**The impact of ethics on Moroccan consumer behavior toward Islamic banking products**

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Abstract

Participatory finance is currently operational in Morocco, following the agreement of the central bank, five banks and the subsidiaries of three major foreign banks has the right to provide Sharia-compliant products. these products bring a new dimension to the Moroccan banking services, the practice of the Islamic ethics in the operation of financing is a new component for the Moroccan consumer, the use of Islamic marketing combines the principle of maximizing value with the principles of equity and justice for the well-being of society. This article studies the different behaviors of Moroccan consumer towards participatory products, what values can the ethical dimension bring to Moroccan consumers and how to match they are convinced by these products. In this framework, we conducted a survey of a sample of 362 individuals and used the chi-square test on the SPSS software, from where we found a strong relationship between ethics and consumer choices.

Keywords: ethics, marketing, consumer, banking products, Sharia-compliant.

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