"The impact of reconciliation quality in strategic alliances on financial innovation: The case of Moroccan institutions"

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THE IMPACT OF RECONCILIATION QUALITY IN STRATEGIC ALLIANCES ON FINANCIAL INNOVATION: THE CASE OF MOROCCAN INSTITUTIONS

Abstract

Operators of financial institutions in developing economies have a significant impact on economic activity by funding innovative initiatives. However, the lack of existing documentation to demonstrate the empirical relationships between financial innovation and the quality of the partnership relationship between these institutions represents a major gap in strategic and international management.

This paper presents an empirical study aimed at uncovering the results of the quality of financial institutions' relationships regarding innovation within strategic alliances.

Using a qualitative research model, the study explores the positive influence of the quality of the relationship on financial innovation within Moroccan financial institutions engaged in strategic alliances. Four research hypotheses were tested using regression analysis on a sample of 34 strategic alliances formed by Moroccan financial institutions during the reference periods of 2018–2022.

The empirical results show that the quality of reconciliation relationships among Moroccan financial institutions has significantly contributed to their financial innovation. It is particularly crucial to combine two essential characteristics: mutual trust and partner commitment. On the other hand, mechanisms of mutual exchange and communication do not significantly affect financial innovation. The study underscores the importance of promoting high-quality ties within strategic alliances to foster financial innovation in Moroccan financial institutions. This emphasizes the significance of trust and mutual commitment between partners in promoting innovation in the financial sector.

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INTRODUCTION

The constant evolution of the global financial landscape, marked by rapid technological advancements and regulatory changes, has prompted financial institutions to adopt innovative strategies to remain competitive. In Morocco, as elsewhere, financial institutions have explored strategic alliances as a means to foster innovation and adapt to market demands. This trend reflects the growing recognition of the crucial role of strategic alliances in transforming the financial sector. Strategic alliances, defined as collaborative agreements between distinct entities, have been studied from various angles in academic literature. In particular, their impact on financial innovation is a vital area of research. The work of Hitt et al. (2018) emphasizes the importance of these alliances in creating new opportunities and promoting innovation within financial institutions. Furthermore, Gulati and Singh (2018) shed light on how strategic alliances can stimulate flexibility and responsiveness, thereby fostering the emergence of innovative financial products and services.

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In Morocco, the financial sector is undergoing rapid transformation, marked by governmental initiatives aimed at strengthening financial inclusion and promoting innovation. Studying the impact of strategic alliances on financial innovation in this specific context is of particular importance for guiding the strategic decisions of financial institutions. This study will draw upon a comprehensive review of existing literature, incorporating works such as those by Gulati and Singh (2018) and Hitt et al. (2018), to analyze the mechanisms and outcomes of strategic alliances in the Moroccan context. This article examines how these alliances influence financial innovation; the study aims to provide insightful perspectives for stakeholders in the financial sector in Morocco and contribute to the growing body of knowledge on the complex dynamics between strategic alliances and financial innovation.

It is now evident that the strategic alliances formed by Moroccan financial institutions represent a real opportunity to acquire the necessary knowledge to enhance their qualifications and address their technical and managerial shortcomings. However, to seize this opportunity, certain characteristics conducive to this process of learning and innovation are necessary, among which relationship quality stands out. In this perspective, the following question arises: To what extent does the quality of relationship among financial institutions promote their financial innovation?

1. LITERATURE REVIEW AND HYPOTHESES

The objective of this initial step is to underscore the significance of financial innovation in the strategic alliances of financial institutions and specify the crucial role of the quality of collaboration in innovation and the development of new financial products.

However, the collaboration among different stakeholders in the realm of financial innovation plays a crucial role in creating an ecosystem conducive to the exchange of ideas, resources, and technologies (Chang et al., 2022). This collaborative approach promotes synergy among traditional financial institutions, fintech startups, regulators, and other sectors, thereby contributing to stimulating innovation in the financial sector (Klus et al., 2019). Understanding how this collaboration influences innovation is essential for anticipating future developments in the financial landscape and enabling stakeholders to remain agile in an ever-changing environment.

