


# Chapter 1


## Use of Electronic Payment Methods in Morocco: Influence of Sociodemographic Characteristics and Cash Payment Habits

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### ABSTRACT

*Despite the progressive modernization of Morocco's financial system, public incentive policies, and technological innovations, cash remains the dominant means of payment. This paradox, characterized by the coexistence of digital infrastructures and a strong preference for cash, raises questions about the determinants of electronic payment use. Using data from a sample of 638 banked household heads, this chapter examines the influence of sociodemographic characteristics and cash payment habits on the use of electronic payment methods. The findings reveal that social, economic, and behavioral factors largely explain the persistence of cash*

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*in daily transactions. Beyond infrastructure availability, established routines and attachment to cash remain major barriers to payment digitalization. The chapter contributes to the literature by emphasizing the role of sociocultural factors in financial digitalization and offers policy implications for reducing cash dependency and fostering economic inclusion and efficiency.*

## **INTRODUCTION**

The global transition toward a digital economy relies on the rapid expansion of electronic payment systems, which have become key drivers of financial modernization, transaction security, and financial inclusion. In Morocco, however, despite substantial investments in banking infrastructure and the digitization of financial services, cash remains the dominant means of payment. In 2023, currency in circulation accounted for nearly 30% of GDP, one of the highest ratios worldwide and significantly higher than in comparable economies such as Egypt, Tunisia, and the WAEMU countries (Bank Al-Maghrib, 2023). Over the past two decades, the growth of currency in circulation has outpaced that of economic activity, confirming the resilience of cash within the Moroccan payment ecosystem.

At the same time, although card payments are gaining momentum, cash withdrawals still dominate, accounting for 71% of card transactions compared with only 29% for payments. The payment ratio of Moroccan cardholders remains low, standing at 28.9% of transactions by number and 12.5% by value in 2023, levels still well below international benchmarks. Moreover, although mobile wallet transactions doubled between 2023 and 2024, their share remains marginal given the structural importance of cash, which continues to be widely preferred for everyday expenditures.

This predominance of cash is not unique to Morocco. In advanced economies, several studies show that cash continues to play a significant role despite the rapid expansion of digital payments. Using ECB data, Zamora-Pérez et al. (2024) show that cash remains widely used in the euro area despite the rise of digital instruments. In emerging economies, the trend is even more pronounced. In India, Agarwal and Khatri (2024) note that, despite the strong growth of digital payments, cash remains the preferred means of payment for a large share of the population. The resilience of cash in Morocco therefore reflects a broader global pattern in which payment behavior is shaped by sociodemographic characteristics, unevenly developed infrastructure, and deeply ingrained habits.

This raises two key questions: to what extent do sociodemographic characteristics influence the use of electronic payment methods, and to what extent do cash-use habits hinder their use? The case of Morocco presents several noteworthy specificities. Electronic payments are indeed expanding: the number of card transactions reached

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