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Affiliations and responsibilities

- Full Professor of Economics and Finance at the Faculty of Law, Economic and Social Sciences - Mohammed V University of Rabat (UM5-R)
 - Visiting professor at the University of Toulouse Capitole (France), Manouba (Tunisia) and Mons (Belgium)
 - Director of the Laboratory of Economic Analysis and Modeling Research (LEAM)
 - Founder of the joint Morocco-Tunisia laboratory on the digital economy
 - 2009-2015: Lecturer in Digital Economy at a public engineering school (ENSIAS)- Rabat, (UM5-R)
 - Coordinator of the Moroccan-Tunisian Research Observatory on the Digital Economy
 - Editorial director and member of the scientific council of the Moroccan Review of Political and Social Sciences (RMSPS)
 - Member of the Board of Directors and Co-founder of the CIRPEC Research Center (Interdisciplinary Center for Research in Performance and Competitiveness), UMR-R
 - Associate member at the Center for Economic Policy Research (CEPR) and the TSE Digital Center at the Toulouse School of Economics
 - Member of the training coordination committee for the Bachelor's, Master's and engineering courses
 - Member of the scientific committee, conference organization and peer reviewing articles in indexed scientific journals
 - Supervisor, Jury Member and Rapporteur of several Doctoral Theses
 - Partner of international scientific projects: Virtual Currencies and Economic Inclusion (2019-2021) at the University of Chicago; Tempus Logic (2014-2017) and Tempus Sermanteq (2009-2012) funded by the European Commission
 - Research sabbatical at the University of Chicago, TFM-R laboratory (2019-2020)
 - Member of the University Council (2013-2015 / 2017-2019)
 - Collaborator in different organizations and institutions for the development of studies, advice, strategies for implementing research and development projects
 - Manager of the Georges Sand Hotel of the Best Western group in Paris la Défense (2003 – 2007)
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Diplomas and certificates

- 2021: Full Professor of Economics and Finance at Mohammed 5 University in Rabat (UM5-R)
- 2015: Associate Professor of Economics and Finance at UM5-Rabat
- Certificates in Finance and Economic Analysis from the Organisation of Business Professionals UK (OBPUK): Geopolitics and International Finance Analyst in 2022; Financial Risk Management in 2019; Economic Analyst in 2017; Financial Investment Advisor in 2013; Financial Analyst in 2010.
- Intel Certified: Innovate and Integrate Your Entrepreneurship Program; Al Akawyn University, 2012
- 2008: PhD in Finance from Montesquieu-Bordeaux IV University (France)
- 2003: Advanced Studies Diploma (DEA) in Management sciences from Montesquieu-Bordeaux IV University
- 2001: Master in Finance and Capital Markets from Paris Business School (France)

Teaching activities

Courses taught in different training cycles and universities since 2007 in French and/or English: Corporate finance; Market finance; International finance; Macroeconomics; History of political and economic ideas; Development policies and public actions; Digital economy; National accounting, Banking management; Monetary policy; Risk management; Management control; Entrepreneurship; Methodology and epistemology.

Areas of research

- Finance, Currency and Banking
- Digital Finance, Innovation and Entrepreneurship
- Development Policies and Digital Economics
- History and Philosophy of Economic and Social Thought

Contribution to book chapters indexed in Scopus

- Sadok, H (2025) « Technological Options for Implementing Central Bank Digital Currency and Its Potential Impacts on Financial Economy: A Prospective Analysis», in " Behavioral Finance and AI Tools for Sustainability, IGI-Global Book. DOI: [10.4018/979-8-3693-9684-1](https://doi.org/10.4018/979-8-3693-9684-1)
- Mahboub, H & Sadok, H (2024) «The digital banking evolution: An opportunity or a pitfall? » in Digital Synergy, 2024, CRC Press, eBook ISBN9781003440406. DOI: [10.1201/9781003440406-6](https://doi.org/10.1201/9781003440406-6)
- Sadok, H & Djamchid, A (2023) «The Contribution of AI-Based Analysis and Rating Models to Financial Inclusion: The Lenddo Case for Women-Led SMEs in Developing Countries», in "Artificial Intelligence Fintech, and Financial Inclusion, Taylor & Francis Group. CRC Press. DOI: [10.1201/9781003125204-2](https://doi.org/10.1201/9781003125204-2)
- H, Mahboub & Sadok, H (2023) « Contribution to a Better Digital Transformation Implementation: An Integrative Approach » Frontiers in Artificial Intelligence and Applications Ebook Volume 374: Machine Learning and Artificial Intelligence. DOI [10.3233/FAIA230773](https://doi.org/10.3233/FAIA230773)
- Sadok, H (2022) « Fight against fraud and corruption: What if digital was the solution? », in « Concepts, Cases, and Regulations in Financial Fraud and Corruption»; IGI-Global Book. DOI: [10.4018/978-1-6684-5007-9](https://doi.org/10.4018/978-1-6684-5007-9).

