THE STATE OF INCLUSIVE INSTANT PAYMENTS IN AFRICA 2023

CONSUMER RESEARCH INSIGHTS

Morocco
SECTION 1

METHODOLOGY OVERVIEW
Quantitative survey

- Understand customer usage habits
- Measure frequency of digital payment usage and transaction profiles
- Rank the most used payment instruments
- Identify core barriers

In-depth interview

- Map use-case characteristics and payment behavior
- Determine customer perceptions on instant and inclusive payments using access, earlu usage, and habitual usage framework
- Map the customer journey

Mystery shopping

- In-depth understanding of the user journey—cost, recourse, and customer support

Fieldwork itinerary

- **Quantitative data collection**: 15 Feb – 3 Mar 2023
- **Qualitative data collection**: 15 Feb – 6 Mar 2023
Methodology: Sampled groups overview

<table>
<thead>
<tr>
<th>Definition</th>
<th>Actual Sample size (quant. survey)</th>
<th>77% of the total sample for the quantitative survey are digital payment users (individuals and businesses) and 90% of the total sample for the qualitative research components are digital payment users (individuals and businesses).</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower and infrequent income earners, including urban poor who live “hand to mouth” and lack regular employment, stable earning opportunities, intermittent piece job/gig workers, and people who are dependent on others in the family/community and/or on social grants.</td>
<td>41</td>
<td>Within each of the four groups, an adequate coverage of women and youth was ensured.</td>
</tr>
<tr>
<td>Lower but frequent income earners</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Lower-income but frequent income earners are the slightly more affluent part of the lower-income mass market, earning a steady income (wages) or a salary in the formal or informal sector.</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Micro entrepreneurs*</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>Individual trader/merchants like hawkers, fruit and vegetable sellers, cobblerers, and other crafts traders.</td>
<td>58</td>
<td>* Country specific monthly turnover cut-off has been applied</td>
</tr>
<tr>
<td>Small businesses*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Traders who have small, fixed premises or (mostly informal) shops/service providers, as well as smallholder farmers, and small agribusinesses.</td>
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</tbody>
</table>

The study sample focuses on the “next market” that is expected to use digital payments and thus only sampled those in urban and peri-urban settings. The focus was on low-income earners and MSMEs and the sample is therefore not nationally representative. Any inferences made on a country-by-country basis are with respect to the sampled respondents.
The customer research was conducted in five sample countries, namely Cameroon, Malawi, Morocco, Rwanda, and Senegal.

Cross-country averages are based on these five sample countries.

The research complements research done in seven other countries in 2022 using a similar methodology (DRC, Egypt, Ghana, Kenya, Nigeria, Tanzania, Zambia).
Digital payment usage across the countries: Morocco belongs to the nascent category, as only 30% of its population had utilized digital payments during the previous year.

Countries have been categorized as **nascent**, **emerging**, and **leading** based on usage data from the Global Findex. Most of the 2023 surveyed countries are in the emerging category.

<table>
<thead>
<tr>
<th>Share of users</th>
<th>Leading cluster</th>
<th>Emerging cluster</th>
<th>Nascent cluster</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of population using digital payments over the previous year (Global Findex 2021)</td>
<td>Ghana</td>
<td>Kenya</td>
<td>Cameroon</td>
</tr>
<tr>
<td></td>
<td>66%</td>
<td>78%</td>
<td>50%</td>
</tr>
<tr>
<td>Proportion of weekly users out of digital payment users (including agent-assisted payments)</td>
<td>Individuals</td>
<td>86%</td>
<td>82%</td>
</tr>
<tr>
<td>Share of &quot;super-users&quot;</td>
<td>MSMEs</td>
<td>90%</td>
<td>82%</td>
</tr>
</tbody>
</table>
SECTION 2.1: DIGITAL PAYMENT USAGE ANALYSIS
Cross-country analysis—frequency of digital payment use:
Moroccans have not yet adopted daily use of digital payments.

- 86% of surveyed digital payment users in Morocco use digital payments on a monthly basis.
- The fact that there are no daily digital payments users indicates that they have not fully embraced digital services and therefore have not integrated them into their daily routines.
Cross-country analysis—weekly transaction profile:
Morocco has the lowest reported average weekly transaction volume.

