocco this project is still in its beginning. In an increasingly digitalized society and with the emergence of a panoply of Data, the in-depth analysis of this data is an argument for competitiveness for our companies and states. Moreover, faced with an increasingly demanding clientele, AI is positioning itself as an essential tool to design a customized client journey. Thus, thanks to AI, some professions are engaged in a real revolution.

Indeed, as one of the major topics in revolution in the digital field, the issue of AI was highlighted at the 6th edition of the AUSIM conference. All over a round table rich in experts, this subject was approached without any filter. In her opening remarks, Amal SERGHOUCHNI, Founder of the international center AI MOVEMENT made a point of recalling the delay of Morocco on this issue. « Today, it is necessary to admit that we have some delays on this subject. All major countries have made AI a priority because it will be the lever of tomorrow, » she explains. And she adds: « This is a gap that will cost us extremely in the future.

In addition, she recalled the role of the foundation in promoting AI to companies as well as in the field of information. She evoked the vision of the Foundation with its 7 pillars, the imminent inauguration of the AI dome at Technopolis, an Executive Master and even a Junior Executive Master to raise awareness 8-14 year olds in secondary schools. And finally, an R&D laboratory set up with several institutions.

For his part, Walid DAOU, IA Data Science Lead within the OCP group, called action to the positive externalities of AI on companies. He presented useful cases of some companies where the use of AI was strategic for the growth and the business, with Algorithms that boost the business. « AI is today a real lever of economic competitiveness for Startups. Moreover, for companies like OCP, it optimizes some processes, particularly in terms of energy costs ».

In the same topic, Xavier DE MARCILLAC, Chief Digital Officer at LEYTON, demonstrated the advantages of AI within their activities. In this, he says : « we have managed t



reduce mission processing that lasted two days to a few minutes ».

A useful case, located at the level of prospecting, in order to score the prospects by R&D for better targeting. The number of contracts has increased outstandingly, but above all the productivity and value of each file, as well as the direct impact on the gain. The team of Data Scientists is growing and making a contribution to the business. ●



RECOMMENDATIONS

- Implement a national AI strategy
- Increase the volume of AI skills
- Seek value using Data and Algorithm.



Find the entire video :
<https://youtu.be/s1cAA077y94>

● TECHNOLOGY PANEL 8

Digital purchasing as a development lever

Moderator : Meriem BENNIS, Founder of the African Procurement Leaders, Digital Procurement Expert Effiscience Conseil

Speakers : Amine SERGHOUCHNI, Head of IT Development Division Kingdom's Treasury – Walid DHOUIBI Senior Procurement Expert World Bank – Hilal ZNIBER, Digital Factory Lead OCP – Hafid ADERDOUR, Procurement manager Taqa Morocco, Founding member OMAC

In recent years, Morocco has strengthened its public procurement system through a reform of the legal and regulatory framework to ensure the effectiveness and efficiency of public spending, intensifying governance principles, and create a nvironment valuable to opportunities for national SMEs in the procurement public process.

Significant achievements include the following mandatory submission and with drawal of bids by service providers, as well as the submission of invoices automated. Thus, a new « way of working » will affect public purchasers and bidders.

Reforms such as those initiated by Morocco are essential to the establishment of a tough public procurement system as a strategic enabler of economic growth and social impact. They are also important steps to ensure the resilience of public procurement to global threats, from the ongoing public health crisis, the conflict in Ukraine, climate change and food insecurity. The challenges and lessons learned during the pandemic represent an opportunity to look at what Morocco plans to do to further the public procurement system.

How can digital technology help to consolidate the management of public procurement in a more effective, efficient and sustainable way ?
How can public buyers be trained in this new of public expenditure management instilled by the new draft decree on public procurement of this year ?

Morocco has become a pioneer in the MENA region in terms of implementing reforms, modernizing and digitalization of public procurement. Since covid, the public sector has been the largest in the country, thus impacting the life and sometimes the survival of Moroccan companies in the private sector. In 2022, the government has made an additional effort by 245 billion dirhams (20 million us\$) to the public order which represents, for the year 2022, a little over 20% of GDP. The public contracts represent 80% of the turnover of the engineering sector and 70% of the turnover of the building and public works sector.

Morocco has initiated a reform of public procurement through the TGR under the supervision of the Ministry of Economy and Finance. According to Mr. Mohamed El Amine Seghrouchni, Head of the Information Systems Development Division at the TGR, this reform is both legal, technological and participative. It is inclusive thanks to the integration of multiple actors such as buyers from public institutions and companies, local authorities, civil society along federations. The digitization of public procurement began in 2007 with the launch of a portal centralizing public procurement.



This process of digitizing it has been reinforced with the entry into force on November 1, 2022 of the provisions relating to the obligation to deposit and with extending of bids and offers by electric means and the dematerialization of financial guarantees consistent with the following timetable gradually from November 2022 to August 2023 for all contracts, regardless of their estimated amount.

Digital purchasing as a strategic lever for optimizing of public spending and economic growth. In addition, the modernization of public procurement is a major lever for the country's development, since most of the investments in Morocco come mainly from the public sector. From the public sector. According to Mr. Walid Dhoubi, Senior Procurement Specialist at the World Bank office, 13 trillion dirhams of public spending in the world. Studies show that 25 of waste due to the lack of efficiency in the management of procurement.

According to the World Bank, which works with 180 countries, the digitization of public procurement is the best way to optimize and modernize public procurement and make it more nimble. The World Bank has been working for several years with the TGR, as a pilot for the modernization of public procurement, to progressively dematerialize the entire public procurement chain through several rounds of budget support within the framework of the « Digital Economy and Financial inclusion ». According to TGR studies, 200 usd in savings per call for tender are generated by the digitization of the purchasing process.

This results in a saving of 17 million usd thanks to the digitization of public procurement. Thus, the lever for optimizing spending remains major. The details of this digital transformation of public procurement in terms of the use of artificial intelligence is described in the article produced by the TGR on this magazine. According to Mr. Zniber, in charge of providing innovative digital solutions to the different businesses of the OCP Group, digital purchasing helps to reduce supplier payment times. In addition to the greater transparency provided by the exclusive exchange platform for suppliers, additional tools have been put in place such as the Supply Chain

PANEL TECHNOLOGY 8
Digital purchasing as a development lever

Finance program through reverse factoring at OCP. Digital purchasing also enables the development of the local ecosystem of suppliers. The supplier is accompanied via a dedicated channel to local SMEs in the purchasing process and then support to become an international expansion. In addition, digital purchasing promotes in organizations, whether they are public or private. Digital purchasing is a lever for social development and job creation. Access to public markets is the birth certificate for the growth of SMEs. According to a study, 2.5% increasing in the first quarter of obtaining a public contract. 95% of job creation comes from public contracts awarded to SMEs. Digital purchasing is part of the Green Economy and therefore of Sustainable Development. The dematerialization of the public order allows the saving of several hundred thousand tons of CO2 emissions and the reduction of paper consumption and thus has a positive impact on the green transition.

The 3rd and not least important lever provided by the digitization of public procurement is transparency. The creation of a « Public Procurement Observatory allows the publication of quality data procurement concerning public ordering. Thus, digital purchasing represents a lever for Sustainable development and is perfectly in line with the SDGs. The Human is the key factor of success for the development of purchasing. The TGR has launched an external study to professionalize purchasing in the public sector, which is also leading to the creation of an improved status for the public buyer. The objective is to launch a diploma course for buyers in the different regions of the Kingdom.

« Digital for digital's sake does not work. » It is useful when it serves a cause. Human capital remains essential in the modernization of public according to M. Seghrouchni, Head of the Division of Development of Information Systems – General Treasury of the Kingdom of Morocco Change management programs, training campaigns and communications remain key success factors for the digitization of procurement, according to the OCP representative.

Indeed, according to Mr. Zniber digital purchasing is first and foremost an experience, an improvement of the supplier path. It is for this reason that a channel dedicated to VSEs / Startups has been developed by the OCP along with the design of the supplier portal. By learning Management systems designed to accompany suppliers to modern purchasing practices led by OCP. Similarly, the representative of OMAC, Mr. Aderdour assures that to avoid missing the deployment of projects, according to feedback from purchasing professionals, upstream preparation professionals, remains essential. Digital purchasing must persist in favor of internal customers/users of organizations. Thus, the preparation of functional specifications is a tool that promotes the success of a digital purchasing project.

