**Adoption of Islamic FinanceforSMEs andVery Small Enterprisesin Morocco**

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**Abstract**

The factors that influence the adoption of Islamic finance in SMEs are the subject of many studies. In Morocco, no study has attempted to develop a model of adoption of Islamic finance in very small businesses. Our interest is to gain a better understanding of the internal and external determinants that influence the adoption of Islamic finance in microenterprises.Based on the model developed and previous studies, we have operationalized the different constructs, developing a research questionnaire for the leaders of TPE in Morocco. Subsequently, we conducted an exploratory and confirmatory factor analysis, based on a sample of 164 SME leaders. These different analyzes gave birth to a new model explaining the path through which the leaders of the VSEs can opt for Islamic financing in the Moroccan context.

**Keywords:**Islamic finance, Islamic financial products, theory of reasoned action.

**JEL Class:**G21, F65, C25