

Cash Management in Response to Inflationary Pressures: An Innovative Approach Towards Enhanced Corporate Resilience in Morocco

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Abstract : In a global economic context marked by growing instability and persistent inflationary pressures, Moroccan companies are facing unprecedented challenges. With galloping inflation exerting increasing pressure on the Moroccan economy, it is becoming crucial for companies to rethink their cash management approach. In fact, this complex economic situation, marked by rising commodity costs, currency volatility and market uncertainty, requires an innovative strategic response. In this regard, the present article delves into how innovation in cash management can play a pivotal role in mitigating the destabilizing effects of inflation while bolstering the financial resilience of Moroccan companies. The primary objective of this paper is to illuminate the innovative strategies that can be adopted to counteract inflationary pressures. It focuses on exploring advanced financial and technological approaches, such as the use of artificial intelligence for financial forecasting, the automation of cash management processes, and the implementation of hedging strategies to safeguard against price and interest rate fluctuations. Furthermore, in the Moroccan context, where recent inflation has heightened economic vulnerabilities, these innovative strategies are vital for optimizing performance and ensuring business survival. By integrating these cutting-edge practices into their cash management frameworks, Moroccan companies can not only mitigate the immediate impacts of inflation on their operations but also position themselves more securely to withstand future challenges. In doing so, they enhance their capacity to navigate an uncertain economic landscape and seize sustainable growth opportunities, thereby strengthening their long-term resilience. It is worth noting that embracing innovative cash management is not merely a response to current economic challenges but a strategic investment in future-proofing businesses. By leveraging innovation, Moroccan companies can develop adaptive capabilities that will enhance their resilience to future crises, whether these stem from economic fluctuations or other external shocks. Thus, innovation emerges not just as an adjustment tool but as a critical strategic driver for thriving in a future where economic uncertainty may well become the norm.

Keywords : innovative cash management, inflation, resilience, financial risks, Moroccan companies

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