



World Wide Journal of Multidisciplinary Education and Research

WWJMER 2023;1(04): 1-6

www.wwjmer.com

International Journal

Peer Reviewed Journal

Refereed Journal

Indexed Journal

KAHIA WIAM

Institut Supérieur de Gestion
de Bizerte Laboratoire
ARBRE, ISG Tunis Université
de Carthage.

CHAHER Mehrez

Institut Supérieur de Gestion
de Tunis Dar Al-Uloom
University, KSA Laboratoire
ARBRE, ISG Tunis Université
de Tunis.

Correspondence:

KAHIA WIAM

Institut Supérieur de Gestion
de Bizerte Laboratoire
ARBRE, ISG Tunis Université
de Carthage.

Innovation in services A sample of insurance companies in Tunisia

KAHIA WIAM, CHAHER Mehrez

Abstract

The intensity of competition in today's service sector is increasing. Continuing to rely on the sustainable exploitation of a one-off, long-standing creative effort is no longer reassuring. Hence, to survive, every company is called upon to innovate on an ongoing basis. The challenges posed by this new situation are numerous, and insurance companies are being called upon to rethink the way they do business. Embarking on the path of innovation presupposes the existence of an appropriate national system for fostering a culture of innovation, the definition of a common vision, the right organization, the empowerment of players and access to new technologies.

Keywords: Innovation, forms of innovation, stages of innovation, innovation organizational models, factors conducive to innovation, innovation in the Tunisian insurance companies

Introduction

The watchword of corporate discourse, innovation has been the subject of numerous analyses and explanations, according to Drucker (1993). According to Bensabeur (2009), Kogabayev and Maziliauskas (2017), Ben Yakoub and Achelhi (2021), innovation is no longer the exception; it is becoming the rule and a permanent feature of organizational life. It is no longer a matter for specialists alone, but concerns all the organization's stakeholders, and is undoubtedly the key to its longevity (Ajjour, 2004). In fact, at the Davos Forum, Michael Porter contrasted two models of economic development: "the first, based on productivism, cost optimization, economies of scale, and the relocation of production facilities, led, in his view, to the commoditization of products and services, economic recession and rising unemployment. The second, based on innovation, entrepreneurship, the creation of new value and the unleashing of creative energies, led to economic growth and development, as well as job creation.

One of the most striking features of the Tunisian economic landscape is the shortening lifespan of goods, services and processes, and the accelerating renewal and diversification of product ranges. This makes innovation a challenge for Tunisian companies. This implies adopting a management style in line with the culture of innovation. With this in mind, the aim of our study is to reveal the extent to which Tunisian insurance companies are committed to innovation. To answer the research question: "To what extent are Tunisian insurance companies committed to innovation?", we conducted a qualitative exploratory study with a sample of ten insurance companies.

I-Innovation: an attempt to understand

Innovation in the workplace has been much talked about, and is attracting increasing interest from theorists and practitioners alike, as it represents a competitive weapon for any company wishing to survive in a heightened environment and at the same time distinguish itself from its competitors. In the following, we present a brief outline of this concept.

I-1- Innovation: a broad concept

According to Tarondeau (1994), innovation is "the commercial introduction of an economic novelty concerning product, process, organization, finance, sales, etc.". We can only speak of innovation if there is a positive sanction from the market, which distinguishes it from invention, a concept that does not take commercial applications into account". According to

Tarondeau (1994), Kogabayev and Maziliauskas (2017), Ben Yakoub and Achelhi (2021), innovation does not necessarily mean a radical break with the past. In the service sector, innovation takes many forms. Most often, it materializes in the very characteristics of the service offering or the transaction space attached to it, but it is also mobilized when service production processes are redefined. Finally, disruptive innovation can also take the form of radically new services responding to emerging needs, according to Hermel (2009).

