

**Anas Bennani**

# **THE EMERGENCE OF E-COMMERCE IN MOROCCO**

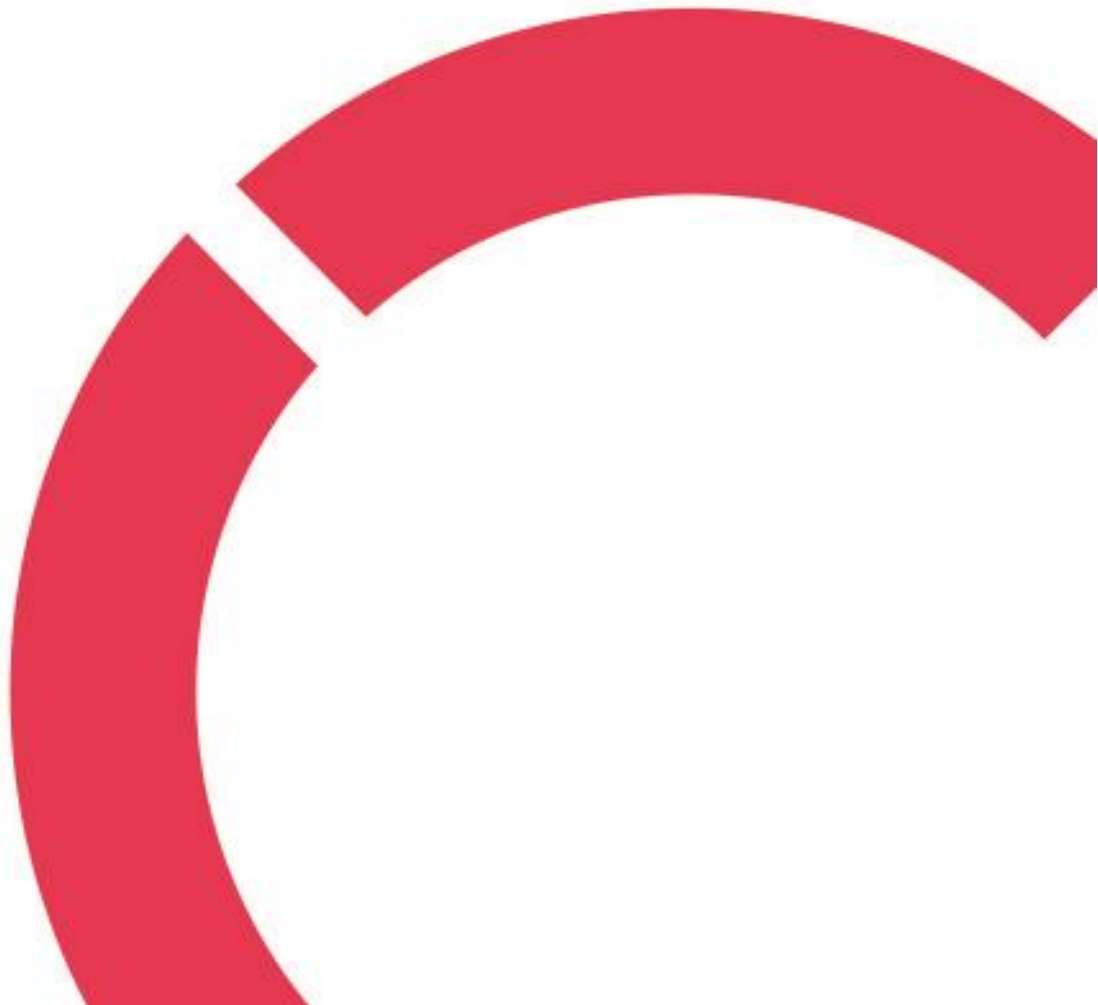
**The online marketplace of Jumia in Morocco**

**Thesis**

**CENTRIA UNIVERSITY OF APPLIED SCIENCES**

**Bachelor of Business Administration, Business Management**

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**ABSTRACT**

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<p>Over the last few decades, the world has seen the emergence of information and communication technologies and the development of the Internet, which have contributed to the growth of e-commerce, destined to be one of the driving forces behind the global economy. Indeed, in the face of unbridled competition, and as part of the shift from a supply-side market to a demand-side market controlled by customers, e-commerce is emerging as a positive force that can change people's involvement in society, whether as citizens, consumers, workers, or entrepreneurs. In Morocco, the number of companies involved in e-commerce has been growing steadily, particularly since 2007, when the possibility of payment by Moroccan bank cards was introduced.</p> <p>In this thesis, the current state of e-commerce was analyzed in depth, highlighting its challenges and opportunities. In addition, the intention was to analyze the prospects of e-commerce in the country, considering technological trends, regulatory developments, and consumer behavior. More concretely, a case study was conducted on the experience of Jumia Maroc, one of the country's leading e-commerce platforms, which has made a major contribution to the promotion of e-commerce in Morocco and to the rapid evolution of the sector in recent years. Moreover, this study has provided valuable insights into the practices and challenges of e-commerce in Morocco, as well as practical recommendations for industry players seeking to succeed in this constantly evolving market. Lastly, the research approach uses data analysis, interviews, and surveys to combine qualitative and quantitative methodologies. Consumer preferences were captured through surveys, and operational understandings were revealed through industry expert interviews. In addition, theoretical frameworks and empirical findings were informed by a thorough examination of industry reports and scholarly literature. This comprehensive strategy provides industry stakeholders with actionable advice along with advanced insights about Morocco's e-commerce market.</p>		

<p><b>Key words</b> Consumer behavior, Consumer trust, E-commerce, E-commerce platforms, Information and communication technologies, Marketing strategies, Online payment, Regulatory developments, Socio-economic progress, Technological innovation, Technological trends</p>
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## 1 INTRODUCTION

The digital revolution has been one of the most significant developments in human history, influencing numerous sectors. However, several countries are still catching up. The quick speed of development has affected many parts of culture, including family, education, and women's roles. This indicates that inclusive reforms are probable. Trade was also heavily influenced by the waves of this upheaval and the necessity to the market, the exchange, the buyer, retail, marketing, and so on must all be modified in their conventional meanings to adapt to the new reality.