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- Sadok, H., & Elouaourt, Z. (2025). The Cash vs. Digital Paradox: Why Financial Literacy Matters in Uncertain Times. Borsa Istanbul Review. DOI.org/10.1016/j.bir.2025.08.001
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- Sadok, H & Many, S (2025) «Les effets du changement climatique sur la production agricole et la pauvreté rurale au Maroc» *Revue Maghreb-Machrek*, n°260, pp 31-48, Editions ESKA. [DOI.org/10.54695/machr.260.0031](https://doi.org/10.54695/machr.260.0031)
 - El Maknouzi, M. E. H., AlQodsi, E. M., Jadalhaq, I. M., & Sadok, H. (2025). Resolving Disputes Arising from PPP Contracts on Seawater Desalination Plants: The Independent Expert as the Most Effective Means. *Journal of Legal Affairs and Dispute Resolution in Engineering and Construction*, 17(4), 04525062. [DOI.org/10.1061/JLADAH.LADR-1315](https://doi.org/10.1061/JLADAH.LADR-1315)
 - Sadok, H (2025) « L'IA en économie de santé : “hype” contre “hope” » *Soins Cadres* 157. Pp 50-52. [DOI: 10.1016/j.scad.2024.12.014](https://doi.org/10.1016/j.scad.2024.12.014)
 - Laarabi, M., Sadok, H., Maarouf, A., & Chatri, A. (2025) « Analysis of Countries' Maturity for a Financial Transition Towards Tokenization ». *Journal of Telecommunications and the Digital Economy*, 13(1), 118-137. [DOI.org/10.18080/jtde.v13n1.1012](https://doi.org/10.18080/jtde.v13n1.1012)
 - Sadok, H & El Hadi El Maknouzi, M (2024) « Evaluation of the fintech era on the performance of Moroccan banks: analysis through non-performing loans» *F1000Research* 2024, 13:1365. [DOI.org/10.12688/f1000research.158024.1](https://doi.org/10.12688/f1000research.158024.1)
 - Mahboub, H & Sadok, H (2024) «Barriers to Digital Transformation The Case of Moroccan Companies» *Journal of Telecommunications and the Digital Economy; Emerging Technologies and Innovation for Digital Economy and Transformation*, Vol. 12 No. 1; [DOI.org/10.18080/jtde.v12n1.814](https://doi.org/10.18080/jtde.v12n1.814)
 - Benazzouz, S & Sadok, H (2024) «Financement de la R&D par l'industrie et production des brevets dans trois pays MENA» *Revue Maghreb-Machrek*, n°256, pp 31-48, Editions ESKA. [DOI: 10.3917/machr.256.0031](https://doi.org/10.3917/machr.256.0031)
 - Mahboub, H & Sadok, H (2024) «Transformation digitale de l'économie marocaine : une approche comparative des performances » *Revue Maghreb-Machrek*, n°256, pp 49-68, Editions ESKA. [DOI: 10.3917/machr.256.0049](https://doi.org/10.3917/machr.256.0049)
 - Nobanee, H. El Maknouzi, M. Sadok, H & Alodat, A, y (2023) « Analysis of insurance entrepreneurship as a hedge in times of crisis: a literature review » *Sustainable Technology and Entrepreneurship*, Elsevier. [DOI.org/10.1016/j.stae.2023.100065](https://doi.org/10.1016/j.stae.2023.100065)
 - Sadok, H, Chaibi, H. Chehri, A & Saadane, R. (2023) « The Effects of Artificial Intelligence on the Future of Employment: Looking for a Trend from a Literature Review» *Procedia Computer Science*, Volume 246, 2024, Pages 4194-4203.[DOI.org/10.1016/j.procs.2024.09.259](https://doi.org/10.1016/j.procs.2024.09.259)