Intersectoral collaboration, which involves partnerships between financial institutions and other sectors such as technology, health, and education, has emerged as a powerful driver of innovation. This type of collaboration offers unique opportunities for the transfer of skills, technologies, and best practices between traditionally distinct industries. This interconnection between diverse areas of expertise creates fertile ground for cross-cutting innovations, leading to the emergence of innovative solutions that can redefine the very nature of financial services.

When financial institutions partner with external sectors, they can leverage specialized skills and new perspectives (Hilmarsson, 2011). For example, collaboration between a bank and a technology company can enable the integration of cutting-edge solutions such as artificial intelligence or blockchain into financial services. This integration of cutting-edge technologies can lead to faster payment methods, improved risk management, and increased personalization of financial products.

However, Chesbrough and Brunswicker (2014) underline the growing importance of open innovation practices in businesses. This reference highlights the transformative nature of intersectoral collaboration as an open innovation practice. By facilitating access to ideas, technologies, and skills beyond the traditional boundaries of an enterprise, intersectoral collaboration becomes a powerful means of accelerating innovation.

Partnerships between traditional financial institutions and fintech startups have emerged as a strategic means of capitalizing on the respective advantages of these two distinct actors. This form of collaboration leverages the financial stability and experience of large financial institu-

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tions while integrating the agility, rapid innovation, and technology focus of fintech startups. These alliances can catalyze the development of new technologies and the creation of innovative financial products and services, thus offering more efficient solutions tailored to the changing needs of consumers.

However, Nyamwango, (2018) explores the various partnership models adopted by financial institutions and fintechs, providing insights into winning strategies and potential challenges. He highlights the need for financial institutions to strike a balance between leveraging the stability of their existing position and integrating the rapid and flexible innovations of fintech startups.

Collaboration with regulators has become an essential component of the financial ecosystem, particularly in the realm of financial innovation. This interaction between financial sector actors and regulatory authorities is crucial for establishing a balance between promoting innovations, preserving financial stability, and protecting consumers. Close collaboration with regulators can play a crucial role in creating an adaptive regulatory environment that encourages innovation rather than stifling it.

Indeed, Gomber et al. (2018) provide in-depth insights into the delicate challenge of regulating innovation in the financial sector. This reference underscores the need to strike a balance between promoting FinTech innovation and the necessity of maintaining financial stability and security.

In summary, collaboration with regulators represents a crucial aspect to ensure that financial innovation occurs in a stable regulatory environment, fostering the development of innovative solutions while safeguarding the interests of stakeholders.

The exchange of ideas and knowledge, facilitated by collaboration among different stakeholders, is a vital driver of innovation. The diversity of perspectives and expertise brought by each actor creates an environment rich in creative ideas, thus stimulating the innovation process. Open discussions, collaboration forums, and regular interactions among stakeholders are key elements for nurturing this dynamic exchange.

Indeed, Wuchty and al. (2007) shed light on the growing importance of teams in knowledge production. Although this article does not specifically focus on the financial domain, it provides insights into how collaboration within groups can foster the creation of innovative knowledge. Applied to the financial context, this underscores the importance of encouraging collaboration among different stakeholders to promote innovation and foster an environment conducive to creativity and innovation in this sector.

Online collaboration platforms have emerged as essential tools for facilitating interaction and cooperation among different stakeholders. These virtual spaces provide an efficient framework for sharing information, identifying potential synergies, and implementing collaborative projects. The use of these platforms promotes transparent and agile collaboration, thus playing a key role in the innovation process.

