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BUSINESS MANAGEMENT IN TIMES OF THE PANDEMIC: THE IMPACT OF COVID-19 ON THE PERFORMANCE OF DIGITIZED SMES (S)

LA GESTION D'ENTREPRISE EN TEMPS DE LA PANDEMIE: L'IMPACT DU COVID-19 SUR LA PERFORMANCE DES PME(S) DIGITALISEES

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Abstract

It is becoming increasingly difficult to ignore the importance of the small and medium-sized

enterprise sector in the economic and social development of a country. The contribution of a

vibrant SME sector to the economies of countries has long been accepted around the world,

and is seen as an incubator for jobs, innovation and growth (OECD, 2020).

The objective of this research is to understand the effects of the crisis produced by the Corona

Virus on the business activity of SMEs. Our survey was administered in collaboration with

executives from two digitized companies, from different sectors of activity, during the months

of March, April, May, June, and July 2020.

Through several theoretical and literature events, this article aims to answer the following

main question: To what extent does the Covid 19 pandemic impact the performance of

digitized companies? Through, a general reading of post-pandemic economies, as well as the

consequences of this latest crisis on the performance of digitized SMEs (S).

Keywords: Covid 19; Impact study; Digitalized SMEs; Performance of SMEs; Moroccan

economy.

Résumé

Il devient de plus en plus difficile d'ignorer l'importance du secteur des petites et moyennes

entreprises dans le développement économique et social d'un pays. La contribution d'un secteur

des PME dynamique dans l'économie des pays est acceptée depuis longtemps dans le monde

entier, il est considéré comme un incubateur de l'emploi, l'innovation et la croissance (OCDE,

2020).

L'objectif de cette recherche est de comprendre les effets de la crise produite par le corona Virus

sur l'activité commerciale des PME. Notre enquête qualitative a été administrée en collaboration

avec les dirigeants de deux entreprises digitalisées, de secteurs d'activité différenciés, aux cours

des Mois Mars, à juillet 2020.

A travers plusieurs manifestations théorique et de littérature, cet article vise à répondre à la

question principale suivante : Dans quelle mesure la pandémie du Covid 19 impact la performance

des entreprises digitalisées ? À travers, une lecture générale des économies post -pandémique,

ainsi que les conséquences de cette dernière crise sur la performance des Pme(S) digitalisées.

Mots clés: Covid 19; Etude d'impact; Pme digitalisées; Performance des PMEs; l'économie du

Maroc

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Introduction

The COVID-19 pandemic has changed the global and national economic and social situation.

To this end, an action plan has been drawn up for the three sectors, namely health, the

economy and the social sector, to face the crisis and meet the needs of the population.

Renovation of the economic and social development model an establishment of the kingdom's

priorities and strategic choices is required in order to build the crises to come. In this study we

will first analyze the negative consequences of Covid-19 on the national economy, then in a

second part, we present the measures taken by the State to face this crisis and finally we will

explain proposals to be integrated at the level of the new development model which could

provide for the general vision which will allow Morocco to limit the damage and revive

improved growth to anticipate future crises and gain access to the ranks of developed

countries.

And because the pandemic has brought about dramatic changes and worsened inequalities:

economic and social crises, border closures, lockdowns, massive job losses and limitations in

education activities.

At the same time, it has also accelerated innovation, particularly the adoption of new

technologies, by reducing the length of the adoption cycle from several years to a few weeks

and by transforming entire sectors, including government, health care, education, retail,

financial services, etc

Nowadays, digital is becoming more and more important in the functioning of companies and

is considered by many observers to be at the heart of the competitiveness and business

growth. The objective of this research is to assess the impact of digitalization on the

performance of SMEs in a context of reduction drastic digital potential of companies in

general.

The research methodology pursued in this article is based on a review of theoretical and

empirical literature. In this sense, an in-depth bibliographic research work was carried out,

which articulated both a collection of information from various documents (official studies of

institutions, books, reviews, press articles, statistical studies, etc.). So, our problem is as

follows:

To what extent does the Covid 19 pandemic impact the performance of digitized companies?

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Based on the review of the literature, we are formulating this essay according to three parts. Actually the first one aim to understand how corona virus crisis has affected the world's economy,

Secondly, we'll try to determine how companies used the digital to mitigate the impact of the crisis and lastly, we'll try to know the impact that temporary affected SME(s)'s performance with the case of two digitized Enterprises.

