

## Online banking services in Morocco : the explaining factors.

Auteur 1 : BENDOU Najlae.

Auteur 2 : YOUSSEF Said.

**BENDOU Najlae** (PhD Student)

Hassan II University, Morocco

**YOUSSEF Said,** (Professor)

Hassan II University, Morocco

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**Abstract**

The aim of this paper is to understand the barriers to customer adoption of online banking in Morocco. We use qualitative analysis to comprehend the reasons that discourage the use of online banking in Morocco. We conducted semi-structured interviews. We use a sample of ten Moroccan bank executives. We provide strategic perspectives on the evolution of online banking. The results were analyzed using MAXQDA 22. The factors influencing the adoption of online banking are perceived ease of use, perceived usefulness, attitudes towards online banking, trust, service quality and perceived risk. In order to promote the use of online banking in Morocco, marketing campaigns need to focus on ease of use, perceived usefulness, as well as service quality, while addressing risk concerns.

**Keywords**

Ease of use, Intention to use, Online banking, perceived usefulness

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## **Introduction**

Banks have made significant efforts to establish online banking, seeking to acquire the benefits, particularly in terms of cost reduction. However, challenges remain, not least the reluctance of some customers to adopt online banking exclusively. Banking institutions aim to exploit digitalization to reduce staff costs. This strategy is based on giving customers the autonomy to carry out day-to-day banking transactions that have become more accessible (such as transfers and checking balances). As a result, an adviser can concentrate on high value-added business activities (such as loans), ensuring optimum service quality and customer satisfaction.

A large number of customers continue to use only traditional banking services and refuse to use online banking. Online banking, as opposed to traditional banking, offers several advantages to banks, in particular the reduction of costs associated with service management. The aim of this article is to understand the barriers to customer adoption of online banking in Morocco.

## **1. Literature review**

Lee and Chung (2011) highlight the importance of self-efficacy in the use of online banking in South Korea. According to their work, intention to use explains 4.8% of the frequency of use, while 32.3% of this intention stems from experience, perceived ease of use and perceived usefulness. Ben Mansour (2016) validates the dimensions of the TAM model, revealing that elements such as trust (integrity and credibility) apply a positive influence on perceived usefulness, while having direct and indirect effects on attitude and intention to adopt services. Oertzen and Odekerken-Schröder (2019) highlight the importance of interpersonal communication, stating that age is a significant variable. Younger customers show more positive attitudes and stronger intentions to continue using online banking, while older customers use it more frequently and discuss it more. Estrella-Ramón et al. (2016) observe that customers likely to adopt online banking tend to interact less often offline and are influenced by ease of use. However, the use of online banking does not seem to be impacted by the importance of the products involved, particularly those deemed high risk. The quality of services has a significant effect on the intention to use online banking, as also confirmed by the results of Montazemi and Qahri-Saremi (2015). Bouaoulou and Lakssoumi (2024) apply the TAM model to identify the determinants influencing the adoption of online banking in Morocco. The results reveal that perceived usefulness, perceived trust and social influence exert a positive and significant influence on the intention to adopt mobile banking. On the other hand, perceived ease of use and perceived risk have no significant effect on this intention. The work of Boualou et al (2023) shows a significant correlation between perceived effort, perceived usefulness, social influence and intention to use these applications. Essanoussi and Bennis Nechba (2022) use the technology acceptance model to examine variables such as perceived usefulness, perceived ease of use, security, privacy and use of payment. Their results indicate that the context of the health crisis encouraged the uptake of online payment by many Moroccan consumers, particularly those who increased their frequency of use during the crisis and containment. Ailli (2014) highlights an essential cultural dimension for Moroccan banking customers: the need for human interaction. Many respondents stress that the lack of human contact is a major drawback of online banking, and that interpersonal relationships are particularly valued in our society. Consequently, all elements designed to reassure the customer should occupy a central place in this 'new' banking relationship that is developing.

## **2. Method of data collection and analysis**

We conduct semi-structured interviews with a sample of ten managers at of major Moroccan banks. This method enables us to gather the attitudes, opinions and expectations of the various stakeholders. The interviews were structured around a specially designed guide (Table 1). The purpose of this approach is to highlight the following elements:

- The determinants of intentions to use online banking.
- Confidence in online banking.
- Risks associated with using online banking.
- The quality of the online banking service.

**Table N° 1 Interview for the exploratory study**

**Could you give us an overview of developments in the Moroccan banking sector, with particular reference to online banking?**

**What are the determinants of intentions to use online banking ?**

**What components of trust contribute to the use of online banking ?**

**How can the bank gain the trust of its customers when it comes to online banking ?**

**What are the risks of using online banking ?**

**How can these risks be managed ?**

**-What quality attributes contribute to the use of online banking ?**

**-How can we improve quality of the service ?**

**Source :** Own compilation

We chose to carry out a manual content analysis using MAXQDA 2022 to gain a better understanding of the interviews. MAXQDA is specialized in qualitative data analysis software designed to simplify the management, organization and analysis of various types of data.

