

## **Towards a Reinvented Cash Management Function: Mobilising Innovative Advances for Enhanced Performance and Optimised Cost Management - Insights from Large Moroccan Companies in the Casablanca-settat Region**

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**Abstract :** Financial crises, exchange rate volatility, fluctuations in commodity prices, increased competitive pressures, and environmental issues are all threats that businesses face. In light of these diverse challenges, proactive, agile, and innovative cash management becomes an indispensable financial shield, allowing companies to thrive despite the adverse conditions of the global environment. In the same spirit, uncertainty, turbulence, volatility, and competitiveness continue to disrupt economic environments, compelling companies to swiftly master innovative breakthroughs that provide added value. In such a context, innovation emerges as a catalytic vector for performance, aiming to reduce costs, strengthen growth, and ultimately ensure the sustainability of Moroccan companies in the national arena. Moreover, innovation in treasury management promises to be one of the key pillars of financial stability, enabling companies to navigate the tumultuous waters of a globalized environment. Therefore, the objective of this study is to better understand the impact of innovative treasury management on cost optimization and, by extension, performance improvement. To elucidate this relationship, we conducted an exploratory qualitative study with 20 large Moroccan companies operating in the Casablanca-Settat region. The results highlight that innovation at the heart of treasury management is a guarantee of sustainability against the risks of failure and stands as a true pivot of the performance of Moroccan companies, an important parameter of their financial balance and a catalytic vector of their growth in the national economic landscape. In this regard, this study aims to provide answers to the following question: To what extent does innovation at the core of the treasury function prove to be the indispensable shield to boost performance while optimizing costs for large Moroccan companies?

**Keywords :** innovative cash management, artificial intelligence (ai), financial performance, risk management, cost savings

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