The Internet is ideal for quickly exchanging information and talking to people that we could not meet otherwise. The Internet created a platform that allowed accelerate transactions and enable businesses and customers to interact without mediators or intermediaries digital trade has affected international trade in several ways. Market participants can now transact cross-border at lower cost and much faster, which contributes to the price convergence between countries. This also allowed better access to new markets, in part by automating processes that previously required paperwork. However, it is unclear whether digital commerce has affected volumes of international trade because consumers have largely turned to purchases online for convenience. Despite these developments, it's unclear how much the rise of e-commerce is changing the volume of goods traded between nations. Online shopping is becoming more popular because it is convenient, but it may not be contributing to the growth of global trade as much as it previously did. This uncertainty prompts us to investigate further the relationship between the rise in global trade and internet purchasing. The main goal of our research is to solve these challenging problems and to determine if the shift in consumer behavior toward online shopping which is primarily driven by convenience correlates with the volume of international commerce.

The objective of this thesis is to give a thorough examination of electronic commerce (e-commerce) in both a global and Moroccan context, the study will focus on one of the leading e-commerce marketplaces in Morocco. The study investigates Jumia's operations and analyse how it influences in the Moroccan market. The thesis focuses are on e-commerce in Morocco, with Jumia as a case study. The specific targets will be defined and critically analysed. The thesis aims to provide help and guidance on how to understand the structure of e-commerce in Morocco, throwing a spotlight on Jumia's position and success in this continuously changing market.

## **2 OVERVIEW OF E-COMMERCE**

### **2.1 Definition of E-commerce**

E-commerce is defined as the purchase or sale of goods and services, including information, carried out via electronic communication networks (European Commission 2016). Similarly, it is also defined as the sale or purchase of goods and services, carried out by electronic means, namely transactions via the Internet or other electronic communication networks (the Organization for Economic Co-operation and Development (OECD) 2018). In addition, the French Ministry of the Economy, Finance and Recovery defines e-commerce as all commercial transactions carried out remotely via an electronic network, particularly the Internet.

### **2.2 E-commerce history**

In terms of the history of e-commerce, it's interesting to note that the concept has evolved and improved since the early days of the Internet, after technology experts sowed the seeds of e-commerce in the 1960s with the creation of Electronic Data Interchange (EDI). This system enables paper documents such as purchase orders or invoices to be replaced by a standard electronic format, saving companies time, and eliminating costly errors associated with manual processing. (International Business Machines Corporation (IBM) 2021). However, e-commerce really took off with the advent of the consumer Internet, particularly in the 1990s, as evidenced by the first secure online purchase made in 1994, when Phil Brandenberger had Sting's album *Ten Summoners' Tales* delivered to him for \$12.48 (BBC 2017). Later in 1994, the Pizza Hut company also began selling pizzas online, as demonstrated by the official Pizza Hut website. This was followed by the launch of Amazon.com in 1995 by Jeff Bezos, who knew how to seize opportunities linked to changing consumer habits to weather crises and develop his business through diversification into several sectors. (Boone 2023). Added to this was the introduction of the SSL (Secure Sockets Layer) security protocol by Netscape in 1994, which enables a secure connection to be established for the encryption of sensitive data during online transactions, thus boosting consumer confidence in e-commerce (Greenstein & Nagle 2007). It's worth noting that e-commerce continues to grow rapidly, with giants such as Alibaba, eBay and Shein dominating the global online retail landscape.

### **2.3 Advantages and disadvantages of E-commerce**

E-commerce is one of the world's greatest influential trends, with billions of dollars in transactions each year. Its enormous potential presents tough obstacles for those seeking success. The advantages are indisputable: with the rapid growth of e-commerce websites and smartphone availability, people may now obtain items above their traditional methods. The introduction of internet retailers has reduced operating expenses because they are available 24 hours a day, seven days a week, available from any place, and profitable with advertising income. The introduction of inexpensive, local systems that allow for effortless coordination of both online and offline operations has made it easier to set up an e-commerce enterprise. Market growth is unavoidable, transforming customer habits and enabling startups to enter international markets, provide more inexpensive goods, and promote sustainability.

E-commerce improves customer service by providing detailed product details, shopping comfort, and accessibility, resulting in increased sales and satisfaction with less capital expenditure. Online shopping has grown into an important part of our daily routines, allowing it possible to purchase anything whenever we want. However, it carries with it certain difficult issues that must be resolved for online retailers to continue to improve. One concern is that firms use our private data without our consent, which is illegal. Another difficulty is that smaller websites fail to keep their pricing low since larger corporations are always competing with them. Creating online payments easy and safe is another significant hurdle. And shipping goods to other nations might be difficult due to differing restrictions and tariffs. Resolving these issues is critical for online commerce to continue growing and getting better for everybody.

### **2.4 Forms of E-commerce**

E-commerce can be classified into different forms depending on the types of participants involved in the transaction. The first is B2C e-commerce, which is defined as the most common model in the e-commerce context, connecting a company with a consumer, as in the case of an online shoe retailer. The second one is B2B e-commerce, this model primarily concerns sales between two companies, as in the case of a digital relationship between a manufacturer and a wholesaler, for example. The third one is C2C e-commerce, in this case, it's about sales relationships exclusively between two consumers.

This model can be seen on sites such as eBay and Amazon. In addition, drop shipping is a new, more flexible way of doing business online, for both private and professional customers. (Ecommercemag 2021).

### **3 E-COMMERCE IN MOROCCO**

#### **3.1 Emergence of e-commerce in Morocco**

In 2005, Morocco launched the national E-Maroc strategy, realizing the significant economic impact of digitalization. The strategy's goals were to leverage the digital revolution, strengthen the country's economy, close the digital divide, and establish Morocco as a leader in the NICT sector globally. This marked the beginning of e-commerce in Morocco. (B. Zeghaoui 2003) Furthermore, as the Internet has grown, Morocco's e-commerce industry has changed dramatically, surpassing both the continent's average of 26% and the global average of 54%. This is because nearly 64% of Moroccans use the Internet, compared to 75% of people on the African continent. (Digital report 2020). Online payments have increased by almost 40% annually over the past ten years, from 743 million DH in 2012 to 15 billion DH in 2021. During the first three months of 2023, the quantity of online payment transactions increased by 29.8% to reach 7.9 million and 2.9 billion dirhams in value. (Centre Monétique Interbancaire 2023).