However, West and Bogers (2014) provide a relevant reference for understanding the dynamics of open innovation, which often relies on collaboration platforms. They highlight the importance of open innovation, which encompasses collaboration with external sources to stimulate innovation. Online collaboration platforms are a key means of implementing this open innovation strategy by facilitating access to external ideas, skills, and resources. The benefits of collaboration platforms include the ability to bring together diverse expertise, reduce geographical barriers, and accelerate collaboration processes. Collaborative projects can benefit from the diversity of skills, perspectives, and resources available on the platform, leading to more innovative and comprehensive outcomes.

In conclusion, collaboration among traditional financial institutions, fintech startups, regulators, and other sectors is a major catalyst for financial innovation. It fosters fruitful exchange of ideas, resources, and technologies, thereby creating a dynamic environment conducive to the emergence of innovative solutions in the financial sector.

In addition, the literature pays particular attention to the importance of relationship quality between organizations for the success of inter-organizational learning under various names (Tran &

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Kalika, 2006). However, these researchers all agree to associate with relationship quality, in general, a set of characteristics facilitating information sharing and reducing opportunistic behaviors among partners. Thus, a relationship based on trust, mutual communication, and commitment, which utilizes higher-quality exchange tools, is capable of enhancing cooperation between contracting parties and reducing the risk of conflict and opportunistic behaviors. This approach facilitates inter-organizational learning, knowledge transfer between partners, and consequently, innovation and creativity.

Mutual trust between partners: The literature extensively explores trust, particularly in the context of alliances and collaborations. Van Wijk (1985) defines trust as "a mode of informal control that governs mutually identified actors." Many studies consider the presence of trust in inter-organizational relationships a central element fostering the emergence of inter-organizational learning and innovation.

Significant research in this field has been conducted by Larsson et al. (1998). This study is at the core of the perspective on factors influencing the success or failure of organizational learning within an alliance, focusing specifically on the role of trust in inter-organizational relationships. It highlights two underlying dimensions of this concept:

The first dimension, termed "structural," is associated with calculative trust. This dimension relies on mutual recognition, collaboration between partners, reputation at stake, and motivation to establish cooperation.

The second dimension, termed "behavioral," is based on the belief that organizations engaged in a relationship must adhere to the following principles: avoid opportunistic behaviors, promote positive interactions, and act with the best intentions.

Before the alliance is signed, trust forms the basis of the first dimension, while the second dimension comes into play once the alliance is operational. Regardless of its dimension, trust plays a central role in the success of learning and innovation in certain configurations of organizational partnerships, such as in an alliance. In the absence of confidentiality, the availability of information may be limited because the partners do not bear any of the risks associated with sharing sensitive information (Hedlund, 1994). In some cases, companies may accept this limitation of information availability due to the importance of confidentiality for the security and protection of sensitive information. According to Kale et al. (2000), mutual trust between partners helps reduce the risk of opportunistic behaviors, thus fostering greater transparency in the exchange of information and know-how among the actors involved in the relationship.

Mutual communication between partners: Communication emerges as a determining factor for the success of inter-organizational learning and, consequently, innovation, as highlighted by Suzlanski (1996), Modiet Mabert (2007), and Paulraj et al. (2008). Through the communication process, transmitting partners can easily transfer the knowledge and know-how communicated to the receiving partner. In turn, the receiving partner can absorb them to integrate them into its stock of knowledge (organizational memory), then use them in other contexts and further develop them before creating new products. Similarly, this communication factor also contributes to reducing the risks of dysfunction and conflicts, while strengthening mutual trust between partners (Maaref, 2015). To assess the impact of the communication factor on the success of inter-organizational learning, several authors use indicators such as the frequency, richness, and quality of information exchanged between partners (Burkink, 2002; Wagner & Buko, 2005; Spekman et al., 2002).

