

E-commerce to Sell Local Products in Morocco Opportunities and Challenges: A Systematic Review

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Abstract

In recent years, e-commerce has emerged as a popular channel for selling products globally. In Morocco, there is growing interest in using e-commerce to promote and sell locally produced goods. This paper examines the opportunities and challenges of using e-commerce to sell local products in Morocco. We conducted a comprehensive search of academic journals, conference proceedings, books, and literature review to identify relevant studies. Our analysis highlights the potential benefits of e-commerce for promoting local products, including increased market access, lower distribution costs, and improved customer engagement. However, we also identify a number of challenges, including limited e-commerce infrastructure, poor logistics and payment systems, and low levels of digital literacy among producers and consumers. This review concludes with recommendations for cooperatives and small enterprises to overcome these challenges and leverage the opportunities presented by e-commerce to promote local products in Morocco.

Keywords: e-commerce, local product, digital marketing, online business, market access.

1. Introduction

The rise of e-commerce has opened up new opportunities for businesses to promote and sell their products to a global audience. In Morocco, there is growing interest in using e-commerce to promote and sell locally produced goods, with the potential to boost economic development and create new opportunities for cooperatives. However, there are also significant challenges associated with using e-commerce to sell local products, including limited digital infrastructure, poor logistics and payment systems, and low levels of digital literacy among producers and consumers.

This systematic literature review examines the opportunities and challenges of using e-commerce to sell local products in Morocco. We begin by introducing the topic and explaining why it is important. We then define our research question and outline the methods we used to search for and analyze the literature. Finally, we summarize the key findings from the literature and provide recommendations for cooperatives and small enterprises to leverage the opportunities presented by e-commerce to promote local products in Morocco.

The importance of this topic lies in the potential economic benefits of using e-commerce to promote and sell local products in Morocco. Local products have a unique cultural and historical significance, and their promotion can help to support local communities and preserve traditional crafts and knowledge. E-commerce can also offer new opportunities for cooperatives to reach a wider audience and expand their businesses, which can help to drive economic growth and create new jobs. However, to fully realize the potential of

e-commerce for promoting local products, it is important to address the challenges that currently exist and develop a robust digital infrastructure that supports the needs of producers and consumers alike.

A major challenge associated with using e-commerce to sell local products in Morocco is the lack of acknowledgment of e-commerce's importance. Consumers are reluctant to buy products online from unfamiliar small businesses and cooperatives, especially if they are concerned about product quality or delivery. This requires cooperatives and small businesses to build a strong online presence, including a professional website and active social media accounts, to showcase their products and build trust with potential customers.

As e-commerce evolves, so do consumer expectations regarding product selection, pricing, and delivery options. Co-operatives and SMEs need to be flexible and adaptable to remain competitive in the digital marketplace. This may require investing in new technologies or forming partnerships with other companies to offer a wider range of products and services. Overall, this systematic literature review highlights the need for a comprehensive approach to promoting local products in Morocco using e-commerce. By overcoming challenges and leveraging e-commerce opportunities, cooperatives and SMEs can play a key role in driving Morocco's economic growth and promoting its cultural heritage.

2. Literature Review

E-commerce is a rapidly growing field that has transformed the way businesses sell their products. In Morocco, e-commerce is still in its early stages, but there is growing interest in using this channel to promote and sell local products. A number of studies have explored the opportunities and challenges of using e-commerce to sell local products in Morocco, and these studies provide valuable insights into the key issues that need to be addressed to fully realize the potential of e-commerce for promoting local products. As we can define e-commerce as well as authors in the table:

Table 1. Definitions of e-commerce

authors	Definitions
Turban et al, 1999	Electronic commerce (EC) is an emerging concept that refers to the process of buying, selling and exchanging products and services as well as the provision of information via a telecommunications network including the Internet (Turban et al, 1999).
Zhu and Kraemer (2002) and Chatterjee, Grewal and Sambamurthy (2002)	Electronic commerce will be defined as the use of a website to provide information about the company and its products, collect data about customers, test products, receive orders, obtain payment and offer a support service to the customer during his purchasing process.