#### **3.2 E-commerce legislation in Morocco**

With significant legislative changes expected in 2024, e-tailers in Morocco will confront further tax issues as the market for online sales continues its rising trajectory. According to the 2024 Finance Bill, the tax authorities now have more authority over natural people, including online dealers who do not hold a formal legal standing. Among them are those who trade both domestically and internationally through an internet business without filing a statement. The tax authorities may change their income in certain situations. (Projet de loi de finances, 2024) Moroccan laws acknowledges the legitimacy of distance selling contracts if they are completed in compliance with consumer law and establishes the rights of individuals who purchase product or services, particularly via e-commerce sites. (Bulletin officiel n° 5932, 2011). This law mandates that the provider give the customer all the information they need to make an informed decision about the good, product, or service they are offering, this law also protects the right to information. The additional right is choice, which is the assurance that the customer has to make his own decisions and can confirm or change his request based on his needs, means, and will. This



right is in addition to the right of withdrawal, which enables the customer to reverse a purchase decision within a specified time frame without having to provide an explanation. (Official Bulletin no. 5932 2011).

### **3.3 The role of Moroccan start-ups in Morocco's socio-economic development**

The primary goal of the national E-Maroc strategy, which was introduced at the beginning of 2005, was to stay up with changes in the world and adjust to the digital revolution. Morocco did, in fact, seek to enter a new era and reduce the digital gap to catch up economically and technologically and improve its standing globally in the NICT domains. Over time, other national policies have been implemented to maintain the momentum generated by the first endeavours. (the Energydin Agency 2023).

Six million online payments using Moroccan and international bankcards were made by merchant and invoicing services in Morocco during the first half of 2020, totalling 2.9 MMDH. In comparison to the exact same period in 2019, this represents a 31.3% rise in number and a 23.6% increase in value. (Centre Monétique Interbancaire 2021).

### **3.4 Payment systems**

The swift development of online payment methods brought about by Morocco's e-commerce growth has given customers and companies a multitude of choices for safe and dependable transactions. As a matter of fact, between 2020 and 2025, the average annual growth rate of B2B payments is 10.2%. By 2024, digital wallets will handle more than half of all e-commerce payments made globally. By 2024, fewer than 40% of e-commerce purchases may be made using traditional payment methods like cash and cards, which are fast losing market share. (World Payments Report, 2023) Initially, a major barrier to Morocco's e-commerce expansion was the absence of effective and dependable payment methods. Moroccan clients may now choose from a variety of payment options, such as bank transfers, mobile wallets, and bank cards. Online transactions have also accelerated due to the introduction of innovative solutions like cash-on-delivery and payment gateways tailored to regional preferences. The government has also contributed by passing laws that protect the reliability and security of electronic payments, encouraging trust between businesses and consumers. Morocco's payment landscape is changing consequently, which helps the country's digital economy and e-commerce grow. (Ecommerce Morocco, 2021).

### **3.5 The limit of E-commerce in Morocco**

Morocco continues to confront challenges in e-commerce despite its numerous advancements since customers are still cautious about making payments online and even the overall shopping experience. Considering this, the cash-on-delivery payment option is growing in acceptance. This doesn't align with the online payment method. The lack of funding for startups, which do not pique investor interest, and a lack of adaptability e-tailers must have resources and persistence at their disposal to break into this market are barriers to the growth of e-commerce in Morocco.

## 4 E-COMMERCE SURVEY IN MOROCCO: JUMIA CASE STUDY

### 4.1 Survey objectives

To analyze, the perceptions, behaviors, and expectations of Moroccan consumers regarding the Jumia Maroc platform, this survey will focus on a conceptual framework, integrating key concepts of digital marketing, e-commerce, and consumer behavior. It will provide a general overview of the consumer's experience of interacting with Jumia Maroc, as well as their behavior in terms of buying, browsing, and information-seeking behavior. This study will also enable us to understand the purchasing behavior of consumers on Jumia Maroc, the most sought-after products, the purchasing processes and factors influencing purchasing decisions. Finally, this survey will lead me to identify Moroccan consumers expectations of Jumia Maroc to identify satisfaction criteria and perceived areas for improvement.

The bibliographical research and the preceding parts of this theme highlighted two key concepts for the research, which became apparent in an occurrence from the first readings: e-commerce and the behavior of Moroccan consumers. This relationship gave rise to a research problem, which is: *What are the Moroccan consumers' perceptions of Jumia Maroc, particularly considering the COVID-19 pandemic, and how do these perceptions influence their online purchasing behavior?* To answer this question, I formulated two hypotheses based on the information obtained from the literature review. This hypothetico-deductive reasoning consists in testing my hypotheses by imagining their consequences, then confirming them with the results of the study to confirm or refute them.

The first hypothesis is that factors, such as speed of delivery, choice of products, reliability of service and quality of products offered by Jumia Maroc, have a significant impact on the satisfaction of Moroccan consumers and their loyalty to the platform. The second hypothesis is that Moroccan consumers with a positive perception of Jumia Maroc are more inclined to increase their online purchases on the platform, especially during the COVID-19 pandemic, due to the convenience and health security offered by the service.

In fact, this survey will focus on a conceptual framework, integrating key concepts of digital marketing, e-commerce, and consumer behavior. It will provide a general overview of the consumer's experience

of interacting with "Jumia Maroc", as well as their purchasing, browsing, and information-seeking behavior. This study will also enable me to understand purchasing behavior on Jumia Maroc, the most sought-after products, purchasing processes and factors influencing purchasing decisions. Finally, this survey will help me identify Moroccan consumers' expectations of "Jumia Maroc", as well as their satisfaction criteria and perceived areas for improvement.