Innovation is a broad concept, going beyond strictly technical aspects to cover organizational, commercial and even financial change (Amable and Barré, 1997; Didier et al, 1996). Thus, minor technical or aesthetic modifications to a product that do not significantly alter the performance, properties, cost or use of the product's materials and components are not generally considered to be an innovation, according to Didier et al (1996). On the other hand, in textiles, for example, a modification to a fiber blend could be considered a progressive innovation, since it changes the product's performance and properties. On the other hand, a new color or a new print would not be considered a product differentiation worthy of innovation according to Amable and Barré (1997).

I-2- Forms of innovation

At the beginning of the century, Schumpeter (1936) drew up a typology of forms of innovation, in which he considered that innovation could concern all of a company's activities:

- Product innovation (materials, conception, design): this type of innovation forms the basis of differentiation strategies. For a company, product innovation means bringing new products to market, such as Sony's Walkman or 3M's Post-it, or offering products that perform better than those already on the market, either because they offer more functions (flexible products such as calculator watches), or because they fulfil functions more efficiently (Philips' laser disc).

- Process innovations: relating to machines and production technologies, they are based on technical improvements to production processes (robotization, flexible workshops, new processes, etc.) or production management methods, such as the introduction of just-in-time methods by Toyota, which enable the company to be more flexible, reduce production costs or increase the quality of manufactured products.

- Commercial innovations: new distribution and communication methods, new promotional media, etc.

- Organizational innovations: these concern the company's structure, work organization and relations with partners. Organizational innovation is very difficult to define, as it can take many different forms. It affects market organization, distribution, marketing and all the procedures that make up a company's strategic tools.

- Financial innovations: new means of financing, new financial arrangements, etc.

- Social innovations: new methods of remuneration, working hours, etc.

However, we can add to the above categories two types of innovation of a special nature: "new technological systems and generic diffusing technologies", according to Le Gloan (2007). "New technological systems are sets of innovations linked together in a coherent system. Generic technologies are innovations that spread their effects over a large number of economic sectors, such as IT", according to Le Gloan (2007).

I-3- Stages of innovation

Seurat (1994) identifies six stages of innovation:

- The encounter stage: this is where the idea for innovation is born.

- The gestation stage: this is where solutions are explored to enrich the idea, thanks to the complementary skills of the people involved.

- The birthing stage: this involves choosing the solution that everyone in the organization agrees on.

- The maturation stage: this is when the prototype is born. If it is rejected or deemed useless, the innovation is also rejected.

The decision stage: this involves convincing decision-makers of the innovation's competitive advantages, particularly its financial benefits.

- The launch stage: once the decision has been made, the company mobilizes to ensure the innovation's successful launch.

I-4- Innovation organization models

According to Gallouj et al (1997), there are four organizational models for innovation:

- The artisanal model: this corresponds to family businesses whose main activity is moving goods from one place to another. These companies are essentially involved in material logistics operations. Due to their limited resources, they still have very little computerization, and no innovation strategy. According to Gallouj et al (1997), they are generally small companies involved in operational services (cleaning, security, hotels, catering, etc.), with no R&D or IT departments.

- The industrial model: this has been broken down into two models, namely "the traditional or declining Fordist industrial model and the neo-industrial model" (Gallouj et al, 1997). It is through the neo-industrial model that firms operating according to the traditional industrial model tend to evolve (Gallouj et al, 1997). It corresponds to certain developments underway in mass information services, which have traditionally operated according to the Fordist model and are now subject to significant competition (banks, insurance companies, postal services). This neo-industrial model has been observed in certain network-structured companies that carry out a large number of operations with information content, i.e. for companies evolving in a technological trajectory of informational and communicational logistics while nonetheless retaining material logistics operations. These companies generally have innovation strategies that are not really developed within R&D departments, but within technical departments, often in close interaction with IT departments.

The associate professional model: "This model is characteristic of medium-sized, grey matter-intensive service firms that do not sell products or services, but rather skills and problem-solving abilities in given fields of expertise, such as consulting, design and engineering firms. In this model, there are no formalized structures dedicated to innovation. To a certain extent, this model can be applied to certain companies, notably those we might describe as "tour operators", who often act as prime contractors for a number of large customers. For this type of function, companies have had to make huge intangible investments in training and equipment, such as setting up electronic platforms where only direct service or relational operations are present", according to Gallouj et al (1997).