Average number of transactions over the previous week across all respondents:
- Cross-country average: 19
- Malawi: 31
- Rwanda: 24
- Senegal: 15
- Cameroon: 11
- Morocco: 9

Total number of respondents: 653 (125 in Morocco)
User group analysis—weekly transaction profile:
Women-owned MSMEs have a higher reported weekly transaction volume than men-owned MSMEs. A significant usage gap exists between MSMEs and individuals.

- **MSMES** make more transactions than individuals in Morocco.
- **Men** and men-owned MSMEs conduct fewer transactions than women and women-owned MSMEs. Cameroon is the only country in the 2023 sample where this can be observed.
There were no daily users of digital payments in Morocco.

Younger individuals and MSME owners use digital payments more frequently than older individuals and MSME owners.

A significant gender gap exists: female-owned MSMEs do not conduct digital transactions either daily or weekly.
SECTION 2.2:
PAYMENT CHANNEL ANALYSIS
Payment channel* analysis: Cash prevails in Morocco but the mobile app is emerging as the preferred digital payment channel.

- Cash use prevails in Morocco.
- Morocco is the only country out of the five sampled where a significant proportion of respondents use ATMs and bank agents as digital channels.

Percentage of respondents for whom this is the primary channel

<table>
<thead>
<tr>
<th>Channel</th>
<th>Percentage of Respondents for whom this is the primary channel</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct cash usage</td>
<td>69%</td>
</tr>
<tr>
<td>Mobile app</td>
<td>11%</td>
</tr>
<tr>
<td>ATM</td>
<td>7%</td>
</tr>
<tr>
<td>Bank agent</td>
<td>6%</td>
</tr>
</tbody>
</table>

*Refers to avenues through which payments are issued and received and are verified by banks or other payment providers.

Total number of respondents sampled: 125
SECTION 2.3:
USE CASE ANALYSIS
Use case analysis: The dominant use case is receiving customer payments for MSMEs and buying household goods for individuals. There is strong potential for digitalizing service payments, airtime payments, and loan repayments.

The five most common weekly use cases for individuals and MSMEs and their level of digitalization

<table>
<thead>
<tr>
<th>Rank</th>
<th>Individuals</th>
<th>MSMEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pay for household goods [53%]</td>
<td>Receive customer payments [71%]</td>
</tr>
<tr>
<td>2</td>
<td>Airtime [38%]</td>
<td>Loan repayments [36%]</td>
</tr>
<tr>
<td>3</td>
<td>Pay for services [11%]</td>
<td>Staff salaries [60%]</td>
</tr>
<tr>
<td>4</td>
<td>Receive salary [67%]</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Save money* [67%]</td>
<td></td>
</tr>
</tbody>
</table>

Ranking of weekly use cases by prevalence among individual and MSME respondents [% of transactions that are done digitally]

- Receiving customer payments is the dominant use case by surveyed MSMEs and it is well digitized already.
- Most MSME use cases are not as frequent.
- The most digitalized use cases by individuals are receiving salary, saving money and buying household goods.

The other use cases mentioned are not as frequent**

**In Morocco, MSME respondents indicated that they only conduct transactions on a weekly basis for three use cases. The qualitative research suggests that this is because MSMEs in Morocco generally do not conduct as many transactions as in other countries, including transactions with suppliers. Moroccan MSMEs have a higher monthly revenue than the MSMEs in the other four analyzed countries, which implies that they can afford to conduct less frequent, higher-value transactions.

Total number of respondents: 125

Legend

- Use case for which less than 40% of respondents conducted a digital transaction over the past week
- Use case for which between 40% and 70% of respondents conducted a digital transaction over the past week
- Use case for which above 70% of respondents conducted a digital transaction over the past week

*Sample size < 5 respondents
SECTION 3.1:
FRAMEWORK OVERVIEW
Before consumers can use a digital payment product, they must have a financial account, physical access to agent or bank locations, and account-related documentation.

**Early Usage**

Account holders must have a compelling reason to use a new digital payment method instead of cash, which can depend on the perceived balance between the costs and benefits of use.

**Habitual Usage**

Over time and through habituation consumers move from ad hoc transactions to consistent and frequent use of digital payments driven by ease of use, network effects, reliability, recourse, and speed.
Pathway towards habitual digital payment usage:
Barriers and drivers based on the access, early usage, habitual usage framework

**CAN YOU ACCESS IT?**
- Physical access
- Documentation
- Language

**WHAT MOTIVATES INITIAL USE?**
**DRIVERS**
- Use case
- Cost of using cash
- Access to additional services

**BARRIERS**
- Capability
- Privacy
- Trust
- Financial confidence

**WHAT MOTIVATES HABITUAL USE?**
**DRIVERS**
- Ease of use
- Network effects
- Traceability and verification
- Speed

**BARRIERS**
- Reversibility
- Cost perceptions
- Reliability
- Fraud and harassment
Pathway towards habitual usage—access barriers:
There are no strong barriers to access in Morocco.