 - Mahboub, H. Sadok, H. Chehri, A & Saadane, R (2023) « Measuring the Digital Transformation: A Key Performance Indicators Literature Review » *Procedia Computer Science*, Volume 225, 2023, Pages 4570-4579.[DOI.org/10.1016/j.procs.2023.10.455](https://doi.org/10.1016/j.procs.2023.10.455)
 - Mahboub, H & Sadok, H (2023), "Implementing enterprise digital transformation: a contribution to conceptual framework design", *Nankai Business Review International*, Vol. 14 No. 1, pp. 35-50. [DOI.org/10.1108/NBRI-06-2022-0067](https://doi.org/10.1108/NBRI-06-2022-0067)
 - Sadok, H. Elfakir, R & I. Hakik, I (2022) « Optimal inflation threshold and economic growth in Morocco: an empirical analysis », *Journal of Economic Cooperation and Development (JECD)*, n° 43 (4), pp103-130
 - Sadok, H. Sakka, F & El Maknouzi, M (2021) « Artificial intelligence and bank credit analysis: A review ». *Cogent Economics & Finance*. [DOI.org/10.1080/23322039.2021.2023262](https://doi.org/10.1080/23322039.2021.2023262)
 - Sadok, H & M. El Maknouzi (2021) « The regulation of virtual currencies in comparative perspective: new private money or niche technological innovation? » *Journal of Money Laundering Control* 24(4), pp. 712–724. [DOI: 10.1108/JMLC-09-2020-0101](https://doi.org/10.1108/JMLC-09-2020-0101)
 - El Maknouzi, M & Sadok, H (2021) « Regulation of virtual currencies in the United Arab Emirates: accounting for the emerging public/private distinction », *Development Studies Research*. ISSN 21665095, [DOI 10.1080/21665095.2021.1980413](https://doi.org/10.1080/21665095.2021.1980413)
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 - Sadok, H. Saadane, R & Benali, M (2024) « Artificial Intelligence and the Future of Employment: Is It an Artificial Threat? » In: Ben Ahmed, M., Boudhir, A.A., Abd Elhamid Attia, H.F., Eštoková, A. Zelenáková, M. (eds) *Information Systems and Technological Advances for Sustainable Development*. DATA 2024. *Lecture Notes in Information Systems and Organisation*, vol 71. Springer, Cham. DOI.org/10.1007/978-3-031-75329-9_6
 - Mahboub, H. Sadok, H. Chaibi, H. Jakimi, A & Saadane, R (2024) « The Determinants of Digital Investment Decision-Making by Moroccan Companies: Is It Rational or a Fad? » In: Mahboub, O., Haddouch, K., Omara, H., Hefnawi, M. (eds) *Big Data and Internet of Things*. BDIoT 2024. *Lecture Notes in Networks and Systems*, vol 887. Springer, Cham. DOI.org/10.1007/978-3-031-74491-4_25
 - Benazzouz, S & Sadok, H (2024) « Analysis of the Relationship Between Innovation, Digitalization and Economic Growth in North African Countries » ICDEc 2024, 9th International Conference on Digital Economy. Emerging Technologies and Business Innovation. May 09-11, 2024, Rabat. DOI: [10.1007/978-3-031-76368-7_13](https://doi.org/10.1007/978-3-031-76368-7_13)