I-5- Factors conducive to innovation

Innovation is a process which is difficult to plan, and whose precise course and outcome cannot be predicted. In the same way, the idea of innovation can run into certain obstacles, as it penetrates all the company's systems: equipment, organization, methods, structures, information systems, human systems, etc. This is why it was necessary to organize, not just the innovation itself, but also the whole company. For these reasons, it was necessary to organize not the innovation itself, but the conditions necessary for its development. The challenge is to integrate the innovation imperative into the company through new organizational rules based on collective learning. This requires encouragement from the government, a strong impetus from management and an appropriate management style.

-Appropriate national system for fostering a culture of innovation

According to Attia and Haouari (1999), and Ben Ammar and Debbabi (2005), certain conditions must be met if innovation is to succeed in Tunisian companies.

Firstly, the existence of a culture favorable to technological progress, its acceptance by society and recognition of its rightful place in corporate strategy. Secondly, an adequate education system that develops appropriate skills and ensures a sufficient supply of appropriately trained human resources. Likewise, an effective national research system that includes all public research centers as well as universities, and constitutes a skills center open to companies wishing to carry out innovation initiatives. Secondly, the existence of an appropriate legal environment that protects innovation through patents, and a judicious standardization policy that can stimulate innovation by guiding companies towards ambitious performance targets. Finally, the effectiveness of a national innovation system depends to a large extent on its ability to finance and develop a wide range of fiscal measures to promote innovation, such as tax/research credits.

- Defining a shared vision

Companies convinced of the mobilizing power of a shared vision distinguish between three interdependent levels: a global vision, which is an elevated, almost philosophical conception of the company's mission and values; a long-term intuition as to the path to follow in order to develop and renew itself, which is the "formula for success"; and finally, at the operational level, an imaginative yet pragmatic vision of market opportunities and how to exploit them. To imagine the future and define long-term orientations and priorities, the company can answer four simple but essential questions: What do we want to stand for as a company? What types of products and/or services do we want to offer? Which customer categories do we want to serve? What do we want to bring to our customers through our products and/or services?

-Empowering innovation players

According to Tarondeau (1994) and Ben Hamouda (2001), managing high-potential human capital in an innovation process poses specific problems due to the nature of their activity, which presupposes both a high degree of autonomy and an ability to communicate, requiring coordination modes different from those implemented in services, where the activity is more standardized. "A high-performance R&D team must combine both individual and collective skills, where the organization and coordination methods used should encourage creative abilities to promote new

ideas, gather relevant information and maintain constant contact with other research structures", according to Seurat (1994). From this point of view, a participative management style is a priori more conducive to initiative and employee involvement than an authoritarian one.

-Organization conducive to innovation

According to Desreumeux (1992), "mechanical companies that deliberately favor internal efficiency are better suited to a stable environment in which innovation is less likely to occur. On the other hand, innovation can only be implemented by organic companies". Indeed, the organization of innovation is paradoxical in nature, insofar as if it requires the ability to create, to question the existing, then the solution is the organic model. On the other hand, if it requires the capacity to implement, to transform the idea into a concrete reality (the new product), requiring a high degree of task specialization and flawless coordination, then the solution is the mechanical model.

Another way of answering the question of the innovative, high-performance organization is to re-use the concept of the learning organization, and ask what type of learning is to be encouraged. Is it on the individual level where the innovative company is able to "liberate" the individual creative potential of each of its players: this is the intrapreneurship model.

Or, on the global level, where the creative company knows how to equip itself with structures that facilitate the emergence of innovation, this is the adhocracy model. Or, on the intermediate level, which favors a representation of the company based on the innovation team, the project management model.

In the context of project management, simultaneous engineering and the idea of concurrency consist in involving the various stakeholders in the subsequent manufacturing and distribution of the new product, right from the start of the innovation process. These recent "simultaneous or concurrent engineering" approaches make all functions responsible for all stages of the process.

