1st International Symposium on Entrepreneurship Blockchain and Crypto-Finance
(ISEBC-2019)

April 24-25, 2019

University of Tunis Carthage “UTC”
La Soukra, Ariana, Tunisia

Co-organized by
University of Tunis Carthage, ESSCA School of Management, IPAG Business School, University of Paris 8 Vincennes Saint Denis & Telfer School of Management
Conference Venue

University of Tunis Carthage “UTC”

Avenue Fattouma Bourguiba
2036 La Soukra, Ariana, Tunisia
**PROGRAM OVERVIEW**

**Wednesday, April 24**

08:00-09:00  
Registration

09:00-09:30  
*Conference Opening*  
**Location:** Conference Room  

**Jihen Redissi,** *Vice-President, University of Tunis Carthage, Tunisia*  
**Stéphane Goutte,** *Professor, University Paris 8 & Paris School of Business, France*  
**Khaled Guesmi,** *Professor, IPAG Business School, France & Telfer School of Management, University of Ottawa, Canada*

09:30-10:30  
*Keynote Speaker:*  
**Dominique Guegan,** *Paris I Sorbonne University, France*  
**Location:** Conference Room

10:30-11:00  
*Coffee Break*  
**Location:** Conference Room

11:00-12:30  
*Parallel Sessions A*  
- Session A1: Crypto-Finance (Conference Room)  
- Session A2: Financial Institutions (Room A3)  
- Session A3: Entrepreneurship and Innovation I (Room A2)

12:30-1:30  
*Lunch and Networking*

1:30-2:30  
*Keynote Speaker:*  
**Hatem Chanoufi,** *Unlimited Technologies, Tunisia*  
**Location:** Conference Room

2:30-3:00  
*Coffee Break*  
**Location:** Conference Room

3:00-4:30  
*Parallel Sessions B*  
- Session B1: Cryptocurrencies and Token (Conference Room)  
- Session B2: Investment and Portfolio Management (Room A3)  
- Session B3: Entrepreneurship and Innovation II (Room A2)

4:30-5:30  
*Coffee Break and Networking*  
**Location:** Conference Room

6:00-8:00  
*Conference Dinner*
Thursday, April 25

08:00-09:00  Registration

09:00-10:00  Keynote Speaker:
Adnane Maalaoui, IPAG Business School, France
Location: Conference Room

10:00-10:30  Coffee Break
Location: Conference Room

10:30-12:00  Parallel Sessions C
- Session C1: Blockchain Technology (Conference Room)
- Session C2: Behavioral Finance (Room A3)
- Session C3: Entrepreneurship and Innovation III (Room A2)

12:00-1:00  Lunch and Networking

1:00-2:30  Parallel Sessions D
- Session D1: Applied Econometrics (Conference Room)
- Session D2: Product Market and Corporate Governance (Room A3)
- Session D3: Crowdfunding and Crowdsourcing (Room A2)
- Session D4: Information Technologies & Communication (Room A1)

2:30-3:00  Coffee Break
Location: Conference Room

3:00-4:00  Keynote Speaker:
Christopher Georgen, Topl, USA
Location: Conference Room

4:00-4:30  Best Paper Awards and Closing Remarks
- Best Paper in Finance
- Best Paper in Entrepreneurship and Innovation
- Best Paper for Student Research

Location: Conference Room
Welcoming Remarks

Welcome to our first International Symposium on Entrepreneurship, Blockchain, and Crypto-Finance. The event is jointly organized by the University of Tunis Carthage, University of Paris 8; ESSCA School of Management, IPAG Center for Energy Economics and Environment, IPAG Institute for Entrepreneurship, Digital innovation and Performance, and Telfer School of Management of the University of Ottawa.

From an initial idea to host a small research seminar, it has grown into an international conference with parallel sessions in finance and entrepreneurship. We are truly pleased to have you join us! We hope that you will be impressed with the high quality of the sessions, the speakers, and with the conference overall.

Since the outset, our goal has been to bring together scholars in finance and entrepreneurship, reflecting the close links between these disciplines. Beyond this goal, the conference promotes and profiles innovative research, and above all, fosters networking and collaboration.

We wish to express our thanks to those who have contributed to the conference organization and logistics, especially faculty and staff at University Tunis Carthage (UTC). We also gratefully acknowledge the generous support of UTC who makes this event possible.