The mutual commitment of partners: Partner commitment in strategic alliances is considered in the literature as an essential support for inter-organizational learning and innovation, and the lack of commitment from one of the contracting parties can hinder knowledge transfer. Several researchers emphasize that resources, whether human or technological, are prerequisites for knowledge development (Ritter et al., 2004). To operationalize this factor, some authors propose using the degree of investment by partners in establishing, coordinating, and

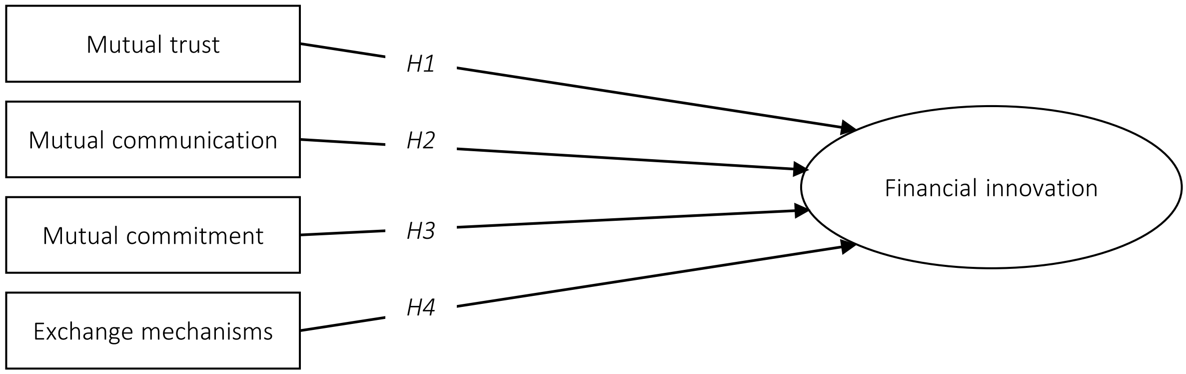

Figure 1. Conceptual model

managing the relationship (Wagner & Buko, 2005). Dyer and Nobeoka (2000) add that making joint investments in technology, implementing procedures, and exchanging or loaning personnel are real catalysts for knowledge sharing between partners.

Knowledge exchange mechanisms between partners: Knowledge exchange mechanisms between partners manifest themselves through various modes of connection among partner personnel, such as personal contacts, cross-functional teams, group meetings, and the quality of information technology used in linkage.

In the literature, several authors emphasize the fundamental role of links between different members of partner organizations in the process of inter-organizational learning (Wagner & Buko, 2005). These links significantly contribute to creating a conducive environment for knowledge and know-how transfer (Kale et al., 2000). Furthermore, they facilitate the establishment of a climate of trust and reduce the risks of opportunistic behaviors (Gulati, 1995) through dialogue, discussion, exchange of experiences, and observation.

The study aims to identify the impact of the quality of the relations of rapprochement, expressed through mutual trust, mutual communication, mutual commitment, and exchange mechanisms between partners of Moroccan financial institutions on financial innovation. The research hypotheses that were tested, using regression analysis, on a sample of 34 strategic alliances entered into by Moroccan financial institutions, for the 2018–2022 reference period are as follows:

H1: *The quality of relationships among Moroccan financial institutions, expressed through mutual trust between partners, promotes financial innovation.*

H2: *The quality of relationships among Moroccan financial institutions, expressed through mutual communication between partners, promotes financial innovation.*

H3: *The quality of relationships among Moroccan financial institutions, expressed through mutual commitment, promotes their financial innovation.*

H4: *The quality of relationships among Moroccan financial institutions, expressed through exchange mechanisms, promotes financial innovation.*

Based on the underlying hypotheses, the conceptual model presented in Figure 1, offers a visual representation that illustrates the relationships and key elements involved in the context under study.

This article explores the research on the impact of the quality of organizations' rapprochement relations on their financial innovation by taking Moroccan financial institutions as a field of study.

2. METHODS

This section describes the analytical techniques to examine models, variables, development research assumptions, and interdependence between the quality of the relationship and financial innovation within financial institutions involved in strategic alliances.