In contrast to the traditional model, where projects are presented as a succession of stages, each of which only begins once the one immediately preceding it has been completed, such project groups are cross-functional, bringing together sales, marketing, methods, production, R&D, quality assurance and so on.

Moreover, the nature of the innovation and the degree of disruption it introduces are also likely to influence the characteristics of the organization. As radical innovation is riskier, it is often associated with more organic organizations, while incremental innovations are more likely to be developed in more mechanistic structures.

The intrapreneurship model also argues in favor of a strong adaptation between the nature of the innovation and the type of team that implements it. Radical innovation, which tends to involve a low degree of convergence and whose strategic importance is difficult to assess a priori, must be developed in specialized or independent units. Incremental innovation is based on a strengthening of the company's competencies (strong operational convergence), their strategic importance being variable, their organization is often more "classic". In particular, this type of team places the customer at the heart of its organizational structure, and often relies on more formalized procedures.

-Access to new technologies

According to Mathé (2000), the dynamics of the Internet are

seen as "a lever for the company, which is called upon to capitalize on the development of this privileged vehicle for the expression of innovative services". In Great Britain, at the end of 1998, the Prudential insurance company launched Egg, a bank operating entirely on the Internet, according to Mathé (2005). Moreover, the cost of accessing new technologies is constantly rising. Companies can therefore "develop these technologies themselves, or gain access to them by various means, such as imitation (imitating the innovator by copying his product, a process known as "reverse engineering", which is often reprehensible), subcontracting, technology transfers (purchase of patents, licenses, franchise agreements), internal growth (acquisition of a stake in a company whose technology is coveted), cooperative agreements (technological alliances and networks)" according to Broustail and Fréry (1993).

II- Innovation in the Tunisian insurance sector

A leading position is not achieved by chance. A forward-looking vision, optimal management of resources, the development of in-house skills and a constant concern to win over customers are all challenges facing insurance companies faced with the threats of globalization. To stay the course in an intangible economy, companies find themselves running behind restructuring plans to revitalize their institutional and managerial operating methods. Finally, marketing more contracts is achieved when the insurance company provides its customers with the guarantee of constant and total protection against the risks of modern life by devising new solutions.

In what follows, we will attempt to determine the extent to which the Tunisian insurance company innovates. This will enable us to answer the following question: "To what extent is the Tunisian insurance company committed to innovation? The above proposals will then be validated with a sample of Tunisian insurance companies.

Proposition 1: An insurance company without an innovation unit can innovate.

Proposition 2: Setting up an innovation unit makes it possible to envisage a policy focused on staff training and skills development.

Proposition 3: Setting up an innovation unit enables us to listen to our employees and encourage them to take the initiative.

II-1- Overview of the Tunisian insurance sector

It seems to us that the validity of research depends largely on the environmental context in which it is carried out, and on the representativeness of the sample chosen. Its relevance lies in the degree to which it can respond to current problems experienced by the companies it addresses. Today, the Tunisian economy has not been spared the effects of globalization and the development of ICT. These changes, brought about by the new immaterial economy, have had a profound impact, mainly on the tertiary sector. This sector faces a number of major challenges in terms of restructuring corporate management systems. This being the case, we have chosen the Tunisian insurance sector as our field of investigation, in order to determine its ability to innovate.

Operating in virtually all areas of human activity - life, motor, fire, transport, aviation, health, workers' compensation, miscellaneous and special risks and reinsurance - these companies perform a social function of provident insurance and an economic function of

safeguarding and enriching savings and investments. There are two types of insurance in Tunisia:

- Damage or indemnity insurance

This type of insurance covers compensation for damage, whether direct, i.e. to property belonging to the insured (property insurance), or indirect, i.e. to a third party caused by the insured (liability insurance). This type of insurance includes liability insurance, fire insurance, group insurance and assistance insurance.