If you are visiting Tunis for the first time or for the nth time, do take the opportunity to visit Tunisia’s capital.

May the conference provide all of us with food for thought, the opportunity to make or renew friendships and contacts, and the confirmed intention to return in April 2020!

Conference Chairs and Organizers

Inés Gabarret, Co-chair, ESSCA School of Management, France
Yosra Ghabri, Co-chair, University of Tunis Carthage, Tunisia
Stéphane Goutte, Co-chair, University Paris 8 & Paris School of Business, France
Khaled Guesmi, Co-chair, IPAG Business School & Telfer School of Management, Canada
Adnane Maalaoui, IPAG Business School, France
Hatim Rjiba, ESSCA School of Management, France
Samir Saadi, Co-chair, Telfer School of Management, University of Ottawa, Canada
Keynote Speakers

Dr. Dominique Guégan, Professor Emeritus, University Paris1 Panthéon-Sorbonne, France

Prof. Dominique Guégan is Emeritus Professor at the University Paris1 Panthéon-Sorbonne. Her domains of expertise are Risk measures in finance – Financial Regulation - Deterministic dynamical systems- Nonlinear time series - Non-parametric statistics – Contagion and Systemic risks – Extreme value theory – Fintech technology. She belongs to the LaBex “Financial Regulation”, through the Finance team of the University Paris 1 – CES and she is affiliated to the Financial Engineering Department inside NYU (New York, USA) and to the IPAG Business School (Paris and Nice, France). She has supervised 37 Ph.D. and published 10 books, 110 academic papers, and 30 chapters. She also participates to several international projects supported by Governments or supra-national bodies, and she is regularly invited to the most well-known universities in Europe, USA, Australia, and Asia.

Mr. Hatem Chanoufi, FinTech & Investment Consultant, Unlimited Technologies Tunisia

Member of the International Association of Financial Engineers since 1998 and the Arab Bankers Association of North America, both based in New York City, Mr. Hatem Chanoufi has accumulated a solid management expertise in the financial field at the international level to become a serial entrepreneur. He has a career in various Tunisian banks and international entities whether it is in the field of Financial Brokerage, Financial Engineering or of the Private Equity Investment. As the founder of FinTech start-up and financial advisor, he is conscious of the high synergy and importance of the value creation by the association of information technologies and financial products. Mr. Chanoufi, is determined to revolutionize these emerging fields by the implementation of state of the art standards and best practices (Blockchain implementation and financial inclusion). He is also the responsible of the unit Capital Markets and Risk Management & Private Equity Finance in the Master of Financial Engineering at ESC, TBS, and IHEC, as well as Trade Finance course at ESSEC.
Dr. Adnane Maalaoui, Director of Entrepreneurship Programs, IPAG Business School - Entreprise
CEO OTZII, France

Dr. Adnan Maalaoui is the Head Strategy and management Department, and head of the chair Entrepreneurship and Disadvantage at IPAG Business School. His research mainly focuses on issues of entrepreneurship, and disadvantaged entrepreneurs (elderly, refugees, disabled entrepreneurs, etc.) He works on topics such as: entrepreneurial intention and the cognitive approach to entrepreneurship. He mainly applies those questions to cases of diversity and social entrepreneurship. Adnan Maalaoui is associate editor for several academic journals (e.g., IJESB, JSBM) and the author of 30+ academic articles; he also authored articles published in professional journals, and in edited books. Adnane is also the author of a series of French speaking MOOCs on entrepreneurship. He also developed several European projects on Prisonniers, Disabled and refugee’s entrepreneurs.

Mr. Christopher Georgen, Topl, U.S.A.