- Unlike in other sampled countries, lack of phone access is not perceived as a barrier to digital payments by respondents in Morocco; lack of internet access is only a barrier to a limited extent.
- Morocco is the only country where lack of documentation emerged as an access barrier. This is likely due to the dominant role banks play in the Moroccan payment landscape; customers are often required to provide proof of employment to open a bank account. Customers in the informal sector lack the documentation required.
Pathway towards habitual usage—early usage barriers: Lack of trust and understanding how to use digital payments are preventing early usage of digital payments in Morocco.

Trust issues and a lack of understanding how to use and engage with digital payments emerge as the most significant adoption barriers in Morocco.

Data privacy concerns came up as a more significant adoption barrier in Morocco than in the other sampled countries.
Pathway towards habitual usage—early usage drivers and barriers: Individuals and businesses are driven to adopt digital payments by the convenience and safety, but are deterred by a lack of use cases, trust, and knowledge.

**Main drivers**

| Safety | Most of the users view digital payments as safe as the risk of losing a large sum of money is lower than when carrying cash. In a case where one loses their debit or credit card, they can easily deactivate it by contacting customer care. |
| Saves on time | Users find it convenient to pay for utilities without having to queue at agents or banks. This is a major motivator, as it saves time. |
| Easy to use | Users across all age groups find the process of making digital transactions quite simple and convenient to navigate. |

**Main barriers**

| Lack of use cases | Individuals who are low infrequent earners and those that are not formally employed do not see the necessity of opening a bank account, as they do not see use cases for digital payment usage. |
| Lack of trust | non-users and former users do not trust the method, as they are vulnerable to unauthorized deductions and fraudsters. |
| Fear of making mistakes | Users who adopt digital payment systems are initially afraid of making mistakes, such as sending money to wrong numbers or accounts. |
| Nascent use of digital payments | Some feel they lack knowledge of digital payment services and, hence, choose not to adopt them for transactions. |

**Quotes**

- **Safety**
  - "In case of loss of a credit card, we can report this to the bank and they will cancel it until they release a new one." — Male, 18-29, User, Infrequent income earner
  - "I do not need to go to the bank physically or queue... it is better to stay home and use the application. It makes you save time." — Male, 30-44, User, Small enterprise
  - "The application is very easy to use." — Male, 40-55, User, Frequent income earner

- **Lack of use cases**
  - "Since I do not work, I don’t have any salary that would be transferred to the account; it is pointless." — Male, 40-55, User, Frequent income earner

- **Lack of trust**
  - "They once deducted 180DH from my account and I later found out that the payment was done to a shopping app without my knowledge". — Female, 30-44, Nonuser, Small enterprise

- **Fear of making mistakes**
  - "I had a fear at first, I was afraid that I would do any operation by mistake, that’s what made me stay away from using it". — Female, 18-29, User, Frequent income earner

- **Nascent use of digital payments**
  - "Some do not understand how to use the app, some prefer to keep cash rather than use the credit card; they are not convinced by the digitization." — Male, 18-29, User, Small enterprise
Pathway towards habitual usage—habitual usage barriers:
The main barrier preventing habitual usage of digital payments in Morocco is the lack of widespread ecosystem acceptance.

- People struggle to find other individuals or businesses that accept digital payments.
- A complex user experience, lack of ability to reverse transactions, and high transaction costs are also barriers to habitual use in Morocco.
Pathway towards habitual usage—habitual usage drivers and barriers: Bonuses drive people to use digital payments, but cash is still widely accepted.

**Main drivers**

- **Financial diligence**
  Users are more likely to save and plan uses for their money when using digital payments.

  “You can have tracking of expenses in the app.”  
  **Male, 18-30 User, Frequent income earner**

- **Prompt customer service**
  Users have confidence in knowing that anytime they reach out to the provider their issue will be attended to promptly.

  “In the event of any problem, they can be contacted by phone, and they solve all problems. It happened once that I lost a code and they helped me, they did their duty professionally.”  
  **Male, 45-55 User, Frequent income earner**

- **Safety**
  Users know that in the event they lose their bank card, they still will be able to access their money.