 - Mahboub, H & Sadok, H (2024) « Digital Investment and Firm Performance:Evidence from Moroccan Companies» ICDEc 2024, 9th International Conference on Digital Economy. Emerging Technologies and Business Innovation. May 09-11, 2024, Rabat. DOI: [10.1007/978-3-031-76365-6_6](https://doi.org/10.1007/978-3-031-76365-6_6)
 - Laaouina, S. Benali, M. El Bouhadi, A & Sadok, H (2024) « Modeling Funding Decision of Industrial Projects Using Boosting Machine Learning Algorithms» ICDEc 2024, 9th International Conference on Digital Economy. Emerging Technologies and Business Innovation. May 09-11, 2024, Rabat. DOI: [10.1007/978-3-031-76368-7_2](https://doi.org/10.1007/978-3-031-76368-7_2)
 - Benabbou, L. Mimoun, B. Moufdi, G & Sadok, H (2024) « Assessment of the impact of driver behavior on the carbon footprint in Morocco's transportation sector » Conference: International Symposium on Green Technologies and Applications (ISGTA'2023)
 - Sadok, H (2023) « The Initial Coin Offering: is it a profitable tool for investment? » ICDEc 2023, 8th International Conference on Digital Economy. Emerging Technologies and Business Innovation. May 02-04, 2023, Braga, Portugal. DOI: [10.1007/978-3-031-42788-6_12](https://doi.org/10.1007/978-3-031-42788-6_12)
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 - Chaabane, M. Elrharras, A. Chehri, A. Saadane, R & Sadok, H (2022) « Medical Internet of Things for Classification of Pathological ECG Beats Based on Fractional Fourier Transform and Hyper parameter Tuning » 2022 International Symposium on Intelligent Signal Processing and Communication Systems (ISPACS), Penang, Malaysia, 2022, pp. 1-4, DOI: [10.1109/ISPACS57703.2022.10082841](https://doi.org/10.1109/ISPACS57703.2022.10082841)
 - Mahboub, H & Sadok, H (2022) «Towards a better digital transformation: learning from the experience of a digital transformation project», 7th International Conference on Digital Economy, 9-11, Bucharest, Roumania. DOI: [10.1007/978-3-031-17037-9_15](https://doi.org/10.1007/978-3-031-17037-9_15)
 - El Alami, A. Sadok, H & Elhaoud, N (2015) «Cloud computing & the organizational performance different approach of assessment » 2015 International Conference on Cloud Technologies and Applications (CloudTech), Marrakech, Morocco, pp. 1-5, DOI: [10.1109/CloudTech.2015.7337007](https://doi.org/10.1109/CloudTech.2015.7337007)
 - A, Benkhayat. A, El Manouar & Sadok, H (2015) « Firm business strategy and IT strategy alignment: A proposal of a new model," 2015 Xth International Scientific and Technical Conference » Computer Sciences and Information Technologies" (CSIT), Lviv, Ukraine, pp. 172-178. DOI: [10.1109/STC-CSIT.2015.7325460](https://doi.org/10.1109/STC-CSIT.2015.7325460)
 - Sadok, H (2011) « E-Banking in Morocco: Study of some specifying factors ». In 6th International Conference for Internet Technology and Secured Transactions, ICITST, Abu Dhabi, UAE, December 11-14, 2011. pp 726-731, IEEE