According to him, the cost of purchasing solutions can be considered as a problem. Nevertheless, new offers are available on the market that make purchasing solutions and availability for both large and small companies. The digitalization of purchasing is a major lever for optimization, socio-economic growth of our nation and adherence to the Sustainable d development goals.

The digitalization of public procurement provides directly to the development of the country, since public investment, the first investment of the country, goes through public procurement. Digital purchasing is thus a main engine of development of the country. According to Mr. Walid Dhouibi of the World Bank, using an acronym from Harvard, « digital purchasing is a lever for the development of a Digital Nation, it is the exponent for:

- Digital to enable speed and immediacy
- Data to promote accessibility and transparency on the date
- Development, especially of the local fabric social, environmental and societal sustainability ».



RECOMMENDATIONS

- Support as a private and public actor
 - The reform of the digitalization of public procurement
- For a modernization of public procurement over a period of 2 to 3 years
 - Develop data procurement by launching of the observatory of Public Procurement.
- Maintain momentum in the professionalization of the function through the launch of specialized, and diploma courses.
- Continue to invest in supporting purchasing players in actors to carry out a purchasing digitalization in order to support sustainable purchasing.
 - Digital purchasing is a key tool for better purchasing digital, in the service of a global digital transformation, with benefits for users and Moroccan citizens.

TECHNOLOGY PANEL 9

**Cybersecurity :
Are we safe from increasingly intelligent threats ?
Confidential Computing**

Moderator : Taieb DEBBAGH, Senior Advisor ABnaconseils, Expert in Digital Transformation and Cybersecurity
Speakers : Ali EL AZZOUZI, Founder & CEO DATAPROTECT - Didier Spella, Président MIRAT DI NERIDE

Bien que le Digital soit perçu dans la psyché collective comme un levier de développement socio-économique, ce dernier cependant malgré ses externalités positives fait face à des problématiques sérieuses qui aujourd'hui créer la stupeur au sein de l'écosystème numérique.

Although Digital is perceived in the collective psyche as a lever of socio-economic development, However, despite its positive externalities, it is facing serious problems that today create bewilderment within the digital ecosystem.

The digitalization of the various economies is exposing more and more states to countless cyber-attacks. Morocco is hardly resistant; several malicious acts have targeted the intellectual property of Moroccan companies. Since then, the State has hardened the tone and has equipped itself with a real device to ward off any possible threat.

Recall that in a report published in late 2020, Kaspersky, one of the world's leading cybersecurity companies, revealed the extent of computer threats targeting Morocco. According to the latter, the most frequent case of fraud (63%) is attempts to access personal accounts through the use of malware or legal remote-control software. The cybercriminals can impersonate a member of the support staff of a banking service and ask the intended victim to install applications.

This allows them to gain access to the victim's devices, which allows them to reveal the user password, withdraw money or even submit loan applications. This threat, which weighs on the digital actors, has been at the core of the debates during the 6th edit conference AUSIM conference. Constituted by renowned experts, this panel was the perfect forum to analyze this field, in turn, to make proposals in the field of security. Mr. DEBBAGH set the scene with some figures that reveal the extent of the phenomenon scams on the internet that bring in \$500 billion per month, while the cybersecurity market is \$250 billion in a year. 85% of cyber attacks are of human nature. 80% of the attacks are of phishing type.

In his prelude, Ali EL AZZOUZI, Founder & CEO Of DATAPROTECT, shed light on the magnitude of this problem within the digital sphere. « Today we are facing a dramatic increase of cyber-attacks. And, in terms of volume of attacks, during Covid we noticed a tripling of cyber-attacks, » he said. He explains that by pushing the analysis on the attacks,



he noticed that these attacks started 6 months before it takes effect and becomes visible and usually it's too late. It is in these kind of cases where AI, ML and algorithms can be a great help.

In the same topic, Didier SPELLA, President of MIRAT DI NERIDE also demonstrated the impact of this threat. This is why he said: « If cybersecurity was a state, it would be the 4th country in terms of GDP ». He describes that we are also facing low-level attacks in terms of attacks on hospitals for example. He censured the fact that companies are having more and more issues to put control and handle it. Furthermore, addressing the question of solutions to this scourge, the CEO of DATAPROTECT recommends the use of AI to counter cyberattacks.

«AI can be used as a weapon to deal to this constraint ». He also discusses another topic that is defense strategy, which has evolved a lot in recent years. He warns that we assume that the attack comes from the outside, whereas more attack is coming from the inside. He also admits that a hacker, when he targets an organization, he succeeds! On the other hand, we can make his mission extremely difficult by playing on the time factor, through layers of security that lengthen the time of the attacks. He adds that among the trends, we are on « 0 Trust »: therefore, we don't trust. For his part, Didier Spella calls for more control in the digital world. « Today, we must implement the issue of control in this dynamic of digital transformation ».

He continues with the example of the recent attack on the CHU where the ransom, after negotiation, went from 8m€ to 1m€. The French state refused to pay. As a result, the medical files have been released. To rebuild the attacked systems, the estimate was 7m€. Conclusion, we are facing highly organized cybercriminal organizations that master the economic business model, while they attack and force you to pay somewhere.

Mr. Spella reminds us of the fundamentals of security by asking the question: What do I need to protect in my home ? And that you don't have to protect everything,

PANEL TECHNOLOGY 9
Cybersecurity : are we safe from increasingly intelligent threats ? Confidential Computing

Which would be very expensive, and abandon what is crucial. The moderator added that AIG has insurance on and that if you are attacked, they will negotiate for you. Damage control assistance. He adds that among

the trends « Confidential computing » is to be studied closely to adopt it. •



RECOMMENDATIONS

- Change the cybersecurity paradigm among top managers and employees:
- « Security by design » and « Security by default » Establish the « 0 Trust » : the notion of 0 trust must be integrated in the cyber strategies of companies.
 - Describe what is crucial to protect in the company and implement control in this dynamic of digital transformation
- Invest more in AI to fight against cyber attacks
- Decompose IS, think « component » so that when an attack is made, the damage is limited.



Find the entire video :
[Panel Technologie : Cybersecurity : Sommes-nous à l'Abri des Menaces de plus en plus intelligentes?](#)



TECHNOLOGY PANEL 10

What organization(s) should be put in place to succeed in the digital transformation ?

Moderator : Amine HARRARI, Managing Director Sia Partners Maroc

Speakers : Adil OUSTI, Head of Digital Factory OCP - Youssef ZERRARI, Responsable of SU Marketing, Strategy, Quality and Innovation & CDO Société Générale Maroc - Hicham BADREDDINE, Head of Health Business Unit Sanlam Pan Africa

Over the last few years (5 years in Morocco for example), we have seen the emergence of several organizational modes around digital transformation: Digital Factory, Data Factory, Innovation Lab, Solution Factory, Analytics factory, Transformation Department or Digital Bus in the business lines...

The key words of these new organizations are : Customer-centric, product, cleverness and meaning! In creating these organizations, some companies were looking to give more sense to the company's transformation project and others to give freshness to a CIOs weighed down with Legacy.

Is one organization better than another? It's hard to say at first glance. Even Gartner and Forrester are at odds on the subject: Gartner is pushing the principle of a Bimodal IT (with 2 aligned organization modes: a classic legacy optimization mode and a 2nd Fast Agile mode), while

Forrester is pushing for a Full Agile mode. What is determined, however, is that our companies have no choice but to launch their digital transformation at the risk of being « Disrupted ! »

Through a powerful feedback from each of our guests, the different organizations were presented, with a focus on: - The meaning behind digital transformation - Digital transformation and innovation. The organizational aspects of digital transformation profiles and typical organizations.