## **4.2 Research methodology**

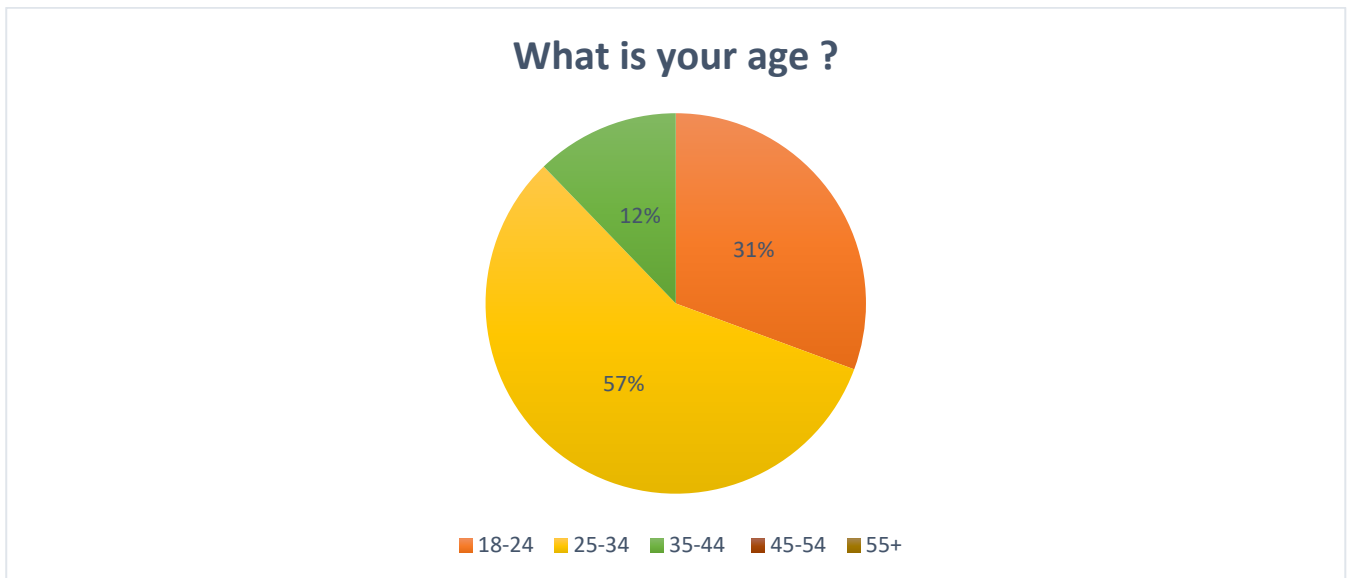
To carry out this study and achieve the previously identified objectives, I have opted for the quantitative method, which will provide me with quantified results to support the main objective of my thesis. Indeed, this method is known to be more reliable and precise, as it is based on structured tools such as questionnaires, whose data is collected, analyzed, and presented in the form of figures, percentages, and graphical representations.

More concretely, my questionnaire will be aimed at Moroccan consumers, who may be familiar with the platform, who can share their opinions and experiences in an informed way to obtain relevant and representative data. As I'm currently in Finland, I've opted for the Google Form distribution platform, which will enable me to reach my target population efficiently, without having to travel to Morocco. Indeed, this distribution platform enables me to create an online questionnaire and distribute it to a large Moroccan audience via various channels, such as social networks, online forums or Facebook groups dedicated to e-commerce in Morocco. In addition, "Google Form" is also useful for visualizing and analyzing my data, as well as generating graphs, tables, and statistical summaries.

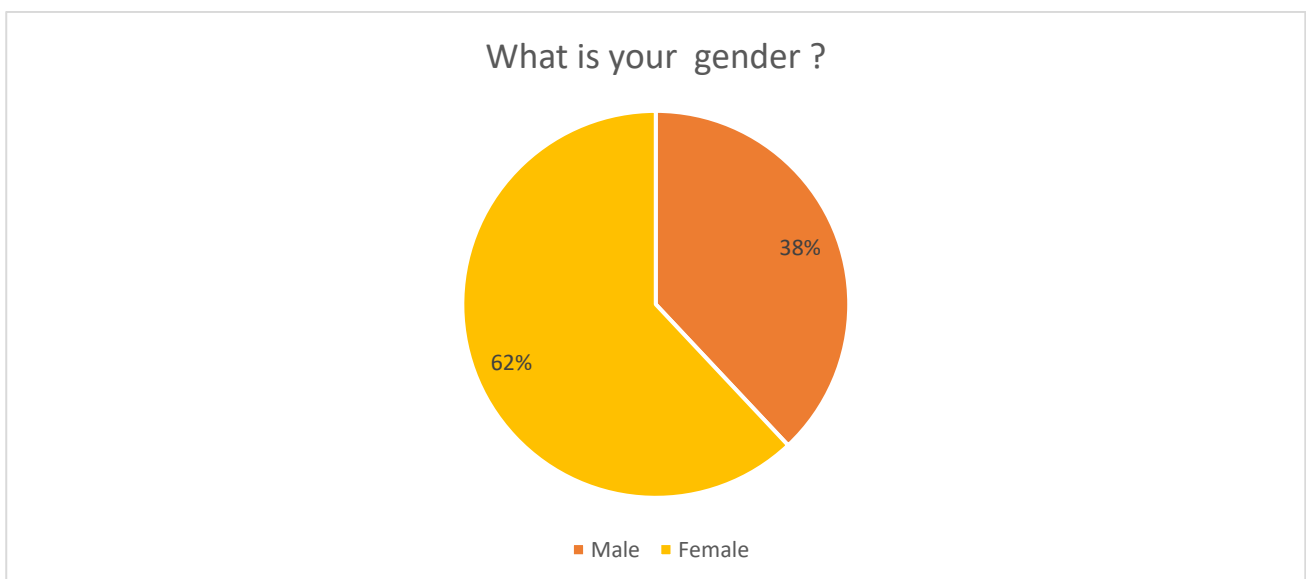
## **4.3 Questionnaire presentation**

My questionnaire is aimed at a sample of 100 Moroccan consumers, who are asked to cover various aspects of their experience and perceptions of Jumia Maroc. The questionnaire is divided into three sections. The first covers demographic information such as age, gender, level of education, family status and occupation. The second section focuses on the Jumia Maroc experience, where interviewees are asked about the frequency and amount of their purchases, the types of products they generally buy, what they appreciate most about Jumia Maroc and areas for improvement. The third section mainly explores the impact of the COVID-19 pandemic on the use of Jumia Maroc, as well as the factors that influenced decisions to increase, decrease or maintain use of the platform.