- Insurance of persons

Insurance of persons includes life insurance, including insurance in the event of death and insurance in the event of life, as well as insurance against accidents to persons, where the sums insured are fixed by the parties to the contract.

II-2- Research methodology

To respond to the problem posed, we carried out an exploratory qualitative study by interviewing 10 of the 17 insurance companies we judged to be the most innovative. The data collected was then analyzed thematically, providing information on the innovation policies of the insurance companies studied, and revealing the various actions taken to implement these policies. According to Bares and Caumont (2004), an exploratory qualitative study is highly recommended when the context of the study is unfamiliar.

II-3- Discussion of results

In our sample, only 60% of companies have an innovation unit.

	Yes	No
Innovation Unit	60%	40%

This innovation unit takes the following forms.

Innovation Units	Proportion
R/D	-
Technology development	-
Creative offer	-
Integrated innovation strategies	10%
Project teams	10%
Product research/promotion	80%

In the six companies surveyed, innovation policy is defined by top management and the heads of the innovation unit at board level. In most of the cases studied, this innovation policy is integrated into a product-market portfolio strategy, generally under the responsibility of the business development, sales planning, product research and promotion department. The rest of the companies noted that they are in the process of considering the introduction of an innovation management system in the near future. The innovation process is thus delegated to the committee responsible for product research and promotion. This does not alter the fact that the company's top management declares the major importance of the role of innovation for the company's long-term survival. To this end, these companies offer incentives to encourage innovation, both financially, through the mobilization of an innovation budget, and organizationally, through the creation of an innovation unit and the introduction of information and communication technologies to facilitate contact and encourage coordination and integration between the company's different functions towards a common goal, while retaining the specialization of the business. It should

be pointed out that this commitment to innovation on the part of insurance companies has been encouraged in response to customer aspirations. Not forgetting that the State has made its presence felt by offering national incentives to stimulate R&D efforts and inculcate a culture of innovation.

As for the main innovations introduced by the insurance companies we surveyed, we can point to product innovations that generally concern life insurance through several formulas such as *vie nouvelle*, *longue vie*, *avenir jeunesse*, etc. At the same time, some companies are taking on the role of free "insurance advisor", providing customers with a new structure staffed by qualified personnel whose mission is to provide free information and advice on how best to manage customers' insurance budgets. On simple request, this new service structure will study for all customers the nature and scope of cover best suited to their situation, and provide them with the best written proposals for negotiating their insurance contracts with the insurer of their choice.

Les innovations des procédés concernent principalement la mise en place d'un réseau informatique au niveau de toutes les entreprises d'assurance et le développement des moyens de communication entre tous les départements et toutes les fonctions de l'entreprise comme Internet, lotus, etc.

Social innovations include increased take-home pay, end-of-year vouchers instead of the old vouchers, and increased vouchers based on results, flexible working hours to give employees the opportunity to practise sport and benefit from training sessions at the appropriate time, etc.

Commercial innovations include new promotional media such as the Internet, product cards, and external communication structures such as e-mail, toll-free numbers and suggestion boxes. Finally, the development of the bancassurance formula, whose role is to market insurance products and reduce administrative paperwork.

Financial innovations include, for example, reducing the number of motor contracts without affecting sales, and improving optional cover, thereby creating a balance and increasing capital, which helps to remedy the imbalance created by the motor sector.

Organizational innovations also involve, for some companies, the arrival of a strategic partner who will modify the company's capital structure and status.

Finally, if we can qualify all these innovations, we can say that they are incremental innovations in most cases, and radical innovations in the case of bancassurance.

In the light of these results, we can conclude that the model of innovation in the insurance companies surveyed is of the neo-industrial type. As for the innovation process, it generally passes from the encounter stage to the gestation and birthing stage. However, some innovations have moved on to the more advanced stages of maturation, decision and launch.