Digital transformation and the legacy carried by the IT department. Mr. Adil Ousti begins by describing the history of words and names. He specifies that the world has gone from Silos to interconnections in all directions. For him, Digital transformation is the ability of the company to adapt with increasingly shorter learning cycles. Companies must adapt according to their business by relying on existing models and concepts. To illustrate his experience: the customers are the collaborators and the suppliers, but the organization is very focused on internal transformation. The birth of the digital factory with a program in which the businesses are omnipresent in the organization and delivery. The objective is also to acquire the ability to make the Legacy through a Data integration platform. He believes that we are at the beginning of the transformation and what matters in the end is how it will adapt, and how fast? Mr. Youssef ZERRARI emphasized the word Transformation before talking about Digital since there are several issues at stake:

Culture, people, trades, regulations and business that is transforms. He prefers to talk about technology rather than digital. Technology in the creation of value! How create value for the organization and how to create value for the customers. As feedback, there was the creation of the Digital Factory with a new operational model and business teams, as well as new jobs that new business lines that integrate the new organization. The transition from project mode to product mode was quite successful. The idea is to establish a sustainable organizational model to create value, measure it and appreciate it.

Finally, he says the customer needs a consolidate experience, increasingly mature technology, and a deft mindset. For Mr. Hicham BADREDDINE, the purpose of the digital transformation is first and foremost for the business. It will impact processes and an entire organizational model.

He makes the difference between Innovation and Digital Transformation. This latter is primarily incremental, whereas innovation is a breakthrough and needs time to be integrated into the company. He gave two examples On « Churn » and « Lead Generation » in the insurance sector. Mr. Badreddine drew a parallel between a war and a digital transformation: « When you start a war, you first send in the commandos (elite units forces) Then the troops with the heavy artillery ».

He then illustrated his experience on the insurance market. The project was supported by the General Management and decisions were taken, including the creation of the Digital Factory, in order to bring about a change, a breakthrough on the company's value chain. To conclude, we have to be careful with those who come from outside the business and propose disruptive models that require a greater acceleration than before.

Mr. Harrari, through a quote from Michel Serres (French philosopher and academician) closed the session, the latter said, on the subject of Digital Development, that « A new human is born: Everything is to be reinvented and pessimism is useless! Thus, whatever the organization of the Digital in the company, as long as there is the word « Digital » in the heads of decision makers, we will be good to succeed in our transformation ! •



RECOMMENDATIONS

- Launch a digital transformation through a hybrid organization that will allow us to continue to operate business as usual » and launch a transformation or even a breakthrough to accelerate value creation.
 - Organizational changes must be accompanied by a change of Mindset (focused on the customer experience) and human capital development.
- Implement a unified customer experience and adapt governance, technology and business to achieve this.



Find the entire video :
[Panel Technologie : Quelle\(s\) organisation\(s\) à élaborer pour réussir la transformation digitale?](#)

● SECTOR PANEL 1

Banking – Digitalization and the challenge of financial inclusion

Moderator : Lhoussaine DRISSI KAMILI, Vice President, Secretary General AUSIM

Speakers : Hakima EL ALAMI, Payment Systems and Methods Bank Al-Maghrib - Mustapha BENABBOU, Director of Digital Banking and Respire Strategy at Crédit Agricole du Maroc - Mehdi GHISSASSI, Consulting Associate at Deloitte - Andréa BISES, Director of Partnerships at Hsabat-e

The banking sector panel « Digital facing the challenge of financial inclusion » enlightened the impact of digitalization on financial inclusion in Morocco.

Indeed, even if the banking sector is highly digitalized, its major challenge today is the low level of financial inclusion that affects 50% of the population in Morocco.

For Mr. GHISSASSI, financial inclusion is linked to the use of « Digital Adoption ». Despite the efforts made, banks, telecom operators and fintechs must innovate and create « One Stop Shop » type platforms that meet the customer needs. Following the example of the Nigerian startup RIBY which integrated 4 million customers via community-based microfinance services, and the South African startup JUMO, which has impacted the merchant market after launching Uber vehicle financing through adapted scoring.

According to Ms. EL ALAMI, despite the improvements in Morocco, disparities persist between rural and urban areas, women and Men, youth and adults. The purpose of the National Strategy for Financial Inclusion (SNIF) is to achieve inclusive growth. Supported by a broad ecosystem, the SNIF pushed for the development of alternative models, such as mobile payment institutions, inclusive insurance and microfinance.

In addition, the regulator has worked to remove regulatory

obstacles, motivate financial and digital education, and make the digital education, dialogue easier and exchange with fintech.

Mr. BENABBOU shared Crédit Agricole du Maroc's conviction that Morocco expresses that digitalization ad an asset to achieve financial inclusion in the rural world. Thus, IMTIAZAT-E is a banking platform integrated with the agricultural ecosystem to offer a complete farmer experience, integrating the management payments and agricultural recommendations.

In addition to a rich digital offering (mobile payment, remote account opening, etc.), the bank is working to promote financial inclusion through proximity to remote areas thanks to mobile branches.

Representing the startup HSABATI, Mr. BISES presented its various services to SMEs, including rich services (invoicing, finances, inventory management....) and innovative (platform of trade between customers). This embedded finance platform can also help access financing by a customized scoring tool that can be shared with banks.

RECOMMENDATIONS

- Prioritize knowledge of the real needs of the target population for financial inclusion.
- Prioritize financial inclusion that is attractive.
 - Boost the fintech ecosystem, in particular by enabling funding.
- Train, develop and retain digital talent.



Find the entire video :

Panel Sectoriel : bancaire – Le digital face au défi de l'inclusion financière

● SECTOR PANEL 2

The Digital, for an energy sovereignty of the Kingdom ?

Moderator : Amine HARRARI, Managing Director Sia Partners Maroc

Speakers : Frédéric REBELEO, Vice-president of Power Systems & Digital Energy for French-speaking Africa and Islands at Schneider Electric - Abdelajaoud BENHADDOU, Ex-President of AUSIM, Project manager for the DG Lydec - Alexis MALCHAIR, Director, IOT sales EMEA

Soaring energy prices are a daily concern for Moroccans and will, unfortunately, continue to have this situation for now because of the conflict between Ukraine and Russia.

These geopolitical upheavals, added to the ecological stakes, are forcing companies in the energy sector to look for solutions to optimize their participation in the energy value chain from exploitation to marketing. The answer to this problem is operational distinction, and digital technology offers significant optimization opportunities in this area.

In addition to optimizing the employment of energy, the issue of sovereignty is also topical throughout the world, and in Morocco as well (which has set a target of increasing the contribution of renewable energy to the energy mix to 52% by 2030, for example). Here again, digital technology is cited as an accelerator for this transition: IoT, Artificial Intelligence, Blockchain and Smart Grids are all digital innovations that are being used to accompany the proposed solutions. Through an overview of the sector presented by Mr. Abdelajaoud BENHADDOU, he spotlighted real use cases of Digital in the entire value chain of electricity for example, from production to marketing. In 2019, the energy consumed comes from oil at 58%, coal at 29%, gas at 4% and 9% in renewable energy. Since 2010, we are starting to talk about devices that capture data on the electrical network and this changes all the pre-established processes since we are in contact with the outside world; and it also changes the organization of the company in terms of daily management. The sensors give precise information on the leak, the loss, the damage to the nearest section, to the nearest meter. In response to the digital maturity of Morocco in terms of energy, he estimates that we are between 1.5 and 3 according to the level of maturity he described.

Energy sovereignty comes with consumer acculturation and awareness: buying class A, A++ etc. machines, consuming during the cheapest time slots, implementing tools and software solutions to optimize electricity consumption in industry. To conclude, he points out the particularity of Morocco where energy providers are multiservice: Electricity, Water, Sanitation and even Street Lighting. He calls on producers of digital solutions to offer multi-service platforms to continue to invest and make them profitable.

Mr. Frédéric REBELO and Mr. Alexis MALCHAIR came back on the advantages that the companies of the sector can draw from the Digital: the optimization of the production of energy and its consumption were the main drivers. Thanks to Digital, we can better control these processes and limit losses in the network (the major weak point of this value chain).

Mr. Frédéric Rebeleo went back over the history of the energy revolution, and in particular electricity, in order to connect people and even machines to each other (IOT). He gave the example of measuring the temperature of cables, which in the past was a real problem. He adds the arrival of sensors and the protection of equipment to make an electrical



network more efficient thanks to Digital, with models based on AI. He estimates that a power outage can cost around 150 KDhs per hour in a cement plant, up to 1 MDhs for a mine, or up to the loss of lives when a hospital is not powered. A hospital is not supplied. Finally, he asked to accelerate the investment to improve the current situation and catch up with the sector with the contribution of Digital as a catalyst. Mr. Alexis MALCHAIR specifies that Digital is a manner to respond effectively to the needs of the sector.