(Rayport and Jaworski, 2003)	E-commerce is engaging in commercial activities through networked communications. Previously practiced exclusively through closed networks, such as electronic data interchange (EDI), electronic commerce is experiencing exponential growth under the impetus of the Internet. The open structure of the Internet allows businesses of all sizes to exchange information quickly and at low cost by breaking down the barriers of time and distance. The results are fundamentally changing the way businesses operate, not only in the high tech and telecommunications sector, but in other sectors of the economy as a whole.
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One of the main opportunities associated with using e-commerce to sell local products in Morocco is increased market access. E-commerce can help cooperatives to reach a wider audience than they would be able to through traditional distribution channels, which can help to expand their businesses and create new jobs. E-commerce can also help to overcome some of the geographic barriers that exist in Morocco, where many rural communities are isolated and have limited access to markets.

However, there are also significant challenges associated with using e-commerce to sell local products in Morocco. One of the key challenges is the limited digital infrastructure that exists in many parts of the country. Internet penetration rates are relatively low in Morocco compared to other countries in the region, and there are still significant gaps in digital literacy among producers and consumers. This can make it difficult for cooperatives to set up online stores and for consumers to navigate e-commerce platforms.

Another challenge is the poor logistics and payment systems that currently exist in Morocco. Many cooperatives struggle to find reliable and affordable logistics providers to handle the delivery of their products, which can be a major barrier to using e-commerce. In addition, payment systems are often fragmented and do not support the needs of e-commerce businesses.

Despite these challenges, there is growing interest in using e-commerce to promote and sell local products in Morocco. A number of initiatives have been launched to support cooperatives in setting up online stores and to improve the digital infrastructure in the country. For example, the government of Morocco has launched a program to support the development of e-commerce among cooperatives, which includes training programs and financial incentives.

Overall, the literature suggests that there is significant potential for using e-commerce to sell local products in Morocco, but that significant challenges must be overcome to fully realize this potential. The key to success will be developing a robust digital infrastructure that supports the needs of producers and consumers alike, as well as addressing logistical and payment issues to create a seamless and efficient e-commerce ecosystem.

2.1 The Technology Acceptance Model (TAM): Davis (1985)

The Technology Acceptance Model (TAM) is a theoretical framework that has been widely used to understand how individuals perceive and adopt new technologies. TAM was first introduced in the 1980s and has since been applied to a wide range of technologies and contexts, including e-commerce. The model suggests that individuals'

perceptions of the usefulness and ease of use of a technology are key determinants of their intentions to use it, which in turn influences their actual behavior.

TAM consists of two main constructs: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which an individual believes that a technology will enhance their job performance or overall effectiveness. Perceived ease of use refers to the extent to which an individual believes that a technology is easy to use and understand. These two constructs are believed to have a direct impact on the individual's attitude towards the technology, which in turn influences their intention to use it.

TAM has been used extensively in the context of e-commerce to understand the factors that influence consumers' intentions to adopt online shopping. The model has also been applied to understand the factors that influence cooperatives' intentions to adopt e-commerce and sell their products online. By using TAM in the context of e-commerce to sell local products in Morocco, this study can provide valuable insights into the factors that influence the adoption and use of e-commerce among cooperatives and consumers in the country. This can help to identify strategies to increase the adoption of e-commerce and promote the sale of local products in Morocco.