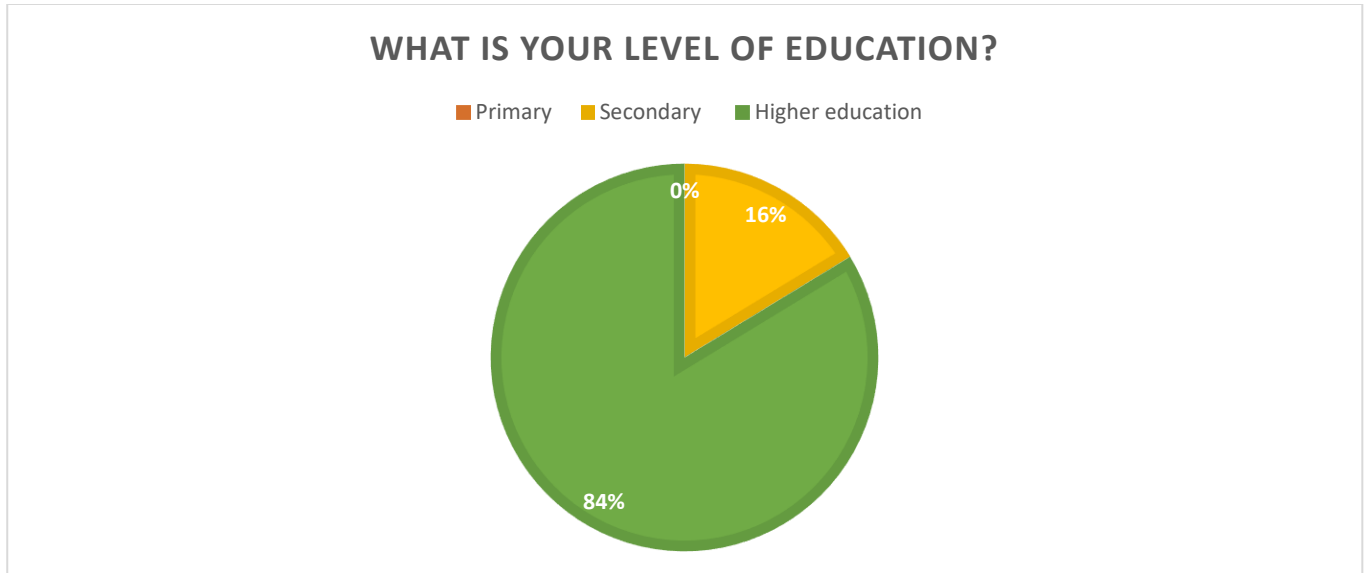
#### 4.4 Analysis of results



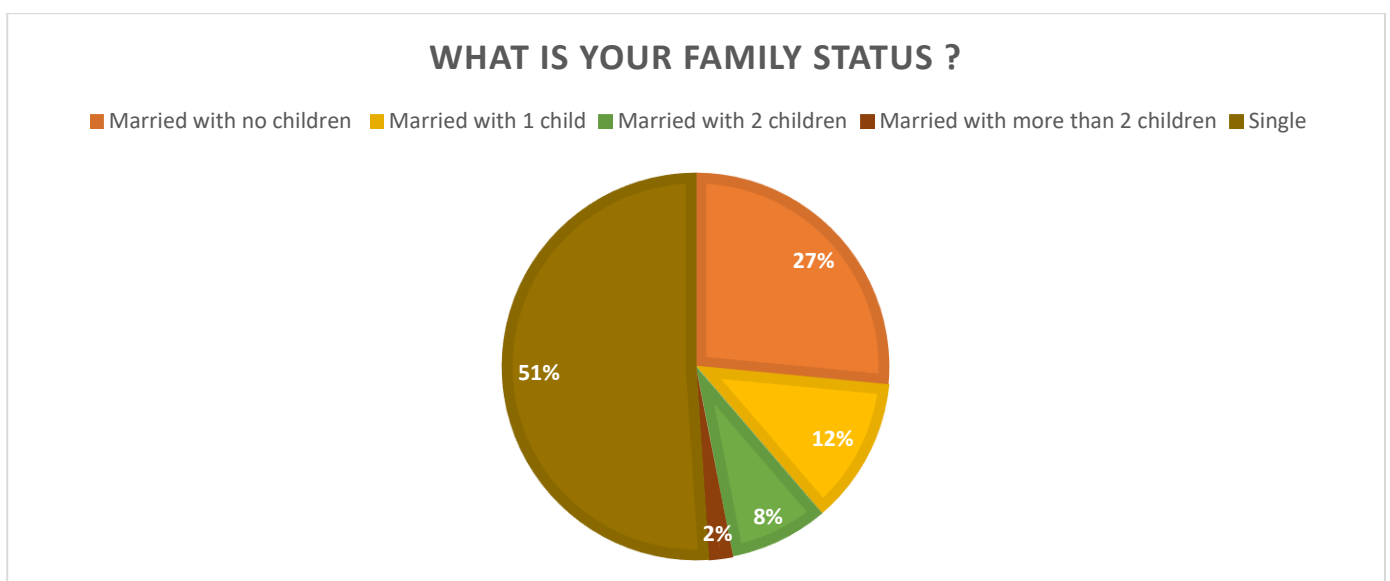
The majority age bracket is 25-34, representing 57% of respondents, which may reflect the working population in Morocco, followed by the 18-24 age bracket, 31% of whom are likely to be comfortable with technology and frequently buy online. On the other hand, respondents aged 35-44, representing 12% of the sample, are likely to have greater purchasing power and be more inclined to buy products on the platform. On the other hand, the last two age groups (45-54) and 55+ are poorly represented among Jumia Maroc users.



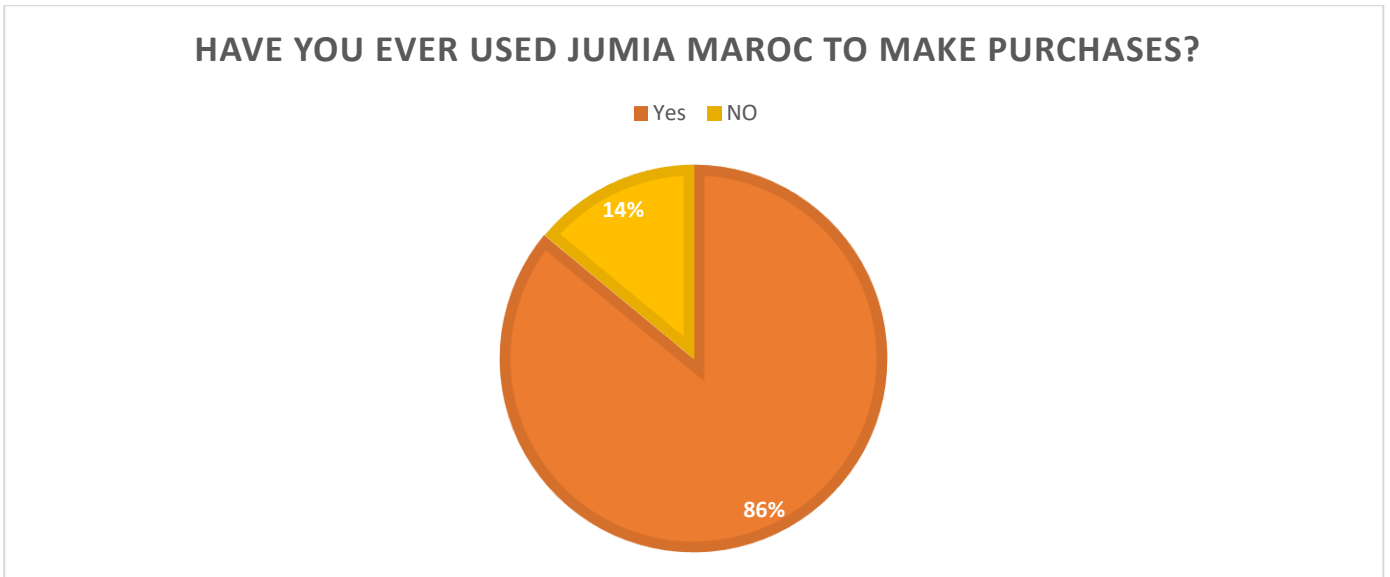
Women make up most of the target sample (62%), while men represent only 38% of respondents. Women are more likely to buy beauty & health, fashion and home & garden products on Jumia Maroc, while men are more likely to limit themselves to electronics and automotive accessories on Jumia Maroc.