His vision is to set up mutualized platforms to interconnect and exchange with all the ecosystems and existing infrastructures. For him, the network of the future would be a decentralized network. He recommended consuming all the energy produced and even producing hydrogen. The network of the future will move from large power plants to a decentralized and fragmented network. He proposes to rely on multidirectional platforms to combine investment and ROI (Return on Investment) and to sustain the networks over time. He concludes by saying that energy sovereignty cannot be achieved without the integration of digital technology.

And adds, there can be no electrical or digital sovereignty without cybersecurity ». Finally, the panelists tried to address the issue of energy sovereignty: all agree that digital can be a real asset, but it must be integrated well upstream of the energy strategies of countries.

Mr. Amine HARRARI closed this session with a quote from Thomas Edison who said that « The value of an idea depends on its use »; he therefore invited our decision makers to make good use of the idea of Digital for energy because if energy sovereignty has a cost, it has no price !



RECOMMENDATIONS

- Raise awareness among citizens to reduce and better energy consumption
- Furnish energy providers and industrialist with digital solutions.
- Have an IOT operator for the energy sector
- Accelerate the production of energy on the territory for an energy sovereignty

● SECTOR PANEL 3

Digital Journey in Tourism

Moderator : Wissal EL GHARBAOUI, Secretary General National Confederation of Tourism

Speakers : Yasmına BELAHSEN, Digital Expert CEO MAYADIGITAL – Maxime DEVOLDERE, CEO Guestologist Taoufik ABOUDIA, CEO Emerging Business Factory

Digital tourism, where travel changes its face! Like most sectors these days, the tourism industry is making a big shift to Digital, and this panel is of the top priority at the level of the 6th edition of the Assises 2022

Wissal GHARBAOUI, moderator of this panel, Secretary General of the CNT and General Manager of the Planeta Maroc group, took the floor and reminded that tourism is an industry in its own right, accounting for 7% of the GDP and providing employment to about 1.2 million Moroccans.

It is a real ecosystem, composed, among others of 15,000 known companies today.

The digital transformation remains an important issue for the tourism industry, all of them included.

However, this digital transformation started impacted by the Covid nightmare. Nevertheless, thanks to the pandemic, this digital rise accelerated in record time. This panel welcomed experts, who shared their, their views, and their observations and recommendations for this sector.

Taoufik ABOUDIA is the CEO of Emerging Business factory, but also creator of an offshore company dedicated to international online media, contributor to the tourism sector.

The discussion begins with his speech, which he reminds us that the Kingdom's ochre city is still always in full swing. He also adds: « We were already not bad in 2019, in relation to digital, there was a large majority of tourism actors who were registered at least in this first part, « that of Inspiration » (...). On the other hand, something exceptional happened during Covid, Morocco launched ingenious campaigns of digitalization with Storytelling. » In addition to this, the Marrakech-Safi region won the title of most creative campaign, thanks to the impact of digital in its simplified form: video. Let's not forget that Marrakech has several historical heritages, which have been a little behind in recent times, but have experienced a sensational rise thanks to digital technology.

This rich discussion then turns to Yasmına BELAHSEN, Entrepreneur, Founder of the agency Maya, Expert in Digital Strategy and Marketing, but also creator of « Tech for Good ». She tells us so the path, prerequisites, tools and skills necessary for each operator to shine in the digital field, and specifically around digital domain, « What is that we are in a virtuous circle. It is one of the industries (we are talking about tourism) that lends itself to the use of Digital, and that has become an essential asset today ».

Indeed, we can notice that several social media nowadays are totally suitable for the industry of tourism like

(Pinterest, Instagram ...). In the past, travel depended on word of mouth, while now, it's social media, search engines and comparators that consolidate a trip. It is therefore this strength of social media that make digital a major player in the tourism industry. In addition to the stories and the reels shared by the actors also find the tags and comments of tourists, which have a strong impact.

Then comes the turn of Maxime DEVOLDERE, CEO of Guestologist, who talks about customer experience, and will answer precisely this question: Is everything digital in the tourism industry ?

Historically, 15 years ago, the digital experience offered by hotel was « wifi », which was already a luxury. Then, QR codes appeared, which, as a reminder, allow access information, menus and details on the object in question, only by scanning with his smartphone. Thereafter, the acceleration was marked by the Covid-19 pandemic, which was a catalyst on more specific points, in order to respond to the requests of tourists.

Maxime gives us as an example the creation of platforms in order to recover assets after the cancellation of airline tickets by the companies, following the pandemic. He also cited the phenomenon of micro personalization through social networks so that offers to be close to the needs of the tourist.

The use of the smartphone is a major asset in the digital tourism. Thanks to this tool, a person can visit the world without moving from his place with, as a double benefit, to be eco-friendly, by lowering his carbon footprint. Nevertheless, Yasmına intervenes, by dint of being digitalized, we tend to forget the human aspect, and the person can, by dint of « surfing » on social media, lose the authentic value of what they are looking for through his travels. Taoufik takes the floor and reminds us that to achieve an aspect of authenticity with social media, the algorithm of Tiktok was created.

Thanks, and praise were addressed to the ONMT for having launched the project « Data Tourism », the first data platform that has a file composed of a good number of tourist entities. A small-debate was held thereafter to know if there is an interest for operators to create a platform similar to that of Booking. •



RECOMMENDATIONS

- Integrate digital to simplify operations (integrated management platforms, digital in-hotel solutions: Room key on smartphone, air-conditioning management, smooth check-in/check-out...).
- Integrate digital technology to improve the customer experience.
- Implement a « Data-driven strategy » : Collect and exploit data to better personalize experiences.
 - Use digital to reduce carbon footprint.
- Promote interoperability and open data to go deeper in the personalization of the tourism experience.
- Think about a national platform like « Booking » for local tourists at least, with means of payment.
- Sign an agreement between the CNT and AUSIM to activate and bring together the two worlds, Digital and Tourism.

Find the entire video : <https://www.youtube.com/watch?v=gUMw-u2kgf0>

● SECTOR PANEL 4

What challenges does the insurance industry face today ?

Moderator : Rachid BAARBI, CIO Lyazidi Insurance, VP AUSIMM

Speakers : Abdelhakim HAMANE, Associate Director of BCG - Mohamed EL MOKHTAR LOUTFI, Secretary General of the Moroccan Pension Fund (CMR) - Sami METHWALI, Head of product & Solutions Director at Berexia

Insurance is a sector undergoing profound changes. New risks, new players, new uses... the industry has to adapt because we are usually only exposed to caution when things get complicated. However, the insurance sector is very vast and the skills are varied

Mr. Rachid BAARBI, vice-president of AUSIM, begins this panel with a presentation of the insurance sector, and then introduces the guests of honor, for a debate of high importance, and who are: Mohamed El Mokhtar LOUTFI, Secretary General of the Caisse Marocaine des Retraites (CMR) and Sami METHWALI, Head of Product & Solutions at Berexia, a company accompanying users in digital transformation.

Mr. Methwali: Before we start by mentioning the challenges

of digital technology and data presentation in the insurance field, we need to inspect the subject :

«Currently, as you know, there is a problem in inflation, the change in interest rates, the increase of risks, whether they are related to pandemics, natural disasters, or those related to cyber-attacks. All of these are factors that will push insurers and reinsurers to reinvent their business models.» It was noted that changes have been made in the insurance industry. ...



SECTOR PANEL 4
The insurance sector facing today's challenges ?

It was noted that changes have been made in the insurance industry, which are divided into 3 types. The first one is the on-board insurance, the second one is related to the commercial offer, where we talk about the insurance at use, and the third one is the responsibility part of the insurer, which plays an institutional and preventive role in order to detect signs and disasters for prevention purposes.

Mr. Loutfi gives his opinion, by saying that: «The digital transformation must be aligned with the strategy and serve, a little, the strategic objectives in our case. Indeed, WRC's strategic vision for the next few years is operational excellence and, within this framework, several projects have been chosen to achieve these objectives, in other words, advanced automation internally or externally. A second objective is the improvement of the customer experience and a third one concerns strategic and technological monitoring to keep an eye on the evolution of technologies. An open lab has been created in this sense. Mr. Loutfi says that human capital is essential for any progress, especially in the strategy of digital transformation, because this human capital allows a support on ambassadors, who in turn will carry, explain and recruit employees who will be able to work and develop new skills. In order to encourage this collective intelligence, we need to put in place a way to encourage people to work on subjects, with a view to experimentation, but without necessarily achieving a successful result.