1. Reading on post-pandemic economic realities:

Coronavirus disease 2019 (COVID-19) is an infectious disease caused by the severe acute respiratory syndrome coronavirus. It was first detected in Wuhan, Hubei, China in November 2019 and has caused an ongoing epidemic (Zhao, 2020). COVID-19 spread rapidly globally, leading to widespread international public health concerns (Rodriguez, Litt and Stewart, 2020). The Corona virus disease (COVID-19) has become a global threat and finally, on 11 February 2020, the COVID-19 outbreak was declared as a global pandemic by the WHO (World Health Organization, 2020). After the pandemic was declared, the majority of the world's population faced many restrictions such as canceled events and travel arrangements, border closures and quarantine measures, including international and domestic travel bans, and many employees were unable to go to their workplaces to maintain their jobs.

At the international level, the watchword was the total or partial cessation of all economic activities, except those that ensure the minimum subsistence for the lives of people and sectors essential to the continuity of basic services. Thus, by the end of March, more than 50% of the world's economic activity was at a standstill.

In this inverted global economic competitiveness, China, the world's factory from which the epidemic originated, is the most affected. The global demand for Chinese products has collapsed, and the entire Chinese industry is on the verge of shutting down and its foreign trade is collapsing. Among the consequences of the Chinese economic crisis, energy and raw material prices and prices are plummeting, and are putting the economies of the countries exporting these products, which are generally underdeveloped countries, particularly in Africa. The global industry is rapidly running into difficulties due to depleted stocks, supply shortages and falling international demand. The total or partial stoppage of global industrial production has freed a cohort of unemployed people asking for help, which has fooled consumption, seriously disrupted the supply of markets and consumer needs, prompting the

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authorities to declare, to ease tensions and reassure the population, that reserves are sufficient for 1 to 2 months.

The changing shopping habits and the rise of e-commerce with the Covid-19 pandemic, which started in China in 2019 and spread all over the world, were taken into account in the study. First of all, the scope, types and e-exports of e-commerce were mentioned, and then information was given about the development, use and sector size of e-commerce in Morocco and its export/import but also other Sectors whose trade over the internet increased and decreased during the epidemic were examined.

The impact of the Covid19 crisis was also notable on African economies. Several sectors have been affected (trade, tourism, exports, imports, etc.) following the containment policy and the brakes imposed on circulation at the global level. The crisis also had its repercussions on employment, business activity and household life.

As a response to this crisis, Several actions were recommended, in particular at the level of budgetary and monetary policy, namely to grant special importance to the sectors of health, education and social coverage in future finance laws, to promote public-private partnerships, rationalize the use of the state budget and limit recourse to external debt. (Oudda,et al., 2020) redressé par FASLY H. & Wakach S. (2021)

Yet, morocco has lived through the COVID19 crisis with general containment from March 2020 to June 2020, to open slowly, but with a lot of fear. The corporate failures exposed reflect an unprecedented economic crisis. However, the support given to the treasury of companies and the fall in activity in the commercial courts were a notable observation. The end of some support mechanisms and the smooth recovery of economic activity could increase the pressure on corporate cash flows in the 4th quarter as defaults are reduced in this period to better observe the true impact of the crisis.

There was a debate in many countries about the choice between saving the economy and saving lives. In this respect, as in the case of Morocco, the opinion that saving lives is more important than preventing economic damage is also outweighed. Policies for the crisis environment caused by the epidemic of Covid 19.

For example, in the United States, 36.5 million people have been unemployed since mid-March and by the end of April the number would be 41 million, the highest level since the end of the Second World War. This situation forced the US government to release 2.7 trillion

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dollars to revive SMEs and hospitals. This recovery plan was announced at the end of March and adopted at the end of April. In the mean time, the European Union, for its part, presented more than 1,000 billion euros in aid, also calling for private investment, for a total of 2,000 billion euros. And Without waiting for the European plan, at the end of March Germany adopted a plan worth nearly 1,100 billion euros, while France set up state-guaranteed loans for 300 billion and an action plan for 110 billion. India has announced a plan for 250 billion Euros, or 10% of GDPⁱ, while China is releasing 130 billion euros for SMEs, which create the majority of jobs.

As mentioned by Valdal-iso & Lópes (2000), the role of SMEs in countries around the world in the contribution of the employment rate and GDP shows that it is a sector with high participation in the economy. national. Colombia for example, SMEs play a fundamental and important role in, mainly due to job creation and contribution to national GDP. (Alexandrov Betov, 2020) Gómez & Borda (2018), explaining that from 1992 to 2015, small businesses recorded a growth rate of 118%, which shows a clear generation of economic growth.