As Founder and CEO, Chris leads the design Topl's blockchain platform. He obtained degrees in Mathematics, Chemical Physics, and Philosophy from Rice University. During his time in college, Chris performed interdisciplinary research focused on emergent phenomena in complex systems and developed the core economic theories that led to the founding of Topl. He has a deep interest in the application of new technologies to economic and financial problems and is motivated by the potential for new economic systems to improve standards of living around the world.
Wednesday, April 24, 2019

08:00 – 09:00  Registration

09:00 – 09:30  Conference Opening (Conference Room)

09:30 – 10:30  Keynote Speaker: Dr. Dominique Guegan, Paris I Sorbonne University

10:30 – 11:00  Coffee Break

Parallel Sessions A

<table>
<thead>
<tr>
<th>11:00 – 12:30</th>
<th>Session A1: Crypto-Finance</th>
<th>Conference Room</th>
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<tbody>
<tr>
<td><strong>Chair:</strong> Julien Chevallier <em>(University Paris 8, Vincennes Saint Denis &amp; IPAG Business School, France)</em> &amp; Dorra Mezzez Hmaid <em>(IHEC Carthage, Tunisia)</em></td>
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</table>
| *“How Bitcoin as a speculative asset could affect the U.S market?”*  
Abderrazak Dhaoui *(FSEG Sousse, Tunisia & IPAG Business School, France)*, Ilyes Abid *(ISC Paris, France)*, Olfa Kaabia *(INSEEC Paris, France)* |
| *“Bitcoin and Liquidity Risk Diversification”*  
Yosra Ghabri *(Carthage Business School, University of Tunis Carthage, UTC, Tunisia)*, Ahlem Zantour *(IHEC Tunis, Tunisia)* |
| *“Co-movements and Spillover Effects with Financial Markets: Evidence from Bitcoin and EURO FX Currencies”*  
Hela Mzoughi *(Carthage Business School, University of Tunis Carthage, UTC, Tunisia)* |

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<thead>
<tr>
<th>11:00 – 12:30</th>
<th>Session A2: Financial Institutions</th>
<th>Room A3</th>
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<tr>
<td><strong>Chair:</strong> Mohamed Imen Gallali <em>(ESC Tunis, Tunisia)</em></td>
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| *“Les Facteurs Déterminants de la Notation du Risque de Crédit Bancaire : Comparaisons Entre Agences”*  
Emma Damak *(ESSECT, Tunisia)* |
| *“La Gouvernance et l’Évolution de la Gestion des Risques par les Produits Dérivés Avant et Après la Crise Financière”*  
Lilia Rékil *(TÉLUQ, Université du Québec, Canada)* |
Olfa Ben Ouda *(IHEC Carthage, Tunisia)*, Imed Chkir *(Telfer School of Management, Canada)*, Ahlem Zantour *(IHEC Carthage, Tunisia)* |
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<th>Time</th>
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<tr>
<td>11:00 – 12:30</td>
<td><strong>Session A3: Entrepreneurship and Innovation I</strong></td>
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<td></td>
<td><strong>Chair:</strong> Adnane Maalaoui <em>(IPAG Business School Paris, France)</em> &amp; Syrine Sassi (South Champagne Business School, France)</td>
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<td></td>
<td><strong>“Which Institutional Investors Encourage R&amp;D Investments?”</strong></td>
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<td>Hidaya Orhmani <em>(FSJEG, Université de Jendouba, Tunisia)</em>, Sami Gharbi <em>(FSJEG, Université de Jendouba, Tunisia)</em></td>
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<td><strong>“Sociocultural and economic determinants of success of women’s entrepreneurship: Empirical application in the case of Tunisia”</strong></td>
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<td>Halima Brahmi <em>(FSEG T, Tunisia)</em>, Abdallah Haj Brahim <em>(FSEG T, Tunisia)</em>, Romdhane Khemakhem <em>(FSEG T, Tunisia)</em></td>
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<td><strong>“An Entrepreneur’s Social Capital in the Opportunity Identification: The Mediating Role of Entrepreneurial Alertness”</strong></td>
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<td>Karima Habassi <em>(FSEG Sfax, Tunisia)</em>, Sami Boudabbous <em>(ESC Sfax, Tunisia)</em></td>
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<td>12:30 – 1:30</td>
<td><strong>Lunch and Networking</strong></td>
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<td>1:30 – 2:30</td>
<td><strong>Keynote Speaker:</strong> Mr. Hatem Chanoufi, <em>Unlimited Technologies</em></td>
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<td>2:30 – 3:00</td>
<td><strong>Coffee Break (Conference Room)</strong></td>
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<td>3:00 – 4:30</td>
<td><strong>Parallel Sessions B</strong></td>
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<td><strong>Session B1: Cryptocurrencies and Token</strong></td>
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<td><strong>Conference Room</strong></td>
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<td><strong>Co-Chairs:</strong> Marjene Gana <em>(Ecole Polytechnique, Tunisia)</em> &amp; Hatem Chanoufi <em>(Unlimited Technologies, Tunisia)</em></td>
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<td><strong>“On the Bitcoin Price Dynamics: An Augmented Markov-Switching Model with Lévy jumps”</strong></td>
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<td>Julien Chevallier <em>(University Paris 8 &amp; IPAG Business School, France)</em>, Stéphane Goutte <em>(University Paris 8 &amp; Paris School of Business, France)</em>, Khaled Guesmi <em>(IPAG Business School, France &amp; Telfer School of Management, Canada)</em>, Samir Saadi <em>(Telfer School of Management, Canada)</em></td>
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<tr>
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<td><strong>“Tokenomics”</strong></td>
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<td>Ralf Wandmacher <em>(a CCDIS University of Applied Sciences, Bad Homburg, Germany)</em></td>
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<td><strong>“Predictability of ICO Success and Returns”</strong></td>
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<td>Tobias Dean *(University of Auckland, New Zealand), Dulani Jayasuriya <em>(University of Auckland, New Zealand)</em>, Alastair Marsden <em>(University of Auckland, New Zealand)</em></td>
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</table>
### Session B2: Investment and Portfolio Management  
**Room A3**