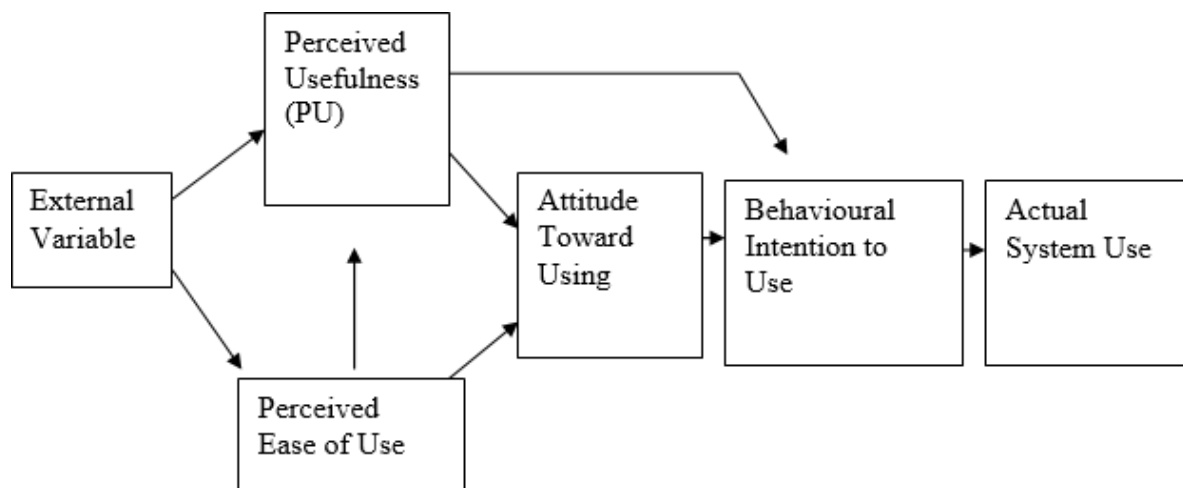


Figure 1. Technology Acceptance Model (TAM) (Source: Davis et al., 1989)

2.2 The Diffusion of Innovations theory

The Diffusion of Innovations theory is a widely used theoretical framework that explains how new ideas, products, or technologies are adopted and spread through a society. The theory was first introduced by Everett Rogers in 1962 and has since been applied to a wide range of contexts, including the adoption of e-commerce.

According to the Diffusion of Innovations theory, the adoption and spread of an innovation is influenced by four key factors: the characteristics of the innovation itself, the communication channels used to promote it, the social system in which the innovation is adopted, and the time it takes for the innovation to be adopted. The theory suggests that individuals and organizations are more likely to adopt an innovation if it is perceived to be advantageous, compatible with existing values and practices, simple to understand and use, observable, and able to be tried out before adoption.

The Diffusion of Innovations theory can be applied to the context of e-commerce to sell local products in Morocco to understand the factors that influence the adoption and spread of e-commerce among cooperatives and consumers in the country. This theory can help to identify key factors that can promote the adoption and spread of e-commerce, such as providing incentives for early adopters, leveraging social networks to promote the benefits of e-commerce, and ensuring that the technology is user-friendly and compatible with existing practices.