Indeed, there is no doubt that the impact of COVID-19 on the Moroccan economy seems to present a certain recession. According to the High Commission for Planningⁱⁱ, forecasts for the second quarter of 2020 are down sharply. Thus, the GDP will register a decrease of 1.8% during the first two quarters against an initial forecast (without coronavirus effect) was 1.9% in the first quarter and 2.1% in the second. By chaining two consecutive quarters of decline, the Moroccan economy would enter recession. We note that the last recession recorded in Morocco took place in 1997 when the national economy fell by 1.56%. This followed a long and lasting cycle of uninterrupted growth until our days. Today, the cause of the recession is quite different and is causing serious consequences, even for the most developed countries.

Moreover, this health crisis has revealed the extreme fragility of the world economy. The Country is considering a new development model, it would be useful to draw the necessary conclusions from this experience to decide on the values on which we want to establish our social contract, to explore new directions and get back on the path of strong growth and inclusiveness in order to build the Morocco of tomorrow.

On the economic level, faced with an uncertain national and international economic situation, the creation of the "Special Fund for the management of the coronavirus pandemic", with a capacity of 3% of GDP, and the contribution of various private and public is to be considered

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as a mechanism of pooling of risks. There is an awareness of the interdependence of different sectors, all of which will be affected, directly or indirectly. The battery of measures adopted by the authorities conforms to the multifaceted nature of the shock which affects both supply and demand, on the domestic market as well as on the international market. Thus, the aid distributed to households in a precarious situation and the aid given to companies have the same objective of smoothing the landing of the economy and of flattening the curve of the recession. Recourse to external financing also obeys this global approach aimed at protecting the economy against the external shock which primarily affects the sectors exposed to the international market and tourism, as well as preserving external balances by offsetting part of the decline in FDI and current transfers. Finally, monetary policy provides a transversal response by facilitating access to financing to support companies experiencing cash flow problems and to support demand through the postponement of credit maturities.

Certainly, all countries, each according to their capacities, have done the same, and developing countries have sought the intervention of international and regional financial organizations. Thus, between the beginning of April and May 6, 2020, 50 countries obtained emergency aid from the International Monetary Fund (IMF) to deal with the epidemic. In total, this represented \$18 billion in support, granted solely for social and economic assistance. And the international institution doubled its emergency aid capacity to 100 billion dollars. Among the countries in difficulty: Nigeria (3.4 billion), Egypt (2.8 billion), Pakistan (1.4 billion) or Ghana (1 billion). Other countries, such as Chile and South Africa, have requested massive loans from the institution. The IMF and the World Bank estimated in mid-April that Africa was 44 billion euros short of what it needed to fight the coronavirus¹.

The Covid19 crisis had its repercussions on African economies with a notable impact, in particular on trade, which is at the top of the most affected sectors. Indeed, it should be noted that 51% of African exports are intended for countries which are very affected by the crisis triggered by Covid-19, namely the European Union, China, the United States and the United Kingdom. These countries are the four major importers of African exports iii

The tourism sector is being hit hard, due to the stoppage of means of transport, the closure of borders and tourist sites.... At the global level, on average, the sector Traditional trade has

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¹ The Covid 19 pandemic: The world after 2020: a war 4.0? realities and perspectives NACHOUI Mostafa: Teacher researcher, Faculty of Letters and Humanities Ben Msik, Hassan II University, Casablanca, The journal Geographic Space and Moroccan Society N 4 September 2020.

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declined by 40-50%, the industry has slowed by 50-70%, and the most affected global tourism sector is estimated to have collapsed in the order of 90%. Contrary to this global breakdown and panic, affecting mainly urban areas, apparently, the rural world spared from the coronavirus, it is the countryside that continued to really ensure the supply of plant and animal food products to the cities.

1.1 Covid-19 and the changes in Technology:

The pandemic has affected all industries and businesses in one way or another. Various companies have partially or completely closed. It has led to an increase in mass purchases in some sectors, especially food. It is difficult to identify all the implications of the global actions to curb the spread of the virus because the impacts are diverse across all sectors.

With the emergence of the Covid-19 pandemic, the whole world seems to have entered a new process and a different stage. The coronavirus disease epidemic (COVID-19) has severely affected national and global economies. Various businesses face different problems with a particular loss. Businesses have faced various problems such as decrease in demand, supply chain disruptions, cancellation of export orders, shortage of raw materials and transportation disruptions. However, it is quite clear that businesses around the world are experiencing the significant impact of the COVID-19 pandemic on their businesses (Shafi, Liu, & Ren, 2020).