Mr. Methwali mentions a few examples of pay-as-you-go insurance, such as car insurance that can be taken out only on weekends or vacations. Another example is in Germany, where an insurance company tracks its policyholders' driving habits via a cell phone, applying a bonus/malus system. Or a

travel insurance policy taken out only during trips, tracking the state of health to adapt the payment according to the elements received. There are also connected T-shirts that measure heart rate and give bonuses according to the effort made. Experiments are underway on how to reduce claims through frustration monitoring among policyholders. Basically, use cases to reduce claims by relying on preventive actions.

Mr. Loutfi recalls one of the objectives of the CMR, which is to know their customers better, to collect relevant data and information to serve them better. Actions are being taken to target actions and satisfy customers. Ideas are underway to capture data to avoid asking customers to give it back every time, or even to share it with trusted third parties. Other topics, such as developing value-added services for customers, are in progress.

Mr. Methwali recalled that 80% of the world's data has been generated in the last 2 years. He said that the quality of the data is more important than the data science behind it. The cost of acquiring data has dropped significantly, which makes it possible to process data in volume. •



RECOMMENDATIONS

- Use technology to offer disruptive insurance products and services.
 - Invest in data collection, processing and quality.
- Share data through trusted third parties in order to interconnect platforms and avoid customers having to give up their information.
- Create alliances with startups to accelerate business transformation.



Find the entire video :

Sector Panel : The insurance industry facing today's challenges ?

SECTOR PANEL 5

Digital transformation does not exclude e-Health

Moderator : Mohamed Amin LEMFADLI, Founder of TRUST AND SECURITY CONSULTING

Speakers : Professor Amal BOURQUIA, Nephrology Specialist, University Professor – Adeel BENOUSSEF, Chief Technology Officer in Hovate Solutions – Doctor Hafida ADLOUNE, Public Health Specialist, Head of Monitoring and Evaluation Department at the direction of Hospitals and Ambulatory Care

While the deployment of infrastructure and the training of health personnel are among the priorities in Morocco, the digital revolution offers new perspectives.

Beyond NGOs and startups, governments are also aware of the usefulness of new technologies in the health sector. Automation, a fundamental issue for the implementation of the health strategy, is now a governance priority. During the Covid crisis, several innovations in the health sector - including Covid alert applications, health awareness drones - helped public authorities in their mission. And in this context of post-crisis recovery, digital technology is a performance issue in Morocco, where social issues remain at the heart of government decision-making. Considering its leverage effect in the field of Health, e-Health was to be addressed during the 6th edition of the « Assises de L'AUSIM ». In a panel bringing together experts in the field, the subject of e-Health was addressed without any filter.

Opening the debate, Amal BOURQUIA, Professor and Specialist in Nephrology, called attention in her speech the challenges of IA in the health field. «The use of data will transfigure the field of health. It will allow to predict diagnoses, to predict epidemics, especially in radiology». She points out that digital will help fill the gap in the number of health specialists in the world.

She insists on the interest of AI, especially in the field of drugs to be able to create new drugs in a shorter cycle, and even choose a sample of patients to go faster in the provision to the public.

Aadel BENOUSSEF, Chief Technology Officer at InHovate Solutions, for his part, has sounded the alarm on the harmful effects of health platforms. For him, we have today a population that is increasingly connected and that gives itself the right to give advice in the field of health. He notifies: « This is similar to serious deviance that must be denounced. It is based on the fact that e-Health must base its platforms on two principles: « Security by default » and « Privacy by design », and proceed to the interactivity of the platforms.

On the other hand, at the level of the public health sector, Dr. Hafida ADLOUNE, Public Health Specialist, demonstrated how Digital is at the heart of their strategy. « The digitalization of services within the public health sector is one of our major projects, » she explained.

She added that an integrated IS project is currently been to better govern the health system in Morocco. She draws attention to the fact that 60% of Moroccans are illiterate and consent must be treated taking into consideration this reality. She remains optimistic about the strategic projects launched with the leadership of HM King Mohammed VI. The adoption of e-health is a promising sector for the national health system, but also for the economy and employment.



It will enable Morocco to offer personalized and secure medicine that is more accessible, highly preventive and predictive, and perfectly in line with the national health financing strategy. It will also enable Morocco to improve its international perception, boost its productivity and competitiveness, and significantly reduce the social and spatial disparities affecting mostly disadvantaged populations.

Nevertheless, e-Health in Morocco could not be conceived without an environment beneficial to its development, capable of federating all stakeholders around an integrated, multisectoral and participatory national strategy, effectively centered on the patient and taking into account international experiences as well as national selectivities. •



RECOMMENDATIONS

- Evaluate and measure the state of play of e-health in Morocco.
- Digitize the patient's pathway and simplify administrative process for them in terms of administrative aspects and the availability of their data, and remain focused on the purpose: « to treat ».
- Create an ecosystem of public and private platforms to ensure a healthy and resilient digital acceleration.
- Establish two fundamental principles in e-Health platforms: « Security by default » « Privacy by design ».
- Improve the laws: strengthen the regulatory o the treatment of patients, the management of personal health data, automated management of And reimbursements, etc.
- Acculturate users to e-health platforms to differentiate between the opinions of experts / specialists and the opinions of other users.
- Acculturate health professionals about th e-Health project and the concepts of e-Health and what it entails.
- Urge the prioritization of e-Health in Morocco.



Find the entire video :

Panel Sectoriel : L'e-Santé n'est pas à l'abri de la transformation numérique



SECTOR PANEL 6

A forceps revolution on the Digital retail Journey

Moderator : Karima Belahcene, CIO Richbond, VP AUSIMM

Speakers : Louis Naugès, Founder and CEO DHASEL Innovation, Co-founder and Chief Strategy Officer Ayoub Harij, Founder SLE3TI - Stéphane Ollier, Director Solutions EMEA Threekit

People often find new reasons to use a product every day. Can in-store retailers still sell their products profitably when trends are changing so fast ?

These consumer changes often result in a need to adapt quickly, hence the creation of retail. Indeed, retail is a term that refers to all retail activities. An overview of this sector of activity.

«In a «post-pandemic» world, where dependence on the use of digital tools is crucial, what is the impact of digital on the retail sector, online or in the store?

Karima BELAHCEN, moderator, AUSIM Vice-President and CIO of the Richbond group, gave questions to her guests.

Mr. Stéphane OLLIER, Director of Solutions EMEA - Threekit. According to the last three years have been a real upheaval in everyday life, because of Covid. Indeed, thanks to Covid, an acceleration was pronounced for several trends, reaching a point of honor unusual, giving as an illustration the turnover of online sales that exploded in the middle of Covid (2020). He also adds that other axes have been developed, following this digital transformation in the retail sector, as the «click and collect» or «the drive». He also stated that, as a consequence of this change, some stores have to be renovated to optimize a larger space for order picking space. While the period of the Covid is more or less over, a good portion of people have kept their online ordering habits. Augmented reality in the case of furniture is very interesting, which allows to place it at home and thus make the decision to buy.

The following intervention is by Louis NAUGES, Chief Strategy Officer at WIZY 10, who is interested in the expectations of people who work in the field. Operational solutions are implemented in a spirit of help and mutual aid. He shed light at a diagnosis that he made: in the world, there are 20% of people in the offices and 80% in the field. For IT budgets it is 80/20 the other way around.

He proposes, among other things, to forget about all the office tools for people in the field, citing and confirming that, in all countries, including Morocco, anyone knows how to use and handle a smartphone, hence the interest in using mobile tools.

What is important is to hide the complexity for users. Listening to customers and it is important to respond favorably to their needs.

A Moroccan experience of a startup, that of Ayoub HARIJ, Founder of SLE3TI : « In Morocco, as you know (...), it is more than 80% of the volume of FMCG (Fast Moving Consumer Goods) that pass through the small grocery store opposed to what happens elsewhere, so it is the backbone, and to put a number on it, it's over \$14 billion each year. » If with such a critical sector for employment and on the social



side, we can't find a solution that improves the daily life of these people, we are missing something important for the country.