**Chair:** Stéphane Goutte *(University Paris 8 & Paris School of Business, France)* & Walid Ben Omrane *(Brock University)*

1. **“The European Hedge Funds Industry: An Empirical Analysis of Performance, Liquidity and Growth”**  
   **Soumaya Ben Khelifa** *(Carthage Business School, University of Tunis Carthage, UTC, Tunisia)*

2. **“Volatility, Performance, cryptocurrencies: A Multivariate Analysis”**  
   **Imène Haouet** *(NEOMA Business School, France)*, Khaled Guesmi *(IPAG Business School & Telfer University)*, Tri Vo *(IPAG Business School)*, Ilyes Abid *(ISC Paris Business School)*

3. **“Forecasting Volatility for an Optimal Portfolio using Copulas”**  
   **Henri Boubaker** *(IPAG Business School, France)*, Aida Karmous *(IHEC Sousse, Tunisia)*, Lotfi Belkacem *(IHEC Sousse, Tunisia)*

### Session B3: Entrepreneurship and Innovation II  
**Room A2**

**Co-Chairs:** Abderrazek Elkhaldi *(FSEG Sousse, Tunisia)* & Taher Hamza *(IHEC Carthage, Tunisia)*

1. **“Causal Links between Innovation Capacity and Training Deployment”**  
   **Amina Tourabi** *(University Ibn Zohr, Morocco)*, Noureddine Ait Errays *(University Ibn Zohr, Morocco)*

2. **“How Relevant Are Personality Traits, Personal Innovativeness and Flow State in Tunisia’s Mobile Banking Services Adoption Intention”**  
   **Khouloud Senda Benani** *(Carthage Business School, University of Tunis Carthage, UTC, Tunisia)*, Sihem Ben Saad *(Carthage Business School, University of Tunis Carthage, UTC, Tunisia)*

3. **“Does Corporate Social Responsibility Influence Corporate Innovation? International Evidence”**  
   **Hatem Rjiba** *(ESSCA School of Management, France)*, Imed Chkir *(Telfer School of Management, Canada)*, Boushra El Haj Hassan *(Telfer School of Management, Canada)*, Samir Saadi *(Telfer School of Management, Canada)*

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**4:30 – 5:30**  
**Coffee Break and Networking** *(Conference Room)*

**6:00 – 8:00**  
**Conference Dinner**
# Thursday, April 25, 2019

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<th>Time</th>
<th>Event</th>
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<tr>
<td>08:00 – 09:00</td>
<td>Registration</td>
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<td>09:00 – 10:00</td>
<td><strong>Keynote Speaker:</strong> Dr. Adnane Maalaoui, <em>IPAG Business School Paris</em></td>
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<td>10:00 – 10:30</td>
<td>Coffee Break (Conference Room)</td>
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## Parallel Sessions C