The first finding is that, during the health crisis, advertisers have greatly accelerated their digital transformation. "In fact, some of them have made more progress in their digital maturity in a few months this year than in the last five years. This progress will represent a very interesting base and will allow us to build solid foundations for the future", notes Hassan Rouissi, co-founder of TheNext.Clic. Advertisers have adopted innovative approaches, particularly in this period of Covid-19. First of all, they are strengthening their technical and technological capacities and digitizing the customer experience. Companies have also deployed e-commerce platforms and developed awareness of marketing efficiency issues. In addition, the use of data in advertisers' digital devices has been reinforced. "The pandemic context has presented many opportunities for advertisers, particularly in terms of digital media buying. A sharp decline in global advertising spending, combined with a significant increase in digital media consumption, offers a chance for advertisers able to maintain high levels of investment to generate more results, for unprecedented returns on investment," analyzes Hassan Rouissi. On the other hand, media consumption habits have also followed the trend, with a strong presence of gaming and e-commerce channels.

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As we all know, COVID-19 has shocked the world and turned economies around. The pandemic has affected every part of human's lives, from where we can go to how we spend our time, what priorities we have, and how we spend our money. Of course, this has vast ramifications on marketing, advertising and e-commerce. Digital transformation has become an essential and permanent strategy to be developed over the long term in companies to ensure proper productive and organizational functioning, to meet new consumer demands but also to offer the best customer experience to build customer loyalty.

Overnight with the implementation of containment, millions of people were forced to work remotely. The first observation was the decentralization of work. Teleworking has been a boon for the companies which have developed it, allowing the continuity of a large part of the activity remotely. According to the Acemo survey carried out by Dares, employees working from home in April 2020 represented around a quarter of employees during the first confinement.

2. The consequences of the global pandemic on the digitized SME(s):

It is becoming increasingly difficult to ignore the importance of the small and medium-sized enterprise sector in the economic and social development of a country. The contribution of a vibrant SME sector to the economies of countries has long been accepted around the world, and is seen as an incubator for jobs, innovation and growth (OECD, 2020). SMEs employ over 60% of the workforce and contribute roughly 50% to 60% of value added in OECD member countries (OECD, 2019).

If the health and hygiene of each person are the domain of the individual or even the private individual in normal times, the management of phenomena that threaten public health is the responsibility of the sovereign and therefore of the State. This is the case in times of pandemic. By its responsibilities towards Moroccan citizens, the State has mobilized its entire apparatus to deal with the corona virus pandemic and provide it with an effective and transversal response to protect citizens. Under the aegis of His Majesty the King, the State structures have mobilized, in a harmonized and coordinated framework, all their potential for action and organization in order to contain the scourge, by limiting its spread in order to reduce the impact and consequences it could generate.

At the start of April, nearly 142,000 businesses, or 57% of all businesses, said they had ceased operations permanently or temporarily. Of this total, more than 135,000 companies have had

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to temporarily suspend their activities while 6,300 have ceased their activities permanently. By category of business, VSEs (very small businesses) represent 72%, SMEs (small and medium-sized businesses) 26% and GE (large businesses) 2% of businesses temporarily or permanently shut down

Actually, all aspects of social life likely to be disrupted by the pandemic have had their share of attention and action. Whether it is physical or mental health, the economy, public order or social matters, all sectors have come together in a coherent planning despite some dysfunctions from which the country will not fail to draw useful lessons, to correct them sooner or later. This effort has benefited from the commitment and support of citizens and the associations that supervise them. Nevertheless, while all businesses faced challenges during the pandemic, SMEs faced a particularly trying set of challenges.

This transition is not new, but the current health crisis has dictated "remote living". It has therefore increased the use of digital technology to ensure the operational continuity of the State and, for companies, the continuity of activities. The observation could not be clearer: digitization appears here as a saving advantage in the face of the unprecedented and brutal impact of the Covid-19 pandemic. A finding confirmed by Mohamed Faïçal Nebri, Director of Strategy at the Digital Development Agency (ADD): "the Covid-19 crisis has indeed demonstrated the importance of digital technology which has enabled us to ensure a certain continuity of services rendered to the population". Nebri cites as an example the experience of distance education which enabled the Ministry of National Education to ensure pedagogical continuity. He added: "The distancing imposed by health circumstances has also fostered the demand for the digitization of payments, which has boosted e-commerce". Nebri puts forward a particularly telling figure: "Remote payment increased by 40% during the containment phase, compared to the same period in 2019".