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2.1. Data collection

The data utilized in the empirical research outlined in this article were obtained through face-to-face interviews with the executives of financial institutions in Morocco.

These data pertain to the collaboration agreements concluded by these institutions for the period from 2018 to 2022. In this context, it is important to note the absence of a comprehensively documented database on the collaboration agreements. Additionally, this study expresses a particular interest in the use of primary data. Thus, a questionnaire addressing various topics in addition to the one examined in this article was distributed to various stakeholders such as branch managers or supervisors (38.23%), general managers (29.41%), regional directors (14.70%), regional controllers and audit managers (8.82%), mission officers at the regional level (5.88%), and credit commercial animation managers (2.96%). It is worth noting that personal relationships played a decisive role in this study, facilitating the scheduling of appointments with targeted respondents. Through the questionnaire tool, 34 out of the initially targeted 42 collaboration agreements were examined, with a particular focus on those surpassing mere commercial transactions between partners and having a duration of one year or more.

2.2. Data processing

After receiving the data, a processing phase was united using two multivariate statistical tests, with the assistance of SPSS 25 software.

The first test encompasses factor analysis, specifically principal component analysis (PCA), as well as Cronbach's alpha, in order to refine the measurement scales of the dependent variable in the conceptual model (financial innovation in financial institutions involved in strategic alliances). At this stage, a clear factorial structure has been recorded for both modes of this variable, surpassing the thresholds recommended by Hair et al. (2006) in terms of the reliability and validity of the measurement scales (Table 1).

The second-type tests focus on multiple linear regression analysis. They evaluate the conceptual model's overall validity and the individual significance of its explanatory variables.

Table 1. Results of the validity and reliability of measurement scales

Components	Alpha Cronbach	Items	% variance explained	No. of items
Mutual communication	0,740	Frequency	78%	2
		The richness and quality of information exchanged between partners		
Mutual trust	0,763	The belief that a partner will honor its commitments and obligations	70%	4
		The quantity and quality of information shared between partners		
		The belief that a partner will act fairly and ethically in the interactions		
		The willingness of partners to work together to achieve common goals, even when it involves risks or sacrifices		
Mutual engagement	0,750	Their commitment to this alliance with your financial institution	73,342%	4
		Doing everything possible to maintain the collaboration relationship with your financial institution		
		The importance of this alliance for your partners		
		They are willing to terminate this alliance in case of problems		
Knowledge exchange mechanisms	0,730	Personal contacts	68,778%	4
		Multifunctional teams		
		Group meetings		
		The quality of the information technology used in the liaison		
Financial innovation	0,737	Number of new financial products or services	74,56%	5
		Market penetration rate		
		Level of technological adoption		
		Customer Satisfaction Index or Net Promoter Score		
		Number of patents or intellectual properties filed		

3. RESULTS

Regarding the results of the conceptual model test (Table 2), the probability associated with the Fisher test in the ANOVA model presents a value lower than the 5% error threshold (Sig = 0.000 < 0.05), thus indicating that the null hypothesis is rejected, and the model is globally significant. In particular, the portion explained by the model (regression = 21.928) significantly surpasses the unexplained portion (residuals = 12.072).

This observation is consistent with the value of the adjusted R-squared statistic (0.542), which also provides indications regarding the quality of the econometric model (Table 3). Thus, it demonstrates that the variables representing the quality of Moroccan financial institutions' relationship building explain 54.2% of the variance in their financial innovation.

Regarding the assessment of the significance of the variables (Table 4), the values and probabilities associated with the Student's t-test generated by SPSS 25 indicate that two variables are statistically significant (t > 2 and sig < 5%). These variables are mutual trust and mutual engagement in the agreements concluded by Moroccan financial institutions with their partners to enhance their financial innovation. This result is in line with the first and third hypotheses of this study. It is also observed that variables such as "mutual communication" and "utilization of knowledge exchange mechanisms" have no significant influence on the financial innovation of financial institutions in their strategic alliances with other organizations. This is explained by the fact that the indices of the Student's t-test do not meet the criteria recommended by experts in data analysis. Therefore, we can reject the hypotheses associated with these variables (*H2* and *H4*).