  “I personally carry only the credit card with me. When I need anything, I go to my bank ATM. Even from the preventive or safety side, if a person is exposed to an attempt of theft, it is better not to have the cash.”  
  **Male, 45-55 User, Frequent income earner**

- **Bonuses and rewards**
  Discounts encourage customers to use digital payments and influences their provider choice.

  “If you have the (provider 1) application operational, I can send you transfers and vice versa and what encourages me to use provider 1 is the 10% discount on the bill.”  
  **Male, 30-44, User – Micro enterprise, Agent.**

**Main barriers**

- **Lack of widespread acceptance**
  Majority stated that they prefer to pay in cash as it is more widely accepted.

  “Where we operate in is a working-class area in which the majority of people pay in cash.”  
  **Female, 30-44, non-user, Micro enterprise**

- **Complex user experience**
  Some users find digital payment systems difficult to navigate through.

  “[...] it was difficult to use the application.”  
  **Female, 30-44, User, Infrequent income earner**

- **Fear of loss**
  Customers fear that they may lose their debit or credit cards.

  “I am afraid to lose my credit card. I take it only when I want to withdraw or deposit money.”  
  **Female, 45-55, User, Frequent income earner**

- **Inadequate customer service staff**
  Customers cite that in some banks, there are inadequate customer service staff.

  “What I do not like at [...] is the fact that there are not many staff members, there is only one attendant, mainly at the end of the month.”  
  **Female, 45-55, User, Infrequent income earner**
INDIVIDUAL USE CASE—SENDING MONEY TO A FRIEND OR RELATIVE

Usage driver
Users appreciate that they can choose from a list of beneficiaries, which minimizes the room for error.

“I have a list of previous beneficiaries. I can choose the new beneficiary from this list.”

Step 1
Open app on phone

Step 2
List of options for transactions

Step 3
Add/manage a new beneficiary

Step 4
Indicate reason for transfer

Step 5
Summary before completion

Step 6
Confirmation message is sent to the user
Example of a credit card transaction journey

BUSINESS USE CASE—PAYMENT FOR A PHONE BILL

No transaction charged via the web channel for credit card-based instruments
• Users of some providers prefer to use the websites for credit card payments because there are no transaction charges incurred.
  “It’s easier to pay through the website than the physical credit card. No costs incurred paying on website.”
• The website does not demand a lot of details and is perceived to be safe.
  “The app does not demand all these details, and the application is safer.”

Step 1
Initiated by online Google Search

Step 2
Provide the phone number and reason for payment

Step 3
Enter email address and credit card details

Step 4
Summary of details and confirmation

Step 5
Confirmation message is sent
SECTION 3.2: USER GROUP PERSPECTIVES
Main drivers

- **Cash handling risks**: Women feel that they are more vulnerable to cash handling risks.
- **Long distance transaction**: Women are likely to use digital payments when there's need to send money over long distances.

Main barriers and risks

- **Unemployment**: Women who are not formally employed do not perceive any benefit from adopting digital payment systems.
  
  "I do not work for any company and I am self-employed, I do not see any point in having a bank account as this will cost me extra charges."

- **Unclear process**: Some women are not aware what purpose the deductions serve as there was no explanation for them.

- **Lack of knowledge and complex use**: Women are deterred by their limited digital literacy and by complex application design.

User group perspectives—deep dive on gender perspectives:
Women lack financial independence and education, which prevents digital payment usage.

Female case study

**Respondent details**
- **Age**: 18-29
- **Occupation**: Cafe cleaner

“I don't have a high level of study and I can't make an operation to transfer an amount from my account to another account. When I need to do this, I turn to any colleague and provide him with the beneficiary's account number and ask him to do the operation for me so that I do not run the risk of making a wrong step on the application.

For me, the application can be complicated and difficult to use and I can make mistakes.

I prefer to pay by credit card instead of carrying money with me in cash. As you know, there is a lot of theft. We cannot carry money with us inside our purse. So, it is more secure, because with money in cash, you can be robbed. But when you have a credit card, you are comfortable, you can buy anything you want, and pay by the card.”
User group perspectives—deep dive on merchant perspectives: Mobile apps enable businesses to save time as they do not need to queue at banks.

<table>
<thead>
<tr>
<th>Main early usage driver</th>
<th>Influence from provider agent.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main habitual usage driver</td>
<td>Traceability of transactions and bonuses and rewards</td>
</tr>
<tr>
<td>Main barrier</td>
<td>Lack of familiarity</td>
</tr>
</tbody>
</table>

“I was not aware of it at first, but when I went to the agent once, the employee installed it on my phone.”