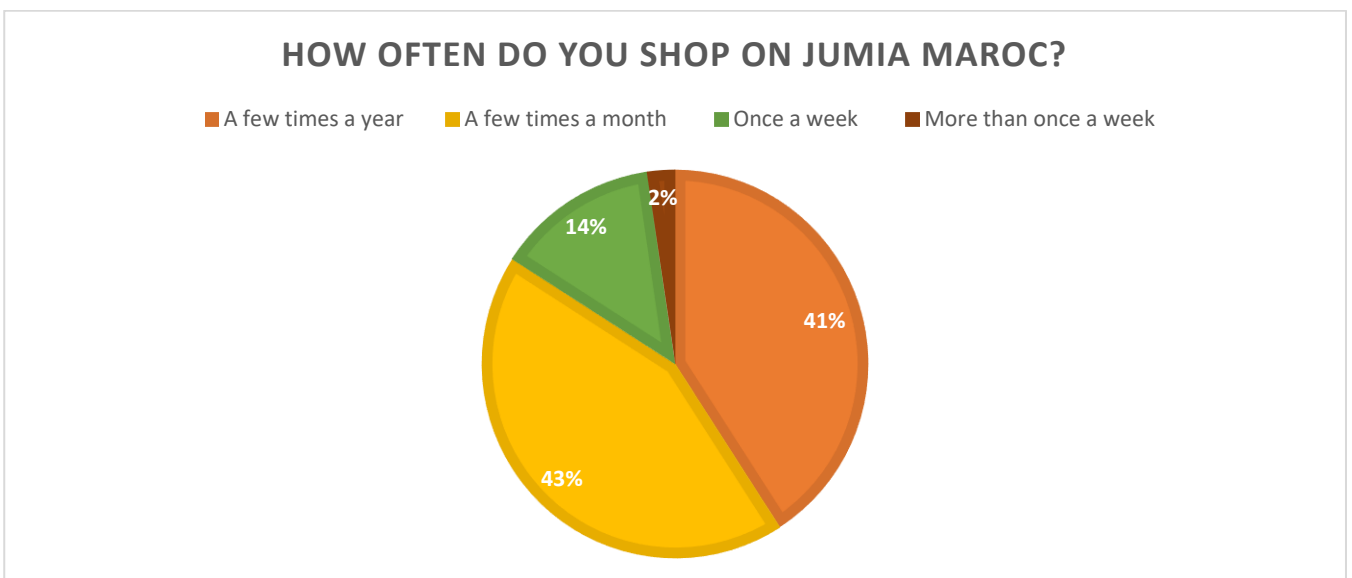
Higher education is most represented among Jumia Maroc users, with 84%, reflecting the general level of education of the Moroccan population. This is followed by the secondary level, representing 16% of the population, which may be associated with higher incomes and greater familiarity with online technologies. In contrast, the primary level does not represent the population, which could be justified by limited access to the Internet and electronic devices.



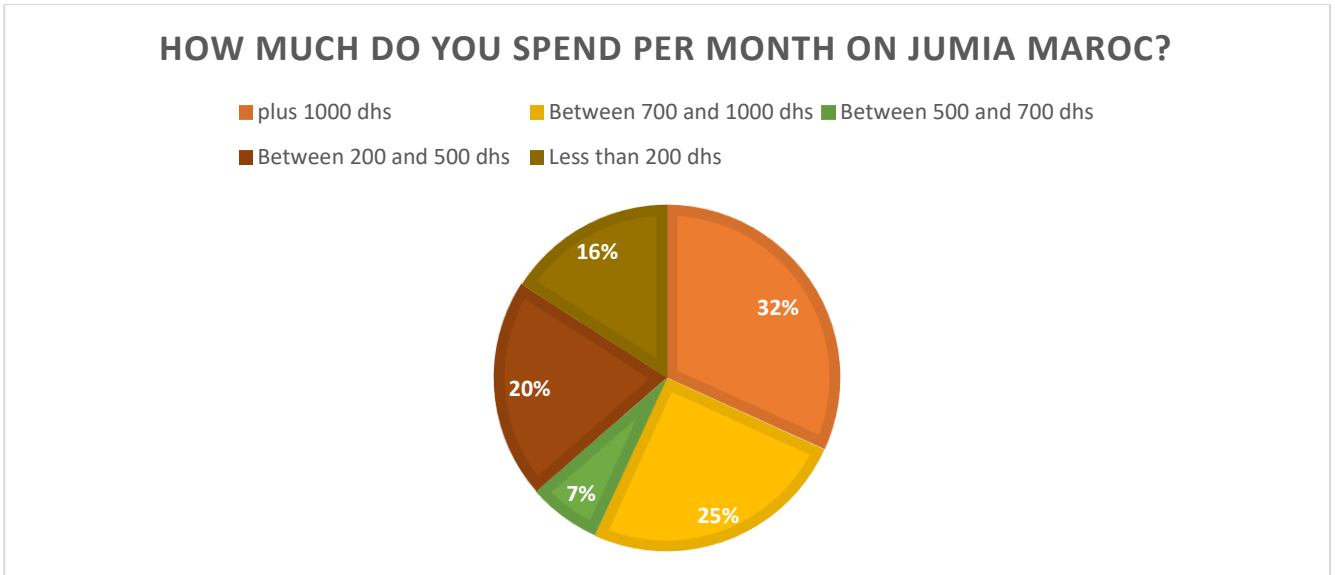
Half of the sample studied is single. This category is likely to be more mobile and appreciate the convenience of online shopping. This was followed by married individuals without children, representing 27% of respondents, and might be looking for home and family products, followed by (Married with 1 child) representing 12% of respondents, (Married with 2 children) representing 8% of respondents, then married with more than 2 children, representing only 2% of respondents.