Table 5 presents a summary of the results obtained.

Table 2. Regression indices of the ANOVA model

ANOVA[a]						
Variable		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	21,928	4	5,482	15,355	,000[b]
	Residuals	12,072	30	,357		
	Total	34	34			

Note: a. Dependent variable: Financial Innovation. b. Predictors: (Constant), knowledge exchange mechanisms between your FI and its partners, communication between your FI and its partners, mutual engagement between your FI and its partners, and mutual trust between your FI and its partners.

Table 3. Summary of the models

Modele	R	R-two	R-two adjusted	Standard error of estimate	Edit statistics					Durbin-Watson
					Variation of R-two	Variation of F	ddl1	ddl2	Sig. Variation of F	
1	,736[a]	,542	,454	,39598	,542	15,355	4	30	,000	1,653

Note: a. Predictors: (Constant), knowledge exchange mechanisms between your FI and its partners, communication between your FI and its partners, mutual engagement between your FI and its partners, mutual trust between your FI and its partners. b. Dependent variable: Financial innovation.

Table 4. Coefficients of individual significance

Coefficients [a]							
Model	**Non-standardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**	**Collinearity Statistics**	
	B	**Error standard**	**Beta**			**Tolerance**	**VIF**
(Constant)	–,023	,510		–,045	,964		
Mutual communication	–,144	,070	–,201	–1,047	,043	,534	4,873
Mutual trust	,668	,228	,764	3,059	,003	,103	5,108
Mutual engagement	,414	,189	,539	2,426	,017	,230	4,887
Knowledge exchange mechanisms	–,048	0,139	–0,026	–,350	0,087	0,225	4,081

Note: a. Dependent variable: Financial innovation.

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Table 5. Synthesis of hypotheses results

Hypotheses	Explanatory variables	Variables to explain	Coefficient β	Significance	t Student	Validation
H1	Mutual communication	Financial innovation	–0,144	0,043	–1,047	discarded
H2	Mutual trust	Financial innovation	0,668	0,003	3,059	Confirmed
H3	Mutual engagement	Financial innovation	0,414	0,017	2,426	Confirmed
H4	Knowledge exchange mechanisms	Financial innovation	–0,048	0,087	–0,350	discarded

4. DISCUSSION

Based on these results, this article can respond positively to the central research question regarding the impact of the quality of partnership relations of Moroccan financial institutions on their financial innovation, by combining two significant features. Firstly, mutual trust among partners stands out as the characteristic contributing the most to explaining the financial innovation of financial institutions in strategic alliances ($\beta = 0.668$, $p = 0.00 < 0.01$). It exerts a positive influence on the financial innovation of these institutions. Thus, the more financial institutions have entered into strategic alliances based on mutual trust with their partners, the more their performance improves. This result is consistent with prior research. Gulati (1995) and Zaheer et al. (1998) emphasize that mutual trust between partners reduces the risk of opportunistic behaviors and promotes transparency in exchanges, thereby creating an environment conducive to learning and, consequently, financial innovation. Harrigan (1986) also emphasized the crucial role of trust in long-term relationships between joint ventures, noting that trust promotes a free exchange of information and contributes to joint decision-making. The absence of trust leads to information withholding, limited exchange, opportunistic behaviors, and conflicts between partners, thereby compromising an environment conducive to learning, creativity, and innovation (Hamel, 1991).