However, For ADD's Strategy Director, "the crisis we are going through shows the importance of digital transformation for our economy, and the tremendous opportunities it can create." He assures us that "the digital transformation, already at work in a large number of sectors, is continuing at a rapid pace today. It will certainly have a positive impact on our GDP for the year 2021 and also for the years to come ", this is especially true as 80% of companies are in favor of digital transformation, reveals Nebri^{iv}.

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2.1 The Digital in support for SME (s):

This digital economy represents a significant percentage of GDP above 5%. There is also the indirect impact on the economy. And here it is the productivity gain generated at the level of administrations and companies by the use of digital. At the level of private companies, digital can improve results by around 20 to 30% ". Positive externalities do indeed exist. A sort of digital dividend that results from saving time, a better customer experience, and access to broader knowledge. El Manser goes on to the last point which concerns "the social aspect where digital is a guarantee of improving the quality of service provided to citizens, even in places far from cities". She cites as an example the efforts undertaken to ensure the distribution of subsidies via mobile terminals during containment.

The manager draws on the results of a recent study carried out in Africa on the impact of digital on GDP to deduce that the correlation between connectivity and growth is obvious. "Facebook contributes to this connectivity by allowing more people to connect to our platforms," he says, adding that "the other determining factor for the individual is education and training.

To this end, Facebook has implemented powerful tools and online webinars, available free of charge, allowing people to learn differently compared to traditional methods

". As a reminder, the first global social network had indeed launched, last September, its #LoveLocal campaign allowing business managers to access a training center for SMEs in the MENA region, so That the goal is to equip small businesses and SME(S) with digital marketing skills to help them maintain their business and acquire new customers in order to survive the challenges presented by the Coronavirus. "In addition, the cross-border solutions facilitate access to international markets. Residents of other countries are on Facebook and our tools allow Moroccans to be part of globalization, "adds Joachim. Regarding the action of digital on government "This is a fact that no longer needs to be demonstrated", begins Joachim before continuing: "Digital allows, among other things, to improve collection and governance. Facebook has supported governments in informing people about the evolution of the pandemic. Digital is also an important lever to ensure financial inclusion, hence the importance of startups in finance. In Morocco, we note the existence of several digital projects with the support of several international organizations such as the World Bank. In my opinion, messaging is a technique that will improve financial inclusion everywhere."

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In Morocco, the definition of SME has undergone several changes and evolutions according to different provisions contained in the legal texts. Among these texts, we can cite: The simplified accelerated procedure of 1972. The investment code of 1983, The definition of Bank Al Maghrib of 1987, The provisions of FOGAM for the upgrading of SMEs and The SME charter of 2002. A more recent definition of SME in Morocco is the definition of Maroc PME which was adopted during the contractual framework signed between the State and Maroc PME for 2015-2020.

The High commission for planning^v assured that in the second half of 2020, companies put into action a set of adaptation strategies in the face of the prolongation of the health crisis. The temporary reduction of working hours is at the top of these strategies, it is adopted by 39.5% of companies, followed by an adjustment of the number of employees for 24.4% as well as the use of teleworking for 22.9%.,

And because that In Morocco, several digital projects exist with the support of several international organizations, such as that of the World Bank. There is a digital strategy at the level of the Digital Development Agency (ADD) of Morocco, published in 2020, on the basis of action programs, such as those drawn up by associations (APEBI, AUSIM, the association of startups in Morocco and Morocco Digital Cluster). We must also count the support of "Maroc PME" in the process of digital transformation. In some cases, "Maroc PME" manages to mobilize up to 80% of the investment necessary to finance the digital transformation of the company.

Moreover, this funding, which is not used well enough, does not pose a problem of principle. It is the will that is lacking among managers and also the lack of education and awareness among users about digital. Among the existing systems, we also find the Caisse Centrale de Garantie (CCG) which provides assistance to innovative companies and start-ups in several areas, including digital.

3. The impact of covid-19 on the performance of digitized Smes (s):

So, In order to answer the problem of the coronavirus on the activity of the companies, we must set up an arsenal of classical theories which explain this object otherwise the digitalization of the companies. This study was carried out with 2 participating SMEs. In this study, which was handled with qualitative data collection technique, semi-structured interview technique was used. Two main questions guide this research. These questions are

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"What are the opinions of the companies about the biggest problems experienced during the pandemic process?" and "What prevention/measures do companies think about financially/economically to mitigate the effects of the Covid-19 crisis?