At the same time, while insurance companies generally benefit from advantages acquired in the past over what they hope will be a long period, they are constantly innovating on the financial front. As a result, their market innovation philosophy is to react to chaos and to produce chaos. Similarly, there are institutional constraints that restrict their room for maneuver when they want to introduce a new risk, since they need the approval of the Ministry of Finance to market it, and they must comply with the Insurance Code, which imposes the rules of the game and dictates the existing risks in insurance, obliging them to follow a well-defined pattern in the investment of technical reserves and thus

leaving no room for innovation.

In fact, insurance companies have been able to innovate on the basis of their members' individual skills, organizational skills and customers' needs and suggestions.

The main skills deployed are as follows.

Companies with an innovation unit	Companies without an innovation unit
Staff experience, which influences their attitude towards customers. Responding to customer expectations and aspirations to build loyalty.	Professionalism: which means a good command of insurance techniques.

To gain access to new technologies, insurance companies resort to imitation or reverse engineering, cooperative agreements through technological alliances, network subcontracting and internal growth.

On the other hand, the innovation process encounters implementation difficulties that should not be underestimated. By seeking to challenge the company's hierarchical-functional model, project logic comes up against real implementation difficulties. On the other hand, this cross-functional logic presupposes the development of cooperation between company functions and the establishment of a relationship of mutual trust between the different functions. As Kierman (1995) preaches, "the canons of scientific management are infinitely better suited to the challenges posed by mass production in the 1920s than to those of managing 21st-century companies. The latter will be global, diversified and frequently virtual; they will evolve in a future dominated by flexibility, agility, skepticism and the insatiable need to learn, improve and change" (Kierman, 1995).

The functional, mechanical structure of the insurance company is an obstacle to initiative-taking, yet we have seen a move towards more flexible working structures, in the form of project teams for the IT department, or network structures following the spread of the Internet. In the same way, formal and vertical communication is evolving towards more participative forms, where everyone is required to give their opinion and take part in decision-making about their work.

As far as training policy is concerned, the general management of insurance companies is continually integrating new technical modules such as risk expertise. These modules are crowned by diplomas and were taught by specialists in the field and professionals from abroad, while the role of human resources managers is to arrange working hours so that employees can develop their individual skills at the right time. Similarly, the new trend is for IT specialists to be trained in the insurance business, indicating a growing focus on better coordination between functions and better integration within the company.

By way of summary, we can say that some companies with an innovation unit play a follower's role, while companies without an innovation unit succeed in developing innovations and sometimes occupy the position of market leader. Generally speaking, however, Tunisian insurance companies are aware of the vital and urgent need to innovate in order to survive in a constantly changing environment. This being the case, we can verify the following propositions:

Proposition 1: An insurance company without an innovation

unit can carry out innovations, has been verified.

Proposition 2: The establishment of an innovation unit enables a policy focused on staff training and skills development, has been verified.

Proposition 3: Setting up an innovation unit enables us to listen to employees and encourage them to take the initiative, has not been verified.

Conclusion

The commitment of insurance companies to innovation is encouraged and supported by the will of their managers and the State to promote the Tunisian economy and develop the spirit of initiative and improvement in the products and services offered to customers. These companies have opportunities for innovation, given their varied portfolios, their experience and the talents of their people. Indeed, they offer a public-interest service, their rates are meticulously established and regularly reviewed on a scientific basis, their professionalism and the size and diversity of their customer base make them a shaker in the insurance world.

However, to ensure its long-term survival, the Tunisian insurance company needs to identify and remove the barriers to innovation. To achieve this, it must be recognized that innovation is a complex and lengthy process, involving many stages from the formulation of a new idea to its success in the marketplace. Secondly, to define a vision for innovation, leading to an explicit set of strategic priorities and a general plan defining the scope of new activities to be developed and the type of innovation to be sought. Furthermore, human resources management is called upon to modify its recruitment and skills development policy, valuing sagacity and, to a certain extent, non-conformism, and not simply assessing candidates on the basis of their technical background and compliance with established procedures. Finally, insurance companies are called upon to market their services via the Internet, and not just to use it to process customer suggestions. The Internet is not just an advertising medium, but also a transaction medium.

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