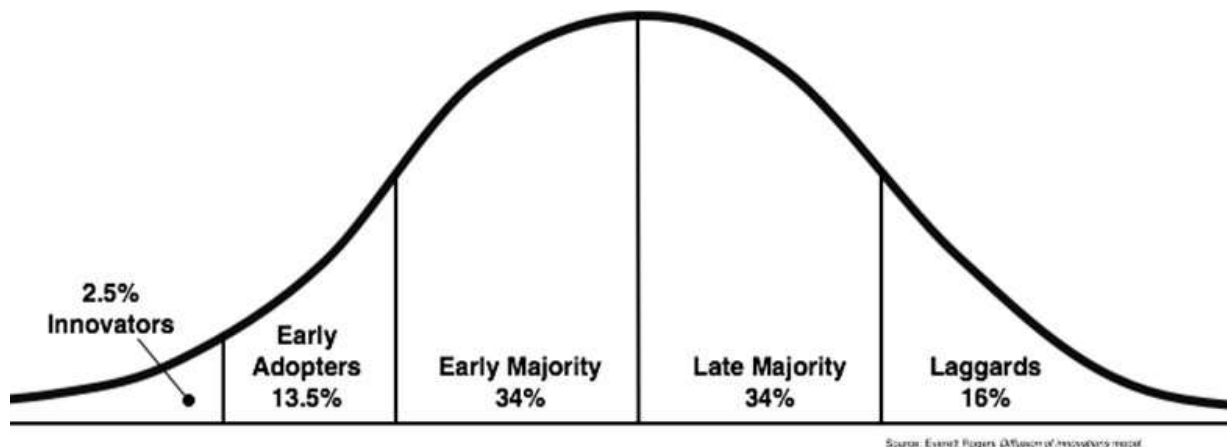


Figure 2. The Diffusion of Innovations theory (E.M. Rogers in 1962)

2.3 Organizational change theory

Organizational Change Theory is a theoretical framework that explains how organizations can successfully implement and manage changes to their structure, processes, and practices. The theory suggests that successful organizational change requires a combination of effective communication, participation and involvement of stakeholders, and effective leadership.

According to the theory, effective communication is essential for successful organizational change. Organizations need to ensure that they communicate the rationale for the change, the expected benefits, and any potential risks or drawbacks. Additionally, the theory emphasizes the importance of involving stakeholders in the change process, allowing them to participate in decision-making, and providing them with support throughout the change process.

Effective leadership is also essential for successful organizational change. Leaders need to provide a clear vision for the change, demonstrate commitment to the change, and provide the necessary resources and support to implement the change. The theory suggests that effective leadership can inspire employees to embrace change, and can help to overcome resistance and manage any potential conflicts that may arise.

Organizational Change Theory can be applied to the context of e-commerce to sell local products in Morocco to understand the factors that influence the successful adoption and implementation of e-commerce by cooperatives. By applying the principles of effective communication, stakeholder involvement, and effective leadership, organizations can ensure that their adoption of e-commerce is successful and sustainable. The theory can also help to identify strategies to overcome any potential barriers or challenges to the

adoption of e-commerce by cooperatives in Morocco.

2.4 The theory of reasoned action (Ajzen & Fishbein, 1980)

The Theory of Reasoned Action (TRA), developed by Ajzen and Fishbein (1980), can be used to understand the factors that influence the adoption of e-commerce by cooperatives selling local products in Morocco. According to the TRA, an individual's behavior is determined by their intentions, which are shaped by their attitudes and subjective norms. In the case of cooperatives, their attitudes towards e-commerce may be influenced by factors such as their beliefs about the benefits and risks of e-commerce, their perceptions of the usefulness and ease of use of e-commerce platforms, and their concerns about the security and privacy of online transactions. Subjective norms, on the other hand, may be influenced by the opinions of other members of the cooperative, as well as external factors such as government policies and the availability of e-commerce infrastructure. By understanding the attitudes and subjective norms that shape the intentions of cooperatives to adopt e-commerce, policymakers and stakeholders can design interventions that address these factors and promote the adoption of e-commerce among cooperatives selling local products in Morocco.

3. Research Method

The present study will use a systematic literature review approach to investigate the adoption of e-commerce to sell local products in Morocco by cooperatives. The review will be conducted using a comprehensive search strategy that includes online databases, academic journals, books, and grey literature sources. The review will focus on published research studies that investigate the factors that influence the adoption and implementation of e-commerce by cooperatives in Morocco.

The research strategy will include a combination of keywords related to e-commerce, cooperatives, and local product in Morocco, as well as snowball sampling techniques to identify additional relevant studies. The inclusion criteria for the review will be studies that were published in English or French, and that investigate the adoption and implementation of e-commerce by cooperatives in Morocco. The exclusion criteria will be studies that focus on e-commerce adoption in other countries, or that focus on larger businesses rather than cooperatives.