3.1 Research Methodology:

To determine the impacts of the coronavirus crisis on business activity and sales in Chile, data was collected for a period of five consecutive months (March to July 2020) from executives of medium and large companies, and various industrial sectors operating in Morocco

In the context of this research, digital consists only in chosing a qualitative field research method that focuses on the experience of companies that practice digitalization in times of crisis Covid 19 and the closer difficulties related to this new way of working. The answers below show the methodological positioning we follow, the tools used and the nature of the nature of the investigators.

Indeed, qualitative research seems to be the most appropriate method to propose digital concepts, their control modalities and the degree of autonomy of teleworkers. Digitalisation is a new way of working that requires specific skills for companies, managers and employees. To define these, we have obviously turned to qualitative turned to qualitative field research.

The presentation of the opening question should encourage respondents to demonstrate their attitude towards the research topic without stepping outside of the answer frame (Dick 1990).

That is, the purpose of the opening question is to provide a broad starting point that can lead to further exploratory questions (Nair and Riege, 1995), and to define the nature of the topic without implying restrictions on the answer (Carson et al, 2001).

In our research, we chose a semi-structured interview guide to conduct our research. Semi-structured or guided interviews are also known as qualitative interviews or depth interviews. As the name suggests, it is an interview designed to gather information. On the basis of the questionnaire, questions are prepared and asked so that they can express themselves more freely. The challenge was to determine the mode of control and the degree of autonomy of teleworkers in Moroccan companies during the crisis, so the objective was to target managers as well as employees and experts related to the subject.

Finally, on a questionnaire addressed to managers, the criteria for choosing the target, with a few exceptions, remains the same throughout the stages of the survey. These are the people

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who were directly or indirectly involved in the covid-19 period and the investigation concerns the start up period, during the virus experimentation, the questionnaire is divided into themes and each of the proposed themes was broken down into a set of mainly open questions.

SMEs were already facing significant challenges even before the pandemic. So Skills gaps and labor shortages have been a long-standing feature of the Moroccan economy and remain a major concern for SMEs. If we are aware of this challenge, we still do not have a common vocabulary skills and competencies, and there is still some uncertainty about what companies and their workforce really need.

Undoubtedly, Marketing is one of the success factors of an SME (Davcik et al., 2021). It is obviously used by SMEs to inform their customers about new products, and services they offer while trying to maintain a connection with customers in order to promote sales. On the other hand, the use of digital marketing by small businesses has become an obligation, its positive impact on the performance of SMEs is no longer to be demonstrated (Qalati et al., 2021). Ainin et al (2015) in their study of a sample of 259 SMEs in Malaysia, concluded that the use of social networks (Facebook in their study) had a positive impact on the financial and non-financial success of SMEs.

One of the companies that that we questioned is "Ayouris". We had a an interview with the Miss, F.wafaa the responsible for the control and quality department of the company AYOURIS, which is a Moroccan IT engineering company specializing in the design and implementation of strategic software. It brings together two types of activities:

- Software edition: Ayouris offers a range of software designed and developed to meet the specific needs of the various businesses of our customers and more specifically in the education sector
- Tailor-made development: Ayouris develops tailor-made software and systems allowing companies to manage their activities.

She answered us on a question about the organization of their work during this period of confinement, saying that: In order to limit the spread of the coronavirus, we have been asked to organize remote teleworking when possible, Teleworking is an alternative working method that encompasses any assignment that is achievable on the employer's premises but accomplished by an employee in another location through the use of new technologies.

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"- From my personal experience, I set myself a pace of work and I retained it well since we had an overload of work and I had no time to do something else during work, as you know the service of our company had a strong demand especially after the schools were closed suddenly they were forced to opt for distance education which brought us a strong demand for our services. In short, I tried to keep the same rituals that I had before this period of telecommuting. It has left me to organize my days better and be much more efficient, and once my workday is over, I close my computer and move on to my second part of the day: my personal life."