*Male 30-44, Small business*

“The 10% discount on the provider’s bill encourages me to use it.”

*Male, 30-44, User, Micro enterprise*

“I do not use digital payments because I have not seen someone using it; therefore it is better to have cash.”

*Female, 45-55, Nonuser, Micro enterprise*

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**Merchant case study**

“I do not need to go to the bank physically. I do not need to queue; especially now you know with the pandemic, it is risky to queue among people.

It is better to stay home and use the application. It makes you save time and it brings so many things closer to you. It is not time consuming.

Sometimes, if you want to go to the bank, you may not find where to park your car. People also queue outside the bank. Each one has a waiting ticket, and they call one by one. You might not hear your turn coming. So, the application has sorted these problems out and it has made everything easy for us.”

**Respondent details**

- **Gender:** Male
- **Age:** 30-44
- **Occupation:** Small business, E-commerce.
User group perspectives—deep dive on agent perspectives:
Agents appreciate the commission they can earn and prefer those applications that enable fast payments and are easy to use.

Business benefits and adoption pathway

Additional revenue streams: Agents enjoy commissions and bonuses from service providers. Agent commissions are an additional source of revenue beyond their main business.

“Recently other services have been added, for example delivery and payment of telephone bills, for {provider 1}.”
Male, 18-29, Small enterprise and agent

Payment choice of preference: Agents can select the provider through which they can complete the transaction, depending on which of their accounts has funds.

Challenges and risks experienced

Lack of trust: Although agents consider banks to be helpful, they do not fully trust them.

System delays: The network system may be slow for users to carry out transactions, which affects cashflow.

Low literacy levels: Agents find it challenging to make cash transfers for elderly people who have low literacy levels, or foreigners who do not understand the process.

“I face difficulties with old people and who are illiterate or some foreigners who want to do transfers.”
Male 18-29, Small enterprise and agent

Agent case study

Respondent details

✓ Gender: Male
✓ Age: 18-29
✓ Occupation: Small Enterprise and agent

“When I do a payment, I check my account to see if the payment has been made or not. A friend of mine paid a phone but it turned out that the payment was not made and the line was suspended, he was told that he did not pay.

To be able to pay something related to e-commerce with {bank 2}, you had to have a different card and for which you had to pay fees, which was not the case with the {bank 3}.

My customers who are outside the city of Casablanca use {bank 3}. When they do transfers, I get the money in my account instantly, it's not the same if they send them to the {bank 2} account.

I think {bank 3} app is faster than that of {bank 2}, the latter is a bit complicated, even its colors are not good to me.”
SECTION 3.3:
CORE COUNTRY THEMES
Main challenge
Uncertainty of using digital payments is a major challenge among users.

Fear of fraud
Users are afraid they will be hacked or be robbed of their money when using digital payments.

Bank customer care
Users do not experience enough support from banks. When an error or theft occurs and may lose their money.

Self support
Users may want to prevent fraud in the event the payment instruments are stolen by initiating the recourse but are unable to.

Lack of instant response
Users may not get an instant response when they want to initiate a recourse mechanism.

Core country themes—insights from the field:
Deep dive on trust issues and customer care access challenges in Morocco.

“I received messages from hackers. I went to the bank, they advised me to deactivate the account until they contact me...my friend lost 30000 DH and she was not reimbursed, the amount was transferred to another account and it was scary for me.”
Female, 18-29, User, Frequent income earner

“I have heard that fraudsters put a sticker in the place designated to insert credit cards. When the customer inserts his card and performs all the procedures, the card remains stuck and does not come out. The customer waits to contact the bank if it is closed and when the customer leaves, those swindlers come and take out the card and the money.”
Male, 45-55, User, Frequent income earner

“It would be preferable if there was a feature on the application that enables the beneficiary to close his account immediately.”
Male, 30-44, User, Small enterprise

“When the accident happened to my father,...he called the main headquarters of the bank immediately, but no one answered him.”
Male, 30-44, User, Small enterprise
Core country themes – insights from the field: Deep dive on barriers along the pathway towards sustained digital payment usage.

Can you ACCESS it?

Illiteracy
Literacy levels amongst the elderly population and some females pose a barrier to access and early usage of digital payments.

