

Morocco

Middle East & North Africa		Lower middle income	
Population, age 15+ (millions)	25.6	GNI per capita (\$)	2,880
	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults	28.6	43.5	57.8
All adults, 2014	..	..	41.9
All adults, 2011	..	32.9	28.9
Financial institution account (% age 15+)			
All adults	28.4	43.0	56.1
All adults, 2014	..	..	40.6
All adults, 2011	..	32.9	28.9
Mobile money account (% age 15+)			
All adults	0.6	5.8	5.3
All adults, 2014	..	..	3.2
Account, by individual characteristics (% age 15+)			
Women	16.8	35.0	53.0
Adults belonging to the poorest 40%	19.3	35.3	50.7
Adults out of the labor force	18.2	35.0	50.8
Adults living in rural areas	20.0	36.9	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	16.7	33.3	29.2
Made or received digital payments, 2014	..	..	19.7
Used an account to pay utility bills	1.1	9.8	7.5
Used an account to receive private sector wages	4.3	5.9	5.5
Used an account to receive government payments	..	19.5	8.3
Used the internet to pay bills or to buy something online	2.0	12.2	6.8
Used a mobile phone or the internet to access an account	1.5	10.4	8.3
Used a debit or credit card to make a purchase	5.2	16.2	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.4	7.1	21.6
No deposit and no withdrawal from a financial institution account	5.4	7.2	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	5.7	5.0	10.1
Sent or received domestic remittances through an OTC service	7.2	4.9	4.7
Sent or received domestic remittances through cash only	7.6	11.1	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	6.3	10.8	15.9
Saved at a financial institution, 2014	..	..	14.4
Saved using a savings club or person outside the family	4.4	8.0	13.0
Saved any money	21.4	31.3	39.7
Saved for old age	4.9	8.1	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	2.6	9.6	9.8
Borrowed from a financial institution or used a credit card, 2014	..	..	10.0
Borrowed from family or friends	18.0	31.1	30.4
Borrowed any money	26.5	42.6	42.9
Outstanding housing loan	2.8	8.2	5.0