### **3. Results**

#### **3.1. Advantages of online banking :**

We highlight the fact that online banking enables costs to be reduced and quality to be improved thanks to technology. This change also makes it possible to improve processes through automation. Banks have always tried to reduce costs and improve quality through the use of technology.

- The adoption of online banking has enabled costs to be cut and tasks to be handed over to customers.

For example, the responses included:

“The bank as a business has always tried to reduce costs and improve quality (availability, efficiency, etc.).”

“Online banking has reduced distribution costs. Instead of coming to do the transaction, customers do it themselves, which is what their account manager does. It's a kind of outsourcing of tasks to the customer.”

#### **3.2. Risk :**

We find that there are a number of risks associated with the use of online banking. The risks associated with digital banking include customer identification, money laundering, fraud and data protection.

“There are major risks. Firstly, customer knowledge, knowing whether a customer is a natural person... Secondly, the risk of money laundering... Thirdly, the risk of fraud.”

“There is also the risk of data loss, which can lead to identity theft.”

There is also the risk of dependence on technology and the leadership risk of not going digital if the bank does not offer online banking services. For example, we find the following responses:

“...risk of leadership the bank could disappear if customers are no longer interested if the bank invests a lot in digital it's not for lucidity but it's rather the risk of profitability...”

“The risk of technology dependency leads to dependency on these technologies. The customer prefers to do things at home and becomes dependent on them.

#### **3.3. Intention to use: Adoption by customers:**

Following the semi-structured interviews, we found that there is resistance to change and fear of security on the part of customers. These feelings are more prevalent in some regions than others. Customers have initial fears and resist technology, but once they see its usefulness and

convenience, they embrace it. There is also a need for customer trust and security, which are important considerations for digital banking. Some examples state that:

“customers have initial fears and resist technology, but once they see its usefulness and convenience, they embrace it.”

“they prefer to stay on paper they're afraid they won't be safe.”

### **3.4. Quality :**

Quality is paramount in online banking. According to the results of the study, availability and quality of service are crucial to customer satisfaction and reputation. Moreover, quality attributes in digital banking include simplicity, efficiency and ease of use. Finally, availability and quality of service are essential.

“Quality attributes size design for example Lydia has a simple design. You need efficiency; things are clear simple and effective keyboard. For each shop flexible navigation, also standard intuitive navigation that takes up the standards of the market, customer is informed when he makes a transaction.”

### **3.5. Trust :**

The results suggest that automation and process optimization are important for customer loyalty and security. On the other hand, confidentiality and procedural agreements are necessary for legal and operational purposes.

Here are some examples:

“Giving the customer confidence is that if there is a problem his bank will refund him but if he gives his password he will not be refunded.”

“Banks protect customers by using dual authentication systems Acer strengthened identification number both identifications also by SMS you can reduce the risk of fraud there is an international standard for dual identification.”

### **3.6. Insights and recommendations:**

The study reveals a range of perceptions regarding the adoption of online banking. Overall, there is a positive sentiment towards the use of technology, highlighting its potential to reduce costs and improve service quality. However, there are concerns about regulatory constraints, highlighting the need to build customer trust and security in this area. At the same time, responses reveal a mixed attitude towards technological adoption by customers, revealing a degree of perceived resistance. The importance of availability and quality of service emerged as key aspects, while caution was expressed about potential dependence on technology. Positive feelings about the simplicity, efficiency and clarity of navigating digital banking

services were also highlighted. Participants expressed a positive view of the automation and optimization of banking processes through technology. However, fear and resistance to change emerge, along with concerns about the security of transactions. Finally, this article highlights the crucial importance of confidentiality agreements and procedures, both for legal and operational reasons, underlining the need to ensure the protection of sensitive information in online banking. To encourage clients to use online banking services, it is essential that communication materials highlight benefits such as ease of use, perceived usefulness, and confidence in the quality of services. In addition, initiatives such as working with influencers to promote the benefits of online banking could boost take-up. These campaigns should focus on ease of use, perceived usefulness, and quality of service, while addressing concerns about risk. The theoretical and managerial implications of the results of this study are significant. They highlight the determining factors in the choice to use online banking services and offer insights into why some customers remain attached to traditional services.



## **Conclusion**

This article examines the reasons that discourage the adoption of banking services in Morocco. This research contributes to a better understanding of the dynamics that influence the adoption of banking technologies, and highlights the importance of rigorous methodological approaches to explore the issue in the banking sector. The factors that influence the adoption of online banking are perceived ease of use, perceived usefulness, attitudes towards online banking, trust, service quality and perceived risk. This article has some limitations, mainly that it focused primarily on the use of online banking in Morocco. For future research, the results of this research can be complemented by conducting a quantity study as an avenue for future research.

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