SLE3TI is an e-Commerce platform that provides an extraordinary ease for retailers and confirming its importance in a rather large environment. Among other things, it offers workshops for illiterate grocers, with the aim of promoting e-Commerce and with the help that they use social media to promote their products, such as BtoB stories. A census has been done at the level of grocers and the result is that more than 76% of the target population uses a smartphone. For him, the role of digital is to create value and new revenue streams. There is a large market but very fragmented, hence the crucial role of Digital to aggregate this « community ». The objective is to become a service provider to the consumer, this is its classic

And social role. He explains that through his startup, the FMCG brands have discovered that there is a different need for their understanding.

A portion of the grocers are illiterate. They created stories, a voice and videos to interact with them. The adoption of BtoB stories has been meteoric as it meets a real need in this market. A question-and-answer session followed debate, during which questions were raised about the payment methods that will be Digitalized, i.e. whether online payments and bank transfers will be possible in this case, or whether platforms such as those mentioned above have already been adopted by a large majority of grocers. •



RECOMMENDATIONS

- Use mobile solutions adapted to the needs field staff to increase efficiency.
- Offer new digital services to serve customers, by taking into account their desire for the channel they want to use.
 - Adapt physical spaces according to the ratio of physical/online sales.
- Use data to rethink this fragmented sector.
- Think As a whole community to propose solutions with high added value

SECTOR PANEL 7

Digital evolution of the Automotive industry

Moderator : Zouhair LAKHDISSI, Tech Entrepreneur CEO , Dial Technologies

Speakers : Director Renault Group Morocco & Coordinator of the Industrial Pole Morocco – Mehdi KETTANI Chief Executive Officer DXC Morocco CDG Joint-Venture, President MNC Meriem ALLOUCH, Senior Director EMEA Controller at TESLA

Connected vehicle, electric engine, point of sale with 3D option. . . the automotive world is making its digital transformation. And in the face of the challenges of mobility, both economic and ecological, digital technology is an essential as an unavoidable shift.

The evolution of technology as a whole has changed the face of many sectors. Seen as an aggregator of growth, massive investments in R&D to develop new technologies has been the key focus for many car manufacturers.

The emergence of connected cars, the result of this technological revolution, is now shaking up the automotive world. Between the prospect of evolution and radical change in the industry, it is the entire industry, value chain is currently undergoing in a real turnaround.

Being one of the boost sectors of the Moroccan economy, this new edition of the AUSIM could not ignore the debate on this technology transition that is shaking up the world of the auto industry.

Zouhair LAKHDISSI, Tech Entrepreneur and CEO of Dial Technology, moderates this panel. And before handing over the stage to his guests, he begins by announcing a global study on the nature of exports: Morocco is the only country in Africa that exports something other than natural resources (referring to cars manufactured). With distinguished panelists, this debate was the perfect opportunity to take stock of the challenges facing this economically important sector.

In his introduction, Mehdi KETTANI, Chief Executive Officer of DXC Morocco CDG, reminded us of the Moroccan leadership in this sector.

« Today, what we export, especially cars, is the knowledge and expertise as Moroccans, and we can proudly say that our economy is not based simply on our resources » he said.

And to continue: « Morocco can be proud of this expertise in this global business. Regarding the issue of Digital in the sector, Mehdi Kettani communicated that the Digital is found at all levels of the value chain within this industry. The mobility services are increasingly important on a global scale. Morocco today is capable to provide very high value services and is at the forefront. First pride, Morocco exports its work as it is a very strong regional platform in this point of view.

Second pride, there are tens of thousands of jobs that are simply exporting digital services to world standards.



It confirms that we have changed paradigm, that is completely renews the way we produce. Therefore, it requires to train talents in volume to have sufficient local skills.

For his part, Rachid BAOMAR, CIO of AutoHall, called attention to the transformation of the vehicle itself in this transition. « In the automotive sector, you have the product that every day transforms: A first trend is to build connected vehicles, a second trend demonstrates the autonomy aspect and a third trend illustrates the challenges of changing the business model in terms of direct sales, » he explains. He adds, « There is another trend, in this case the legal aspect: the liability of self-driving cars in case of an accident ».

Agreeing in the same sense, Meriem ALLOUCHI, Senior Director EMEA Controller at Tesla, says that historically the automotive sector has been a destination for cost reasons in a « low-cost destination ».

Currently, the trend is to move towards disruptive technologies in vehicles. There are more and more. Connected objects to collect, analyze and follow the Operating mode. She made a small modulation about the system issues related to the connected vehicle.

« Today we have services that are there to prevent system issues, » she reassured.

« Within Tesla, the issue of maintenance is at the core of our vision. » Again, the trend is to have an integrated system by embedding Artificial Intelligence « AI » and Predictive Analysis. Concerning the level of digital in a Tesla, Meriem specifies that they are the only ones to put into practice the « over the Air » which is an operational system « comparable to a smartphone » that acts on the vehicle to update it, fix problems, add options and services, etc. without human intervention, into workshop or a dealer.

Instead, we start with subscriptions, services and subscriptions as the generation is not interested in buying individual vehicles.

She goes back to the subject of skills and talents by reminding us that at the beginning of the history of the automotive sector in Morocco, managers were mainly expatriates.

SECTOR PANEL 7
Digital Journey in automotive, between performance driver and fear?

... Today, with the maturity and acceleration of this industry, the skills are local and so are the Managers too. They have proven to the world that they have been able to

reach a high level of expertise in a very technical field. •



RECOMMENDATIONS

- Develop the sector by producing Electric or hydrogen-powered cars to avoid decline and lose market share.
- Digital players must innovate and offer high value services around mobility.
 - Bring on board other players in the ecosystem such as insurers to accompany the trends in services, products and regulations.
- The State must launch incentive to switch to electric cars.
- Define a legal regulation about self-driving car.



Find the entire : <https://youtu.be/Jd8hv2uEFlg>

SECTOR PANEL 8

E-government : towards which Digital transformation ?

Moderator : Mohammed ESSAIDI, Head of IS & TD CMR VP AUSIM

Speakers : Aziz SAOULI, Head of Infrastructure Coordination Department ADD Mahir NAYFEH, Partner McKinsey Experience UAE – Erika PIIRMETS, Digital Transformation Adviser Experience Estonia - Yacine SEKKAT, Associate Director McKinsey Experience Egypt

The digital transformation of the public sector is no longer a luxury, not a proof of excellence, but an essential in a world competition for innovation, technology, investment and talent, which are the keys to the new industrial revolution.

In addition to the regalian obligations where the regulatory, economic, educational and industrial frameworks are necessary to ensure the success of the new industrial revolution, Economic, educational and industrial frameworks are necessary for the emergence of a successful digital ecosystem, the public sector must now set an example by digitizing its services, and to continue improving the user experience for citizens, companies and investors. The panel was an opportunity to shed light on the current state of digital in Morocco and to discover the challenges

and the critical success factor of international experiences in terms of digital transformation (Estonia, Egypt, United Arab Emirates).

In his introduction, the moderator Mohammed ESSAIDI Recalled the current digital context of Morocco, including the different digital strategies during the last ten years, the major achievements, as well as some difficulties come across the sector today.

The challenges that have driven the digital transformation: Mr. Yassine SEKKAT, Partner McKinsey Morocco who



illustrated the Egyptian experience by describing it as « explosive » in the positive sense of the term, affirms that it is a model from which we can draw a lot of inspiration from. The major issue that has driven the public sector in Egypt is that the state was losing a lot of money between its ability to collect its financial resources and its ability to distribute them to its suppliers, employees, and aid, subsidy, and social welfare programs. Egypt has had the courage to outsource to the private sector. The companies have done public service and became successful. Morocco should have an interesting mix and accelerate the e-Gov digitalization process.

He restates that we must trust the private sector. In conclusion, he proposes to prioritize the transformations of the pathways that count for citizens and businesses (10 paths to start with), to clarify who does what and decide at a high level, and to trust the private sector.