"For old individuals or the illiterate, it is difficult to convince them to use the credit card, I see people who are old who receive allowances or pensions withdraw the entire sum and keep it with them at home. They don’t know how to use the app."

Female, 18-29, User, Infrequent income earner

Why did you/didn’t you embrace EARLY USE?

Lack of capacity and trust in oneself
Some individuals that are not tech savvy have a difficult time operating the apps initially without help. This in turn creates a dependency on others to help them complete transactions.

“I was afraid to use the application for fear of making any mistake. I did not give myself the opportunity and ask anyone to explain to me how to use that application.”

Female, 18-29, User, Frequent income earner

Why do/don’t you USE it habitually?

Lack of widespread adoption
Given digital transactions are fairly new in the market, cash is king for many businesses and individuals. Digital payments are not accepted widely.

“I cannot do without cash payment, it must coexist with digital payment, if I go to the local grocery store I have to pay cash.”

Female, 18-29, User, Infrequent income earner
### Voice of the customer on how digital payments can be improved

#### Education & sensitization
- Raise awareness and sensitization on usage of digital payments.
- Use the internet to mobilize usage of digital payments.
- Enhance security features to help the elderly transact securely, safely, and easily.
- Create app features that users can use to disable the account in case of fraud.

#### Security
- Enable more firewalls on the digital payment systems to enhance safety.
- Put up surveillance around banks to help capture credit card theft or fraud at ATMs.
- Empower customers to disable their accounts instantly in fraud cases.

#### Incentivize users
- Offer reward points that entitle users to discounts.
- Promote digital payments by offering gifts to users.

#### Customer care access
- Increase the number of staff in the customer care unit to avoid long queues.
- Encourage the customer care support to offer instant response to users.

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**Male, 30-44, User, Small enterprise**

"There is an absence of awareness. Advertisements and explanations should be provided on social networking sites or in official channels. The benefits of using these digital means and applications should be clarified so that they are normalized."

**Male, 30-44, User, Small enterprise**

"It would be preferable if there was a possibility on the application that enables the beneficiary to close his account immediately."

**Male, 30-44, User, Small enterprise**

"To offer rewards on digital payments, to offer gifts or they introduce points systems, which allows you to be entitled to reductions on amounts afterwards."

**Male, 30-44, User, Micro enterprise**

"If they increase the number of staff, there should be a free one who can explain to you. Now, if you want to ask for a piece of information, you have to get the ‘pending customer ticket’ and wait in the long queue."

**Female, 45-55, User, Infrequent income earner**
State of digital payment use in Morocco

- Cash is the most widely accepted and used payment instrument in Morocco.
- Banking-related platforms have the upper hand in digital transactions within Morocco.
- Main payment instruments include mobile apps, bank cards, and bank agents.
- Income habits have a significant impact on adoption and use of digital platforms.
- Main digital payment service providers
  - CIH Bank
  - Wafa Cash
  - Cash plus

Key drivers and barriers of digital payment use

**Drivers**
- **Financial diligence** is influenced by the fact that users can plan and monitor their expenses better through their banking apps as compared to if they had cash.
- **Safety**: Users mentioned they feel safer in using digital payment as the chances of losing significant sums are low.
- **Time saving** is an important driver among users in Morocco as they do not have to queue or wait for long periods to pay for utilities.
- **Existing free services** for youth under 30 are a driver for adoption as the youth who fall within this age group do not have to pay any maintenance charges.

**Barriers**
- **Financial status** is a distinct barrier in Morocco. Individuals who are not formally employed do not see the need to use digital payments.
- **Lack of widespread usage** throughout the ecosystem in Morocco is a distinct barrier to habitual usage, as there are areas that do not have access.
- **Lack of trust** and skepticism towards digital payment usage.
- **Illiteracy**, especially among the older population.

Core emerging country themes

- **Lack of trust**: Uncertainty of using digital payments is a challenge, as people hear about fraud stories and users may fail to get the necessary support in case of an issue.
- **Women face specific barriers** that relate to their lack of financial independence, lack of employment, and lack of digital literacy.
AfricaNenda is an African-led team of experts committed to unlocking the potential of digital financial services for the financially excluded across the continent by accelerating the scale-up of instant and inclusive payment systems. AfricaNenda’s approach is to provide public and private sector stakeholders with technical expertise and the capacity to reduce barriers to digital payments. AfricaNenda wants to enable everybody in Africa to make digital transactions seamlessly and at a low cost wherever they are on the continent by 2030.

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