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<tr>
<th>Time</th>
<th>Session C1: Blockchain Technology</th>
<th>Conference Room</th>
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<tbody>
<tr>
<td>10:30 – 12:00</td>
<td>Co-Chairs: Ralf Wandmacher (<em>accadis University of Applied Sciences, Bad Homburg, Germany</em>), Chris Georgen (<em>Topl, U.S.A.</em>) &amp; Houssem Bouzgarrou (<em>ISFF Sousse, Tunisia</em>)</td>
<td>Room A3</td>
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### “Blockchain: Decentralized Autonomous Organizations: A Theoretical Approach”
*Carlos Santana (University of Deusto, Spain), Laura Albareda (Lappeenranta University of Technology, Finland), Leire Gartzia (University of Deusto, Spain)*

### “Does Blockchain Data Predict Bitcoin Prices?”
*Ikrame Ben Slimane (*ESSCA School of Management, France*), Jihed Majdoub (*ISG Tunis, Tunisia*), Salim Ben Sassi (*ISG Tunis, Tunisia*), Azza Bejaoui (*ISG Tunis, Tunisia*)*

### “Genisys or Skynet? An Empirical and Theoretical View of Blockchain Enabled Corporate Governance and Accounting”
*Dulani Jayasuriya (University of Auckland, New Zealand), Alex Sims (University of Auckland, New Zealand)*

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<th>Time</th>
<th>Session C2: Behavioral Finance</th>
<th>Room A3</th>
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<tr>
<td>10:30 – 12:00</td>
<td>Co-Chairs: Ilyes Abid (<em>ISC Paris Business School, France</em>) &amp; Khaled Guesmi (<em>IPAG Business School, France</em>)</td>
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### “Terrorism, Investor Sentiment, and Stock Market Reaction: Evidence from the French and the British Markets”
*Nadia Arfaoui (Business School of Tunis, Tunisia), Kamel Naoui (Business School of Tunis, Tunisia)*

### “The Impact of Investor Sentiment on IPO Underpricing Rate: Evidence from the Tunisian Stock Market”
*Dhoha Mellouli (*FSEG Sfax, Tunisia*), Siwar Ellouz (*ESC, Sfax, Tunisia)*

### “Equity Market Contagion during Four Recent Crises: Evidence from the United States, Western Europe, and the BRICS”
*Ahmed Ayadi (*IHEC Carthage, Tunisia*), Marjene Gana (*Ecole Polytechnique, Tunisia*), Stéphane Goutte (University Paris 8 & Paris School of Business, France), Khaled Guesmi (IPAG Business School, France)*

### “Macroeconomic News, Public Communications and Foreign Exchange Jumps around US and European Financial Crises”
*Walid Ben Omra (*Brock University*), Jiahui Wang (*Brock University, Canada*), Robert Welch (*Brock University, Canada*), Mohamed A. Ayadi (*Brock University, Canada*)*
10:30 – 12:00

Session C3: Entrepreneurship and Innovation III
Room A2

**Chair:** Moujib Bahri *(TÉLUQ, Université du Québec, Canada)*

“*Le Simpliste Volontaire : Exploration de Nouveaux Profils du Consommateur Post-moderne*”

**Abir Arbia** *(ESC Tunis, Tunisia)*, **Rahma Lachtar** *(ESC Tunis, Tunisia)*

“*Station de Plaisance et Attractivité d’une Destination Touristique*”

**Mohsen Debabi** *(IHEC Carthage, Tunisia)*, **Karim Daouas** *(ESC Tunis, Tunisia)*

“*Enjeux de l’interculturalité dans les négociations du tourisme international*”

**Dorsaf Dellech** *(IHEC Carthage, Tunisia)*

12:00 – 1:00

**Lunch and Networking**

Parallel Sessions D

1:00 – 2:30

Session D1: Applied Econometrics

**Conference Room**

**Co-Chairs:** Mohamed Ayadi *(ISG Tunis, Tunisia)* & **Mohsen Debabi** *(IHEC Carthage, Tunisia)*

“*Politique Monétaire et Fragilité Financière : Adoption d’une règle de Taylor*”

**Fayda Taarit** *(Carthage Business School, University of Tunis Carthage, UTC, Tunisia)*, **Aida Allaya** *(Carthage Business School, University of Tunis Carthage, UTC, Tunisia)*