Mr. Maher NAYFEH, Partner McKinsey Dubai, confirmed that the Emirates have invested a lot of money in IT infrastructure and telecoms without improving citizen satisfaction. Thus, according to Mr. Nayfeh, two Challenges have accelerated the digital transformation in Dubai, namely improving the digital experience of citizens, also for investors. The challenge for the Emirates and the Middle East is how to do more and go beyond what has been done. Only 20% of the services are really interesting for the citizens. On a quotidian, the most important and most used service by citizens is the payment of fines, parking payments, etc. This is where the design needs to be redesigned according to the real needs of the citizens. The other experience is to digitalize all the services related to renting an apartment or an office (water, electricity, contract, electronic signatures, etc.) and this is starting to make its mark on the life of citizens. He recommends not wasting time and money on building large infrastructures but rather to focus on quickwins and services that will be used the greatest impact to citizens every day.

Maheer ends with the fact that transformation is more

complicated to digitize. Even if it is a government, we must not hesitate to disrupt, think about a journey towards this transformation, and be patient to get there!

Regarding Estonia's experience, Ms. Erika PIIRMETS, Digital Transformation Advisor, insisted on the role that Digital played after Estonia's independence in 1991 to accelerate the delivery of services to citizens by capitalizing on the emergence of the Internet and digital solutions. The great challenge was to put the citizen at the center of this transformation with the lowest possible cost « Citizen Centric ». The Estonian particularity is to start by designing a citizen-oriented architecture. The objective is to build a public service network in order to serve the citizen. At the heart of the design, the idea is to focus on the « User Experience ».

With this way of doing things, Estonia has been able to take the lead in the creation of startups per capital and in the Tax Index. Ms. Piirmets points out that we need to continue to the digital ecosystem as the needs evolve. Digital Identity, Data Management, Interoperability, digital services network, IT and cyber security. These are all components that continue to evolve over time. AI integrates into systems to facilitate interactions. And it revolves around Citizen Centric. She confirms that the Estonian model is based on a PPP-Public-Private Partnership. Erika closes with 3 words: Leadership, Public-Private Partnership and focus on value.

For the Moroccan experience, Mr. Aziz SAOULI, Head of the coordination Department at ADD, emphasized the three pillars identified by the Agency for the development and promotion of Digital in Morocco, namely the ecosystem of Digital and Innovation, digital inclusion, human capital development and smart government, whose flagship product recently implemented is the interoperability platform that will enable real-time exchanges between producers and consumers of data. To Conclude, he deduced with « Think Big, Start Small, Scale Fast ».



RECOMMENDATIONS

- Have a clear and well-defined leadership with a clarification of the roles and responsibilities of the stakeholders in charge of Digital in Morocco
 - Set up a clear strategy with quantitative and qualitative KPIs
- Putting the citizen at the center of the concerns of this « Citizen Centric » strategy
- Have the courage to digitalize the most important paths for citizens and companies
 - Have the courage to disrupt and change the way we work
 - Trust the private sector and promote PPP.
 - Have the patience to drive the transformation.



Find the entire video : [Panel Sectoriel : E-gov, towards which digital transformation ?](#)

● SECTOR PANEL 9

Increased agriculture to ensure human survival



Moderator : Lhoussaine DRISSI KAMILI, Vice President and Secretary General AUSIM
Speakers : Majid LAHLOU, Director of Information Systems, Ministry of Agriculture, Maritime Fishing and Rural Development and Water and Forests – Abdelali HAMMADI, Director of Digital Transformation of Agricultural Domains – Hamza Rkha, Co-founder SOWIT-Mohamed Ayman SALAMAT, Application EAI/ESB Consultant Teal

The panel « Augmented reality in Agriculture to ensure our survival » was an opportunity to shed light on the level of digital maturity of this sector and on the major challenges of this digital transformation.

The digitalization of agriculture is a subject whose critical on several levels: food, health, ecology... Thus, In 2050, 10 billion people will have to be fed by an ecological and sustainable agriculture, which produces a healthier and more qualitative food under the increasing pressure of climate disruption.

The agricultural sector, which, according to Mr. LAHLOU, is straggling in terms of digitalization compared to other sectors (finance, Media, telecoms...), it is facing a growing interest from major technology and startups. In Morocco, the Ministry of Agriculture is coordinating the digitalization projects carried out governmental fellowship and is setting up partnerships with the major players in the sector, such as Crédit Agricole du Maroc, OCP, and INRA. Thus, several solutions that make life easier for farmers are already operational: SABA (subsidy application management system), FERTIMAP (for a rational use of Inputs), the irrigation warning system, etc. By digital is a major axis of the « Generation Green » strategy, which keeps people at the center of its initiatives.

Mr. HAMMADI presented the modernization strategy deployed by the Domaines Agricoles by 4 orientations: profitability, sustainable agriculture (producing more with less), the sustainability of the farmers' knowledge and reactivity (quick treatment of diseases for example). These initiatives are concretized by 5 axes: ERP for managing agricultural activity, mobility to capture information as

it is processed, automation, IoT and connected objects, and data analysis with predictive models. A technology breakthrough was presented: satellite imagery is rich in agricultural information.

It allows to obtain the content of crops in water, nitrogen and biomass for example. For Mr. RKHA, SOWIT has built its decision support tools on this wealth of information and thus provides specific recommendations for each plot. In addition to the direct needs of farmers, this data is used for the calculation of agricultural credit risks scoring and agricultural production estimates.

Adoption, the challenge of digitalization, can be facilitated by an adapted service cost and a specific service for each client.

On sustainability, Mr. SALAMAT shared the experience of the use of technologies to reduce greenhouse gas emissions for dairy cows. Indeed, with the future implementation of the « Product Carbon Footprint » in Europe, the measurement of products will be necessary to maintain the export, and a dedicated national platform is recommended. Finally, the panelists recalled the potential of Morocco in terms of skills and expertise both in the agricultural sector as well as in digital technologies. •

RECOMMENDATIONS

- Public authorities are invited to encourage the use and consumption of digital; Digital must become an academic skill;
- The agricultural digital transformation is a partnership between agricultural experts and digital experts : AGRO-TIC training can create value;
- Believe in it : Training and making farmers experience digital will facilitate adoption



Find the entire video :
**Panel Sectoriel : L'Agriculture
 augmentée pour garantir notre survie**

● SECTOR PANEL 10

EdTech: the new face of learning



Moderator : Salah BAINA, HomoDigitalis, Transformation Catalyst
Speakers : Cyril CUENOT, Head of HR & Transformation Sia Partners – Benoit AUBERT, Director of Academic Affairs Business School – Nicolas SADIRAC, Co-founder O1 Talent international

On the road to personalized learning, technology empowers learners by allowing them to get involved. It offers training adapted to their digital life and prepares their future

The Covid-19 pandemic marked the beginning of a new stage for learning. Indeed, the use of educational technology has made it possible to ensure the progression of training programs at all levels, which has led to the expansion of the EdTech market around the world.

In order to support a digital transition that is affecting all economic sectors and the functioning of contemporary societies, learning activities (pre-school, school, university, but also beyond) are subject to a real rethinking questioning to allow a successful transition. The Lifelong learning has become the ultimate technological field.

This transformation is not exclusive to the field of the digital transformation of organizations, it is leading to many changes (for example in customer relations, internal organization, and processes), which can be perceived by teams as opportunities as well as threats. In this context, instilling a lifelong learning dynamic and to help each individual to understand the complexity is necessary, Leaders have the mission is to provide the holistic vision of the digital transformation and will work with local managers to ensure that everyone takes ownership of the change.

Moreover, this revolution poses another problem, that of skills. Today, there is a shortage of 4 to million developers in the world, and at the rate we are going, we will have a shortage of 25 million developers by 2030 !

Attracting talent is not the only issue, we need to choose another path, which is to « produce » more and more talent. The resource exists and the talents only need to be revealed, especially among young people in Morocco and overall, in Africa, where less than half of the population is under 25 years old. The real revolution will come through a revolution of training methods. Following the example of South Korea which has succeeded in meeting this challenge in less than fifteen years, other countries have done the same. If we do not solve the problem of training/recruitment of IT developers, we're going to face serious problems of innovation and growth.