Secondly, this study explores the significant contribution of mutual commitment between Moroccan financial institutions and their partners to their learning ($\beta = 0.414$, $p = 0.017 < 0.05$). Thus, the more Moroccan financial institutions and their partners mutually commit, the more their financial innovation improves. This result finds resonance in some previous research, such as Inkpen's (1996) study on cooperative relationships between American and Japanese firms. The author emphasizes that the commitment of the parties plays a facilitating role in knowledge sharing. Thus, undertaking joint technology investments, establishing procedures, and exchanging or lending personnel serve as catalysts for knowledge sharing among partners (Dyer & Nobeoka, 2000).

The findings of this study also reveal that mutual communication and the use of knowledge exchange mechanisms are not relational qualities that explain the learning and innovation of financial institutions involved in strategic alliances, contradicting the results of previous studies. This observation can be explained by the limited number of observations used in this study.

CONCLUSION

This study examines the impact of the quality of collaboration relationships among organizations on their financial innovation, using Moroccan financial institutions as the study context. Drawing on a literature review, four key relational quality variables are likely to have an impact on the financial innovation of organizations in the context of collaboration: mutual trust, mutual commitment, mutual communication, and the use of knowledge exchange mechanisms. The effects of these variables on financial innovation are examined through a sample of 34 collaboration agreements entered into by Moroccan financial institutions for the reference period 2018 –2022. Indeed, regression analysis revealed significance only for the first two characteristics. Therefore, leaders of financial institutions are encouraged to implement incentive measures to promote trust and commitment in their relationships with partners.

Based on the results obtained, this study provides a valuable contribution to inter-organizational innovation research. However, it also suffers from certain limitations that could be avenues for future research.

Regarding its contribution, this study has reinforced the idea endorsed by some researchers that organizations' learning and innovation potential in the context of collaboration is dependent on certain factors characterizing the quality of their relationships with partners.

Beyond these theoretical contributions, this study's findings can be valuable for directors and managers of Moroccan financial institutions by providing them with managerial levers based on relational quality on which they can act to succeed in financial innovation and inter-organizational learning within these institutions. Similarly, this work can serve as a reference for the Moroccan government and funding agencies to encourage financial institutions to establish cooperation agreements and form networks and groups based on the aforementioned relational qualities.

As for the limitations of these results, they are primarily tied to the narrowness of the sample size. It is considered that the number of collaboration agreements comprising the sample is relatively low, even though it corresponds to a very high response rate of 81%, resulting in 34 usable returns. This is justified by the absence of a database of collaboration agreements and the uniqueness of this study. Finally, this study did not include certain relational qualities that were considered relevant and that could facilitate the exchange of information and know-how between the actors involved in the collaboration relationship.

In light of these limitations and contributions, new avenues could be considered. Thus, it would be pertinent to expand the sample to include other collaboration agreements concluded by Moroccan financial institutions with national and international organizations. Furthermore, it would be appropriate to direct the research towards the inclusion of other relational qualities, such as the proximity of the partners involved in the collaboration relationship. In this context, the literature has distinguished between three distinct aspects of partner proximity or similarity: organizational proximity, cultural proximity, and geographical proximity.

AUTHOR CONTRIBUTIONS

Conceptualization: Ahmed El Hammoumi, Nabil Seghyar, Abdelaziz Berdi.
Data curation: Ahmed El Hammoumi, Nabil Seghyar, Abdelaziz Berdi.
Formal analysis: Ahmed El Hammoumi, Nabil Seghyar, Abdelaziz Berdi.
Funding acquisition: Abdelaziz Berdi.
Investigation: Ahmed El Hammoumi.
Methodology: Nabil Seghyar, Abdelaziz Berdi.
Project administration: Ahmed El Hammoumi, Abdelaziz Berdi.
Resources: Nabil Seghyar.
Software: Ahmed El Hammoumi, Abdelaziz Berdi.
Supervision: Nabil Seghyar, Abdelaziz Berdi.
Validation: Ahmed El Hammoumi.
Visualization: Nabil Seghyar, Abdelaziz Berdi.
Writing – original draft: Nabil Seghyar.
Writing – review & editing: Abdelaziz Berdi.

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