**Moroccan consumer behavior during the introduction of participatory banks**

**Bouchra Bennani 1 and Fatima Zohra El Mkadmi 2**

1. Research Laboratory in Management, Information and Governance in FSJES-Ain Sebaa, Hassan II University. Morocco. Email: [**b.bennani2001@gmail.com**](mailto:b.bennani2001@gmail.com)
2. Research Laboratory in Management, Information and Governance in FSJES-Ain Sebaa, Hassan II University. Morocco. Email: [**fatimazahra.elmkadmi@gmail.com**](mailto:fatimazahra.elmkadmi@gmail.com)

**Abstract**

Nowadays, participatory banks have emerged in Morocco and they are finally operational. Bank Al Maghrib gives the green light to five of them. Not only fierce competition between them, but also with conventional banks. An environment conditioned by the implementation of a marketing strategy that will be used by the participating banks.

The purpose of this article is to analyze the results of the work done in this area. This contribution aims at first identifying the state of Islamic finance in Morocco, and second, to study the behavior of a demanding consumer.

**Key words:** Participatory banking, Islamic finance, Consumer behavior

**JEL Class :**