Beyond detection and sourcing, it is also a question of stability of talent. To be able to guarantee stability of transformation projects, which generally last from months to several years, you need to have people who are capable of adapting to this new world over time. However, we do not believe in a lifelong accumulation of knowledge throughout one's life. Instead, we believe that it is better to train people independently « Storage » of knowledge – the machine with Artificial Intelligence does it much better and faster, that is, people who have collective intelligence in all professions and of course in Digital.

Our eminent panelists and the brilliant moderator Salah BAINA, HomoDigitalis and Catalyst of the Transformation Catalyst, addressed the topic on several facets :

Nicolas SADIRAC, co-founder of O1 Talent International, Addressed the experience of the flipped classroom by developing the software platform. The result is exceptional, including the well-being of the students but also of the teaching staff.

The question is : why is it not extrapolated? The observation is that we are not connected to the current reality and future need for learning.

Cyril CUENOT, Head on HR & Transformation at Sia Partners, questions the functioning of training academies in companies, given the change in needs and means. Upskilling and reskilling must help the company to grow, to evolve, to be sustainable. The management of skills and talents becomes a priority! He specifies that the change of paradigm shift must add to the ability to learn (which will be

By robots, automation...) our ability to be creative and our ability to be empathetic. The companies want managers to be coaches too with specific programs in this context. Benoit AUBERT, Director of Academic Affairs at Africa Business School, reacts on his experience where a mix between classical learning and application allows to intensify the anchoring of knowledge: Create spaces that allow for the continuity of learning throughout one's life. He specifies that it is necessary to destructure and

SECTOR PANEL 10
EdTech: the new face of learning

- restructure learning and go towards new approaches, with a risk on the return on investment of the company. •

RECOMMENDATIONS

- It is important to consider the hybridization of learning for all levels to prepare learners for new skills.
- Adapt the pace and modes of learning in the main cycles of the educational system to accompany the mutation of our societies.
 - Upgrade training paths to support the digital revolution in organizations.
 - Challenge management approaches to adapt completely new ways of working : telecommuting and hybridization of work.



Find the entire video :
Panel Sectoriel : <https://youtu.be/kQS7vQxP70Y>



Les Assises
de l'AUSIM

2022

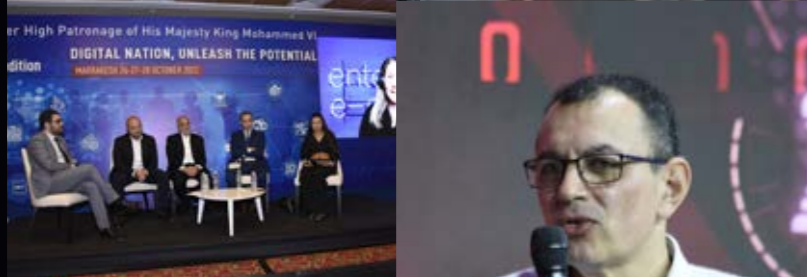


The 30 recommendations of the 6th edition of the « Assises de l'AUSIM »

- 1. Leadership** : Have the bravery to change organizations, accelerate digital transformation, going along with the change of mindset and the development of human capital. Assimilate the Top Management to accelerate the « Move to Cloud ».
- 2. Digital Nation** : Accelerate the e-Gov program to advance the momentum at the national level with a public/private partnership. Improve digital coverage through an infrastructure roadmap. Reduce the cost of Internet connection.
- 3. Sector Transformation** : Executing digital strategy guidelines for a successful sector transformation.
- 4. Startup Nation** : Provide the funds to develop good startups. Attract international investments. Remove fiscal and administrative regulation restrictions. Give startups access to public markets.
- 5. Talents** : Reach a minimum of 50,000 technology graduates annually by 2025 (incrementally by 10,000 each year until 2030) by developing a debt offering to train skills. Invest in the skills of the future in line with the new ways of work.
- 6. Regionalization** : Decentralize the investments and actions made by public and private actors, associations. Create the dynamics of regionalization. Propose incentives for decentralization. Assist decentralization with hotel, railway, road and airport infrastructures, etc.
- 7. International partnership** : Integrate the partnership between Morocco and other countries to create synergies and accelerate national development and the influence of Morocco internationally.
- 8. Data** : Putting data at the center of the reflection and sharing it.
- 9. Taxation** : Innovate on the tax aspect to help startups and SMEs to go digital.
- 10. Law and regulation** : Systematically involve civil society in the development and production of practical and relevant laws and regulations.
- 11. Privacy & Cybersecurity** : change the paradigm of « Security and Privacy by Design » and « Zero trust ». Invest in AI to counter cyber-attacks. Decompose SI to limit damage. Train lawyers to technological risks. Comply with standards. Get support from Experts.
- 12. AI** : Establish a national strategy for Artificial Intelligence. Increase the skills. Seek value by using Data and algorithms.
- 13. Metaverse** : Co-create and co-build around this new technology with talents, private companies, schools/universities and the public sector. Work on a regulatory framework that is adapted to innovations in the field.
- 14. work from anywhere** : We need a framework that is in line with technological realities and human needs. Challenge managerial approaches to adapt to completely new ways of working like telecommute and hybride work. Release a white book on the subject « Future of Work ».
- 15.** involve HRDs in the digital transformation process as early as possible.
- 16. Blockchain** : Take advantage of the Blockchain opportunity in Morocco and create a community in this sense.
- 17. IT Finance** : Set up a framework to drive, measure and analyze business-oriented IT costs. Being brave in order to give up profitless projects « right to fail ».
- 18. Public procurement** : Support the reform of the digitalization of public procurement through the development of data in order to modernize the public function within the next 2 to 3 years, in order to launch the public procurement observatory.
- 19. sustainable purchasing** : support purchasing actors in reinforcing sustainable purchasing, in particular through digitalized acquiring.
- 20. Energy** : Provide Morocco with an IOT operator. Accelerate the production of energy on Moroccan territory for energy sovereignty.

- 21. e-Gov** : Implement a clear strategy with quantitative and qualitative KPIs. Put the citizen at the center of the concerns of this « Citizen Centric » strategy. Have the courage to disrupt and change the way we work. Trust the private sector and promote PPP.
- 22. Retail** : Use mobile solutions adapted to the needs of employees in the field to increase efficiency. Use Data to rethink this fragmented sector. Think community to offer high value-added solutions. Offer new digital services to serve customers by taking into account their desire for the channel they want.
- 23. Bank** : Offer a cheaper and faster banking model by investing in the technological base. Emphasize the knowledge of the real needs of the target population of financial inclusion. Boost the fintech ecosystem, in particular by enabling funding.
- 24. Agriculture** : Set up an AGRO-TIC training program to accelerate value creation. Train and bring the digital experience to farmers to facilitate adoption.
- 25. Insurance** : Use technology to offer disruptive insurance products and services. Share data through trusted third members. Create alliances with startups to accelerate business transformation.
- 26. Education** : Consider hybridization of learning for all levels to prepare apprentice for new skills. Adapting learning rhythms and modes to go along with the mutation of our societies. Create a culture of science, digital technology and entrepreneurship from an early age. Acculturate the new generation through practical workshops. Promote the concept in all educational structures.
- 28. Tourism** : Integrate digital to simplify operations and improve the customer experience. Implement a « Data-driven strategy ». Use digital to reduce carbon footprint. Promote interoperability and open data in order to go deeper into the personalization of the tourism experience. Think about a national « Booking » type platform for local tourists at least. Sign an agreement between the CNT and AUSIM to activate and bring the two worlds closer together, digital and Tourism.
- 29. Health** : Evaluate and measure the position of e-health in Morocco. Digitize the patient's journey and simplify his life. Create an ecosystem of public and private platforms. Improve Laws: build up the regulatory framework for patient treatment, personal health data management, automated management of care and recompenses. Urge the prioritize e-health in Morocco.
- 30. Automotive** : Develop the sector by producing electric and hydrogen cars to avoid decline and loss of market share. Digital players must innovate and offer high value services around mobility. Engage other ecosystem players such as insurers to support trends in services, products and regulation. Define legal regulations for autonomous vehicles.





REVIEW

OF THE ASSISES DE L'AUSIM 2022

UNDER THE HIGH PATRONAGE OF HIS MAJESTY KING MOHAMMED VI

DIGITAL NATION UNLEASH THE POTENTIAL

OCTOBER 26TH - 27TH - 28TH MARRAKESH



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