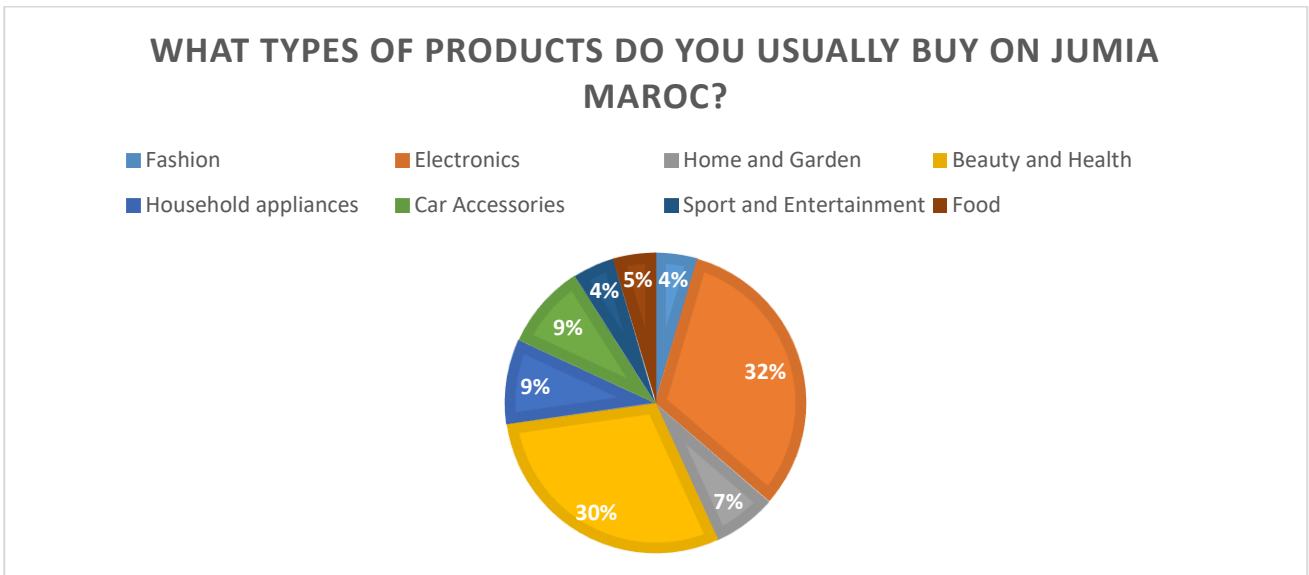
The majority of the sample use Jumia Maroc at 86%, compared with 14% who do not. These results indicate that the platform is widely used in Morocco, even if some people are not familiar with e-commerce, or have had negative experiences with online shopping before.



The frequency of purchases on Jumia Maroc varies considerably from one consumer to another, which means that the platform meets the needs of a diverse clientele. The majority of users make occasional or monthly purchases, while a larger minority use the platform on a more regular basis, once a week.



32% of the population spend more than DH1000 per month on the platform. This may include people buying high-end electronics, furniture for their homes or other expensive items.

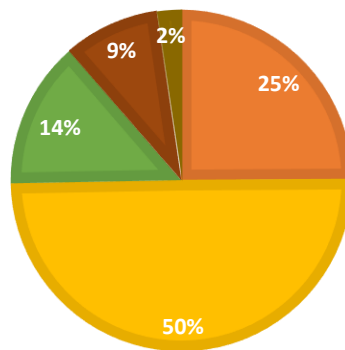




From the responses I received, I found that the “Jumia Maroc” platform attracts a diverse customer base and offers a wide range of products, particularly in electronics, beauty, and health. However, there is still potential for growth in household appliances, car accessories, fashion, sports and leisure, and food.

### WHAT DO YOU APPRECIATE MOST ABOUT JUMIA MOROCCO ?

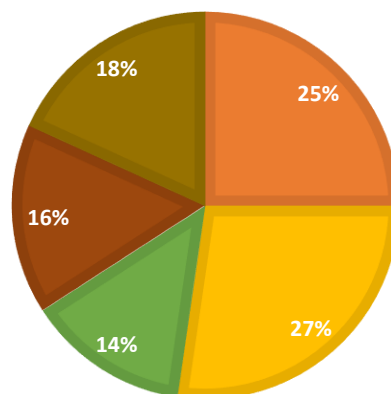
Quickness   Choice of products   Delivery method   Reliability   Product quality



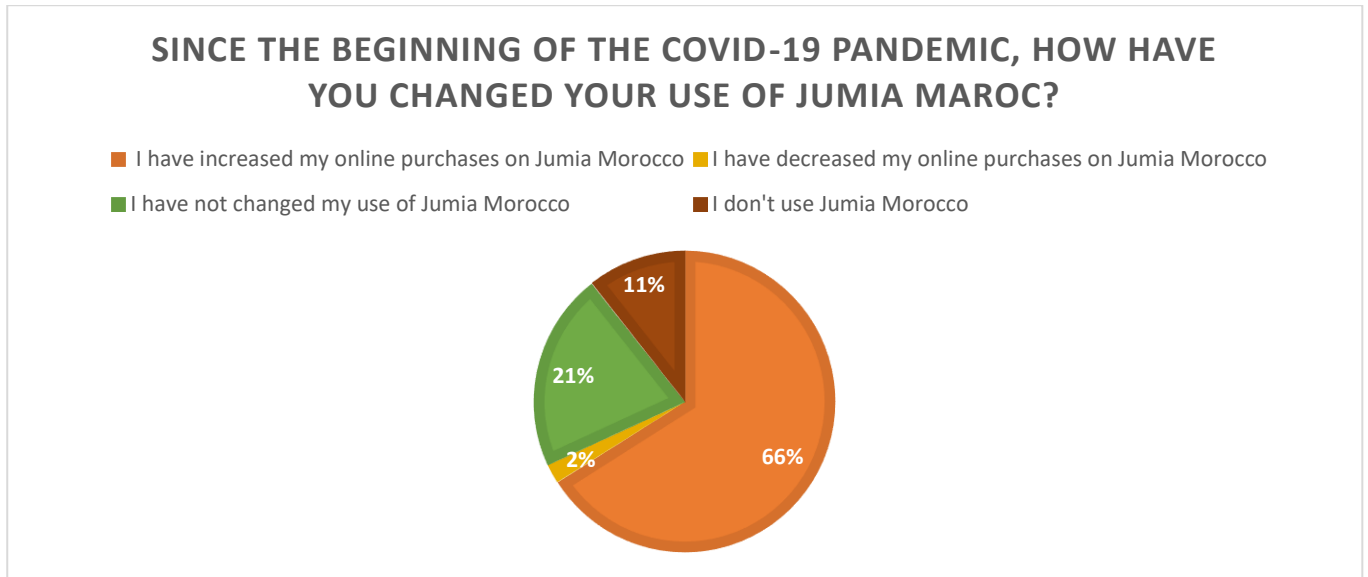
Half of the population stressed the importance of the variety and availability of products on Jumia Maroc, while a quarter of the population expressed their appreciation of speed in a context where consumers are used to rapid delivery of other services. On the other hand, the delivery method, reliability and quality of the products offered seem to be less appreciated by the consumers interviewed.