However, According to the results of the latest Inforisk study, titled "Covid-10 impact on businesses, state of play, analysis and outlook for 2020", the survival of hundreds of businesses is threatened by the effects of the coronavirus pandemic. Nearly 10,000 companies risk disappearing in this year 2020. Also, this crisis has had a significant effect on payment delays and unpaid invoices". Inforisk specifies by branch of activity that "Travel agencies", "hotels and restaurants" and "Vehicle rental" would be the most impacted in 2020. A drop in their turnover for 2020 will be $54 \, ^{\circ} / \, ^{\circ}$, $53 \, ^{\circ} / \, ^{\circ}$ and $40 \, ^{\circ} / \, ^{\circ}$. Following the closure of the borders and the reduction of nearly $66 \, ^{\circ} / \, ^{\circ}$ of the workforce in the tourism sector, the late payment despite the extension of the deadlines, dark days are expected by the end of 2021. Only $20 \, ^{\circ} / \, ^{\circ}$ of the companies surveyed indicate that the crisis had no effect on their activity. In addition, there are "the sectors of industry, construction, communication and events, agriculture, and crafts" (Bouhia 2020, p13).

Anderson and Oliver (1987) conceptualized business performance by rating salespeople based on what they produce (i.e. sales results) as well as what they do (i.e. - say sales behaviors). So, for example, we can cite units sold, revenue generated, market share, among others. While sales behaviors should include sales skills and sales activities such as sales calls, time management, sales calls, etc. Whatever the definition of performance, managers play a key role in ensuring that the salesperson achieves performance objectives (Bullemore and Cristobal-Fransi, 2015).

According to research by Verbeke et al. (2011) the performance of sales forces depends on several factors, such as the perception of the roles of salespeople, skills, skill level, motivation, personal factors, organization and environment. While the study of salesperson performance has traditionally focused on the activities and relationships of salespeople with

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customers, recent research suggests that intra-organizational relationships and salesperson activities also play a critical role in sales performance. sales (Bolander et al., 2015).

But in the case of Ayouris, It was a bit hard to manage at the beginning especially with personal and professional life but once but I found a solution as I mentioned in the previous question. And that even if the impact of covid is less intense on digital companies, Ayouris still has complications compared to their human capital, such as: Anxiety due to the lack of social interaction and personal lows spirits and motivation but that didn't influence the internal management of the company. Cause referring to Ayouris: "- For us, frankly, this pandemic has helped us to enrich our relationships with customers, at the beginning we had the risk of not being able to succeed with the AYLEARN project" Miss F.Wafaa Added. On the contrary, they had a strong demand and their figure increased and that their digitalized business partners are no longer affected either by the Pandemic.

The effects of the Covid19 crisis thus impose on companies more than ever the requirement to develop their capacity for adaptability, agility and innovation, in order to face this crisis and ensure their long-term survival.

According to a study carried out by the High Commission for Planning, the Covid-19 crisis has had a significant impact on the morale of business leaders and on their investment vision. Indeed, nearly 81.1% of companies do not plan any investment project in 2021, 3.9% foresee a decrease in the level of investment while 6.4% anticipate an increase in 2021. On top of that, one of the questions related to the major projects concretely carried out by Ayouris and the answer was as follows:

"-In our case, we launched a new product under the name AYLEARN which is a distance education platform and which has had a lot of success with schools. Currently it is the most marketed platform in the job market, whether nationally or internationally."

Moreover, the five main impacts felt by the member companies of Ayouris were, Partnership with new customers which has enriched our database

Earning the trust of the clients by assisting them throughout the period until they adjusted to the situation and the use of digital, Customer satisfaction, The atmosphere between colleagues: The bonds between employees are strengthened and last but not least Reaching an unexpected number of new clients and prospecting for new markets especially in the African continent.

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Our second case is the company "PLASTIC OMNIUM AUTO INERGY". A simplified joint stock company, that has been active in the Moroccan Market for 11 years. The first decree issued by the Moroccan government banned all groups of more than 50 people, which led to the closure of many factories. Subsequently, during the Covid Crisis, and since only the necessary businesses and services can justify the continuity of their activities, a large number of companies their business partners were forced to close. Thus jeopardizing their financial equilibrium. Similarly, the Crisis obliges the public administration not to initiate new contracts and research, which may also affect small subcontractors in public procurement.

So basically, two opening questions were initially considered, the first one discussed to define their positions and the company's activity and the other question's for the aim to know the degree of digital strategy used by the company during covid19 quarantine.

Miss (B.Marwa) who's in charge of marketing and communication assured that the world of work is already strongly impacted by technological advances. The trend is towards teleworking and the purchase of products and services online. Hence the increased need for a highly effective digital strategy with strong sectoral integration and the involvement of all actors in the public and private sectors, academia and civil society, the crisis has shown that presence is not synonymous with productivity, efficiency or commitment. At the level of space, the crisis demonstrated the weaknesses of open space, which had encroached on individual needs (notably privacy).