Books and contribution to book chapters

- Sadok, H (2019) « A la recherche d'une grille d'analyse théorique pour la problématique du développement au Maroc », sous la coordination de H. Sadok et A. Tredano in « Réflexion sur le modèle de développement au Maroc » Edition de la RMSPS, ISSN 2351-9134, Dépôt légal : 2011PE0003
- Sadok, H (2018) « Economie Monétaire et Marchés Financiers au Maroc » Edition Yadip, ISBN : 978-9920-35-570-4
- Sadok, H & Fahmi, Y (2017) « Les déterminants de l'endettement financiers des entreprises cotées à la bourse de Casablanca », in « Finance, vers un renouvellement des approches » Edité par l'Université SMBA de Fès. ISBN/ 978-9954-99-454-2
- Sadok, H (2011) « Pouvoir et Finance : l'organisation d'une dynamique de croissance pour les PME » ; Editions Universitaires Européennes, ISBN: 978-613-1-57821-2

Publications in peer-reviewed scientific journals

- Sadok, H & El Maknouzi, M (2025) « Can Crypto Currencies Challenge Sovereign Currencies? A Multidisciplinary Overview of Opportunities and Risks » International Journal of Criminology and Sociology. Vol 14. pp 37-47. DOI: [10.6000/1929-4409.2025.14.04](https://doi.org/10.6000/1929-4409.2025.14.04)
 - Sadok, H (2025) «L'analyse de la relation entre la pauvreté et la dégradation de l'environnement : une brève revue de littérature » Revue Marocaine de Sciences Politiques et Sociales. Vol 38. PP 45-53. ISSN : 2351-9134
 - Mahboub, H & Sadok, H (2024) «Does Digital Transformation Impact the Performance of Moroccan Banks? » Available at SSRN: <https://ssrn.com/abstract=4969429>. DOI.org/[10.2139/ssrn.4969429](https://doi.org/10.2139/ssrn.4969429)
 - El Fakir, R. Kchikeche, A & Sadok, H (2024) «Unveiling Economic Growth Dynamics Across Inflation Regimes in Morocco: Insights from Regime-Switching Models» (August 25, 2024). Available at SSRN: <https://ssrn.com/abstract=4936167>. DOI.org/[10.2139/ssrn.4936167](https://doi.org/10.2139/ssrn.4936167)
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- Sadok, H & El Hadi El Maknouzi, M (2023) «Prospective View on Central Bank Digital Currency Issuance Conditions: Implementation and Financial Implications»; Available at SSRN 4520580, 2023 or https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4520580
 - Sadok, H & Lefhel, Y (2023) «La nature de la relation entre la consommation d'énergie et la croissance économique au Maroc», Revue Marocaine de Sciences Politiques et Sociales, n°35, pp 125-149
 - Sakka, F. El Maknouzi, M & Sadok, H (2022) « Human Resource Management in the Era of Artificial Intelligence: Future HR Work Practices, Anticipated Skill set, Financial and Legal Implications » Academy of Strategic Management Journal, suppl. Special Issue 1; Vol. 21, (2022): 1-14
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 - Sadok, H (2020) « Les déterminants du taux de change : une revue des théories explicatives » Cahiers de Recherches n° 6- Cirpec, UM5- Rabat
 - Sadok, H (2018) « The Effect of Exchange Rates on Trade Balance: An Empirical Study of Morocco » Journal of Business and Economics Review, Vol 3- Jan- Mars 2018
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 - Sadok, H (2020) « Threats and promises of virtual currencies against sovereign currencies », International Conference of Research and Studies in Finance (ICRSF'20) 3-4 Mar 2020 Fez (Morocco)
 - Sadok, H (2018) « Réforme du système de change : préalables et conditions de succès » Colloque de réflexions sur la Finance, COREFI, Marrakech 04 -05 mai
 - Sadok, H & Mouline, B (2018) « L'introduction en bourse des PME marocaines est-elle réellement une stratégie payante ? » Colloque International de Recherche et d'Etudes en Finance (CIREF) sous le thème « Finance, inclusion et durabilité en Afrique », ENCG de Fès, 04-05 mai
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- Sadok, H & Hakik, D (2017) « La mise en œuvre de la politique monétaire : enjeux et paradoxes » Colloque international sur la Flexibilité et stabilité financière : A la recherche de bons outils, Kenitra, 12 Mai
 - Sadok, H & Fahmi, Y (2017) « Les déterminants de l'endettement financier des entreprises cotées à la bourse de Casablanca » Colloque International de Recherche et d'Etudes en Finance, CIREF, Fès, 24-25 Mars
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 - Sadok, H (2014) « Does the E-commerce create a value for the companies trading online? » International Conference on Social Science and Management [ICSSM2014] March 14 - March 16, 2014 Chicago, Illinois, USA
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 - Sadok, H. Y, Fahmi, Y. Benjabeur, S & Taghzouti, A (2012) « La défaillance des entreprises : une revue de littérature » ; Colloque sur le Management de la Performance des organisations, 21 et 22 juin à L'ENCG Tanger
 - Taghzouti, A. Sadok, H. Benjabeur, S & Fahmi, Y (2012) « Du pilotage stratégique par la valeur des alliances stratégiques » ; Colloque sur le Management de la Performance des organisations, 21 et 22 juin à L'ENCG Tanger
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 - Sadok, H (2006) « L'investisseur professionnel et gouvernance des entreprises : régulation ou lobbying ? » ; Colloque de management stratégique, Université de Bordeaux IV
 - Sadok, H (2005) « L'endettement des moyennes entreprises familiales est – il différent de celui des moyennes entreprises managériales ? » ; Colloque de management des entreprises familiales. Juin 2005 ; Université de Caen
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