### WHAT COULD BE IMPROVED ON JUMIA MAROC?

Quickness   Choice of products   Delivery method   Reliability   Product quality



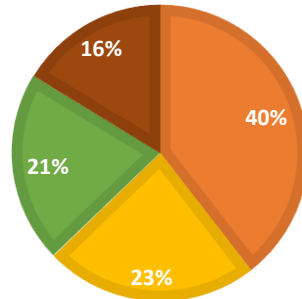
This question enabled me to identify the weak points perceived by Moroccan consumers regarding Jumia Maroc. Indeed, 27.3% of respondents would like to see an even wider range of products available on Jumia Maroc, while 25% put forward the need for even faster delivery, as this can be explained by consumers' growing impatience and expectation of an instant shopping experience.



From the responses collected, I found that the COVID-19 pandemic led to a significant increase in online purchases on Jumia Maroc among 66% of the population. This underlines the platform's ability to respond to consumer needs in the context of a health crisis. Furthermore, 21.3% of those surveyed kept their online shopping habits on Jumia Maroc unchanged during the pandemic. This suggests that this category used the platform frequently and did not feel the need to change their purchasing habits, even during the pandemic.

### WHAT FACTORS INFLUENCED YOUR DECISION TO INCREASE, DECREASE OR MAINTAIN YOUR USE OF JUMIA MAROC SERVICES DURING THE PANDEMIC?

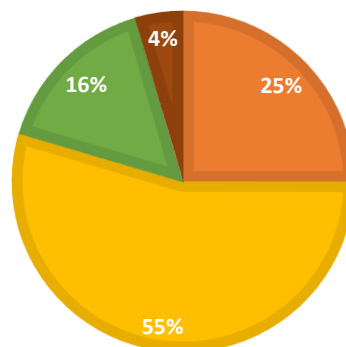
Health security    Comfort and convenience    Product availability    Special offers/promotions



This question enabled me to understand Moroccan consumers' motivations for using Jumia Maroc during the pandemic. Indeed, 40% of respondents indicated as a motivating factor the possibility of avoiding physical contact in stores. This highlights the importance of health and safety in Moroccans' consumer choices during this period. In second place, 23% of consumers considered comfort and practicality to be a motivating factor, indicating the importance of saving time and avoiding travel constraints during the pandemic.

### HOW WOULD YOU RATE THE AVAILABILITY OF PRODUCTS ON JUMIA MAROC DURING THE PANDEMIC?

Excellent    Good    Average    Bad



More than half of the population rated the availability of products on Jumia Maroc as good during the pandemic, indicating that the platform succeeded in meeting consumers' needs. In addition, a quarter of the population rated the availability of products on Jumia Maroc as excellent during the pandemic, which could explain why the platform was able to maintain a good level of stock despite the supply chain

disruptions linked to the health crisis. In contrast, the minority of the population felt that product availability on Jumia Maroc was poor during the pandemic. Based on these responses, I can estimate that there have been some negative individual experiences, such as the impossibility of finding certain essential products or extremely long delivery times.

#### **4.5 General analysis of the survey**

After an in-depth analysis of each of the questions in my questionnaire, I found that the survey results reveal a generally positive perception of Jumia Maroc among Moroccan consumers, who are mostly young, active, and looking for convenience and time savings. In fact, this platform appears to be a major e-commerce player in Morocco, and is characterized by several strong points, such as a wide choice of products and fast delivery. This confirms our first hypothesis, which states that “factors such as delivery speed, product choice, service reliability and product quality offered by Jumia Maroc have a significant impact on Moroccan consumer satisfaction and loyalty to the platform”. On the other hand, it should be stressed that other consumers expect much faster delivery, and a wider range of products on offer.

On another front, it was found that the pandemic had a positive impact on the use of “Jumia Maroc”, with an increase in online purchases motivated by reasons of health security and convenience. This therefore affirms our second hypothesis, which holds that “Moroccan consumers with a positive perception of Jumia Maroc are more inclined to increase their online purchases on the platform, especially during the COVID-19 pandemic, due to the convenience and health security offered by the service”. Ultimately, this platform, despite its solid position in the Moroccan e-commerce market, should strive to meet the expectations of Moroccan consumers, by continuing to diversify its offering and propose innovative services to maintain its position as market leader. What's more, the trend shown by Moroccan consumers during the pandemic is likely to continue in the long term, especially as consumer habits evolve towards digital.

## 5 CONCLUSION

In summary, the rise of e-commerce in Morocco, as demonstrated by websites such as Jumia, signifies a major change in the country's business environment. With technology developing at a quick pace and the number of people using the internet rising, e-commerce offers both consumers and companies a wide range of options. We have looked at the terminology, historical background, and diverse kinds of e-commerce via this thesis. Furthermore, we examined Morocco as a special instance, outlining the nation's adoption of e-commerce, the regulatory structures that control it, and the critical role Moroccan start-ups play in advancing its socioeconomic growth. The analysis of payment methods and the noted restrictions illuminated the opportunities and difficulties that Morocco's e-commerce faces. The industry shows tenacity and potential in the face of challenges including customer trust issues and infrastructure limitations. With a focus on the Jumia case study, the extensive survey offers insightful information on customer behavior and preferences in the Moroccan e-commerce market.

We can comprehend market dynamics by examining the survey data, which helps firms and governments develop plans to increase the use and effectiveness of e-commerce. To fully realize the potential of e-commerce in Morocco and guarantee prosperity for everybody, we need to resolve legislative obstacles, improve digital infrastructure, and cultivate customer confidence. Essentially, the rise of e-commerce in Morocco is a technological development, but it also provides a revolutionary chance to change the course of the country's economy, strengthen companies of all kinds, and improve the daily lives of Moroccan customers. Morocco can establish itself as a leader in e-commerce innovation in the region and propel sustainable growth and prosperity in the digital era by making targeted investments and working together.

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