“*OPEC Production Decisions, Macroeconomic News, and Volatility in the Canadian Currency and Oil Markets*”

**Walid Ben Omrane** *(Brock University, Canada)*, **Mohamed A. Ayadi** *(Brock University, Canada)*, **Skandar Lazrak** *(Brock University, Canada)*, **Xusheng Yan** *(Brock University, Canada)*

“*Technology, Governance and Growth: Panel Simultaneous Equation Framework*”

**Houssem Rachdi** *(IHEC Carthage, Tunisia & IPAG Business School, France)*, **Hichem Saidi** *(ESC Tunis Business School, Tunisia)*
1:00 – 2:30  
**Session D2: Product Market and Corporate Governance  Room A3**

**Co-Chairs:** Lilia Rekik (*TÉLUQ, Université du Québec, Canada*) & Hatem Rjiba (*ESSCA, France*)

**“Does Competition Matter for Corporate Investment? Evidence from Human Capital Investment?”**

*Syrine Sassi* (*South Champagne Business School, France*), Sabri Boubaker (*South Champagne Business School & IRG, Université Paris Est Créteil, France*), Viet Anh Dang (*University of Manchester, UK*)

**“Existe-t-il une relation entre la corruption et l'intensité des exportations chez les PME ? Effets modérateurs de l'instabilité politique et des obstacles réglementaires?”**

*Moujib Bahri* (*TÉLUQ, Université du Québec, Canada*), *Rahim Kallal* (*IHEC Carthage, Tunisia*), Ouafa Sakka (*Spratt School of Business, Carleton University, Canada*)

**“Market Pressure and Cost of Equity: Revisited”**

*Haifa Amairi* (*ESC Tunis, Tunisia*), *Mohamed Imen Gallali* (*ESC Tunis, Tunisia*), *Syrine Sassi* (*South Champagne Business School, France*)

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1:00 – 2:30  
**Session D3: Crowdfunding and Crowdsourcing  Room A2**

**Chair:** Hsan Mzali (*IHEC Carthage, Tunisia*) & Wyème Ben Mrad Douagi (*FSEG Tunis, Tunisia*)

**“Crowdfunding and Performance: The Case Kickstarter”**

*Adnane Maalaoui* (*IPAG Business School, France*), Nesrine Omrani (*PSB Paris School of Business, France*), Charles Perez (*PSB Paris School of Business, France*), Gael Bertrand (*ESSCA School of Management, France*), Rony Germon (*EMLV, France*)

**“Crowdfunding Interne, Opportunité aux Salariés Entrepreneurs”**

*Imène Mokrani El Bougrini* (*UPJV Amiens, France*)

**“Simulation of Dynamic Model Using Intelligence Artificial and Expert Fuzzylogic Theory to Understand Entrepreneurial Self-efficacy via Crowdfunding Platforms”**

*Imen Abdennadher Gdoura* (*FSEG Sfax, Tunisia*), Karim Trabelsi (*University of Sfax, Tunisia*), Romdhane Khemakhem (*FSEG Sfax, Tunisia*)

**“Crowdsourcing platforms: A Need of Learning”**

*Mouna Gouia* (*ISSAT, university of Sousse, Tunisia*)
1:00 – 2:30 Session D4: ICT and User Experience

**Chair:** Anis Ben Omrane (Higher Institute of Technological Studies of Djerba, Tunisia)

“The Role of ICT in Improving the Quality of Communication in seaports: Case Study of Maritime Ports”
Khaled Tartar (USC, Tunisia)

“L’Interactivité Technique et TIC : Des Variables Stratégiques dans les Sites Web Marchands Interactifs”
Sihem Ben Saad (Carthage Business School, University of Tunis Carthage, UTC, Tunisia), Fatma Choura (Higher Institute of Computer Science of Tunis, Tunisia)

“Mobile Banking: Identifying Adoption Factors Among Tunisians”
Hanène Hammami (ESC Tunis, Tunisia), Dorsaf Dellech (IHEC Carthage, Tunisia)

2:30 – 3:00 Coffee Break (Conference Room)

3:00 – 4:00 **Keynote Speaker:** Mr. Christopher Georgen, To-pl, U.S.A.

4:00 – 4:30 Best Paper Awards and Closing Remarks