As far as the level of activity is concerned, companies in the transport and logistics sector are expected to experience the greatest decline. With a drastic drop in turnover of 60%, they are the companies that will be the most affected by COVID-19. Based on the answer to the following question: (To date, in the face of this health crisis of COVID 19, what movement in your annual turnover do you project for this accounting year?

Miss (B.Marwa) added that the Economic activity in all sectors is organized in survival mode. All companies are putting in place management plans to reduce costs in order to avoid closing their doors. Thus, it seems natural that companies anticipate a decrease and blocking of their investments. And it is important to underline that it is the automotive sector which envisages the greatest decreased according to the person in charge of the company Plastic Omnium.

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Less surprisingly, other companies in the transportation and logistics sector still expect to see a decline in the number of employees at this level. Because, In April 2020, employment was least affected by the negative effect of COVID-19. And, by category of the company, this proportion is 21% for VSEs, 22% for SMEs and 19% for GEs. Moreover, more than half of the reduced workforce (57%) are employees of VSEs (very small, small and medium-sized enterprises).

In other than that, The orientation of Morocco towards new sectors, particularly those relating to the digital and knowledge economy, should not be delayed. For that, it is not necessary to count simply on the material investment of the State but on other parameters following the example of the immaterial capital and a diversified offer of accompaniment and financing of the VSE and SME and in particular the innovative start-ups. The objective is the creation in the long term of national companies of big size able to innovate, to create massively jobs and to propose an important exporting offer.

Conclusion and Perspective:

In conclusion, this crisis certainly has immediate financial devastating effects on nations, businesses and families, but it has enabled us to put the priorities back in place. The crisis has shown the limits of technology, but at the same time it is this same technology that will allow people to emerge from their confinement mentally unharmed, and which will accelerate the digital transition of our societies.

We have discovered through our research that it is much smarter to be aware of the multiple issues present in the current environment that surrounds us in these times of the Covid 19 pandemic: A world in perpetual change with a dependent economy knowledge and innovation, where the knowledge embodied in technological assets, especially digital technology, becomes a crucial necessity for the sustainability and sustainable performance of the company.

Given the drop in commercial activity and sales of services of "PLASTIC OMNIUM AUTO INERGY", and in addition to an adjustment in expectations for the duration of the crisis due to Covid-19, it was consulted on the activities that the organizations had implemented. The use of virtual and digital platforms to have appointments with customers, prospects and internal meetings stands out, reaching almost 90%. At the same time, it can be seen that company have granted more payment flexibility to their customers, going from 29.33% in

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March to 56.25% in July. Similarly, we can cite the majority adjustment of business goals and objectives, from 33.33% in March to 55% in May. And that is just the power of digital as the sales manager assured us.

On the other hand, the main KPIs that companies have used during the pandemic are the number of closed sales, the business opportunities created and the amount (in money) of the closed sales, i.e. the increase in turnover out of business. and It is striking to note that, although in the minority, the prospecting of new markets as well as the meetings (scheduled and held).

It is certain that there is a real acceleration towards the digitization of all sectors at a much more advanced pace than what was initially expected. This global meditation on the planet has made it possible to remind the current generations of the priorities which seemed to them useless, even futile, in the face of digitization, the striation, the rapidity of the world of consumption, spending, waste, and greed.

According to the research carried out, there is a growing belief that the crisis caused by the coronavirus will last long enough, and that not for a few months it is considered capable of gradually returning to normalcy.

Regarding the limits of this research, we can mention that taking into account the perspective of a single sample can produce biases. In addition, it was only applied to managers from a single country. As future lines of research, these results could be contrasted in a complementary way with the perceptions of sellers, customers and / or suppliers. In addition, the sample could be extended to business leaders from other countries, preferably in the continent of Africa , to analyze whether the cultural component can affect the results. In addition, qualitative research can be carried out with in-depth interviews with managers to verify their perception of the issues related to sales and the pandemic.

Finally, the success of SMEs is at the center of economic development policies in Morocco, therefore the development of a success model adapted to the Moroccan context seems a necessity. We will try in the next work to set up such a model in order to help the owners and managers of SMEs as well as the various stakeholders of the latter to have a clearer idea on the concept of the success of an SME in the Moroccan context and those in coopetition with the African market.

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