The studies that meet the inclusion criteria will be assessed for their quality using established criteria for evaluating research studies. Data from the selected studies will be extracted and synthesized using a systematic and transparent process. The data will be analyzed thematically, using a framework that is based on the research questions and objectives of the study.

The systematic literature review approach will allow for a comprehensive and rigorous analysis of the factors that influence the adoption and implementation of e-commerce by cooperatives in Morocco. The review will provide valuable insights for local cooperatives and Small and medium enterprises interested in promoting the adoption of e-commerce in the country.

4. Findings and Discussions

To address these points, we opted for the Nvivo 12 software. During our research we

collected 204 articles, subsequently we opted for two types of analysis: Content analysis through a lexical analysis and a thematic analysis and by the following the verbatim. To explore the articles through lexical analysis we used words frequency as first step, looking for the most 1000 term in the documents, the results are shown in the next figure :



Requête de recherche textuelle - Aperçu des résultats

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graph LR; EC((e-commerce)) --- A[an emerging online shopping method  
complex . In the Tunisian context  
by the system . { Mots clés  
le 07 / 04 / 2023 { Extrait  
- 4342 - 6 ST : Utilizing  
decision - making process . Using  
satisfaction , outcome satisfaction , expectations ,  
use of e - business  
Effects of Social Media on  
data technology to an  
is to study the  
enterprise  
has been carried out for  
better explain actual behavior  
increase in world sales  
intention and purchase intention  
journey of technology acceptance  
the key points involved  
use of UTAUT theory  
in the preparation of future  
marketing ; Strategic planning ; BUSINESS & ECONOMICS /  
- commerce as a percentage  
/ 2023 { Extrait } The determinants  
effect on customer  
globally confirms people's  
factors for  
Internet and  
various factors .  
variance in customers'  
The  
acceptance  
( PU ) on customer  
B2C model .  
exist between  
The  
adoption  
also highlights the connections  
are analyzed . The transition  
article analyzes the concept  
specifics of the  
trends of further  
development  
However , the adoption rate  
of definitions . The influence  
in the determination  
of the introduction  
phase  
shopping center . The growth  
systemic way the ecosystem  
to assess the state  
on international trade and identifies  
parsimonious model ( TRA ) to study  
for its application  
of social media  
technology acceptance . Changes  
when they are defining  
The development of technology presents  
marketing , transition of ecommerce  
several sub - themes related  
when considering their approach  
which is better at predicting]; EC --- B[Adoption , Cyber - consumer , UTAUT model .  
namely the concept of e -  
ordering services online and transition  
the advantages and disadvantages of  
Implications , suggestions , and limitations of  
In conclusion , we discuss the  
It is found that only  
Meanwhile , user experience as part  
The  
comparison between the French  
field survey has been  
UTAUT technology acceptance theory is  
/ Internet Marketing ; BUSINESS & ECONOMICS / Marketing  
acceptance in the Sultanate of  
have been the subject  
intentions among 210 SME  
issues in developing countries .  
as its  
in the  
is formed  
on the  
m - commerce  
and  
the  
impact of the  
process of action  
a new technology would  
an alternative buying and  
based on its market . The  
business , along with several sub -  
potential purchasers and the  
SMEs in Latin America  
context and to find how  
environments than the original TAM .  
field . The original TAM will  
globally confirms people's acceptance of  
established . The main  
widely popular since  
a country and linguistic  
the future . This study  
information technology ( EIT ) by small  
a  
business model that  
strategy for rapid  
interesting to learn as  
linked to different internet  
one of the emblems  
marketing system  
based on big  
has extremely important  
phase play a role in  
platform  
as a tool  
for cooperatives  
presence , Various theories of technology  
so that it can show  
strategies through supporting factors for  
strategy and the age segmentation  
to m - commerce was revealed  
use . In addition , the TAM  
with globalization , e - marketplaces , and
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Published by:

Figure 4. Text Search

While using matrix encoding:

Table 2. List of articles chosen for the systematic literature review

	Acceptance	Adoption	E-commerce	Marketing	Technology
1 : Ahmed, Benjelloun (2019) Commentaires importés	0	0	0	2	0
2 : Aimane, Halima; Wannous, Muhammad (2018) Commentaires importés	0	0	2	1	0
3 : Article de revue (14) Commentaires importés	0	0	0	0	0
4 : Article de revue (17) Commentaires importés	0	0	0	0	0
5 : Article de revue (18) Commentaires importés	0	0	0	0	0
6 : Article de revue (19) Commentaires importés	0	0	0	1	0
7 : Article de revue (23) Commentaires importés	0	0	0	0	0
8 : Article de revue (27) Commentaires importés	0	0	4	0	0
9 : Article de revue (28) Commentaires importés	0	1	0	7	0
10 : Article de revue (29) Commentaires importés	5	1	4	0	2
11 : Article de revue (30) Commentaires importés	0	0	0	0	0
12 : Article de revue (32) Commentaires importés	0	0	0	0	0
13 : Article de revue (33) Commentaires importés	0	0	3	0	2
14 : Article de revue (36) Commentaires importés	0	0	0	0	0
15 : Article de revue (5) Commentaires importés	0	0	0	0	0
16 : Atarodi, S.; Berardi, A.M.; Toniolo, A.-M. (2019) Commentaires importés	1	0	0	0	2
17 : BENKARAACHE Taoufik; GHANOUANE Karim (2020) Commentaires importés	0	0	0	0	0
18 : Bercheq, Abir (2020) Commentaires importés	2	2	3	0	1
19 : Cadenat, Sandrine; de Lassus, Christel; Hussant-Zebian, Rola (2013) Commentaires importés	0	0	0	5	1
20 : Cao, Dongmei; Meadows, Maureen; Wong, Donna; Xia, Senmao (2021) Commentaires importés	0	0	0	1	0
21 : Carr, Caleb T.; Hayes, Rebecca A. (2015) Commentaires importés	0	0	0	0	2

22 : Dash, Ganesh; Kiefer, Kip; Paul, Justin (2021) Commentaires importés	0	0	0	5	0
23 : Domenico, Giandomenico Di; Sit, Jason; Ishizaka, Alessio; Nunan, Daniel (2021) Commentaires importés	0	0	0	1	0
24 : Dominici, Gandolfo (2009) Commentaires importés	0	0	0	8	0
25 : Dumanska, Ilona; Hrytsyna, Lesya; Kharun, Olena; Matviiets, Olha (2021) (2) Commentaires importés	0	0	16	1	0
26 : Dumanska, Ilona; Hrytsyna, Lesya; Kharun, Olena; Matviiets, Olha (2021) Commentaires importés	0	0	16	1	0
27 : El-Gohary, Dr Hatem (2010) Commentaires importés	0	0	0	3	0
28 : Fadili, Moulay Hachem (2022) Commentaires importés	0	0	0	0	1
29 : Fayad, Rima; Paper, David (2015) Commentaires importés	1	0	4	0	1
30 : Fernandes, Teresa; Oliveira, Elisabete (2021) Commentaires importés	1	2	0	0	1
31 : GHAZOULI, Salma EL; KHALKHALI, Imad EL (2019) Commentaires importés	0	3	2	0	0
32 : Ghobakhloo, Morteza; Arias-Aranda, Daniel; Benitez-Amado, Jose (2011) Commentaires importés	0	3	1	0	1
33 : Grandón, Elizabeth E.; Nasco, Suzanne A.; Mykytyn, Peter P. (2011) Commentaires importés	0	3	4	0	0
34 : Hanelt, André; Bohnsack, René; Marz, David; Antunes Marante, Cláudia (2021) Commentaires importés	0	0	0	0	1
35 : Haro, Andrian; Waspodo, Agung A. W. S.; Lestari, Friska Aviyati; Cindy (2020) Commentaires importés	0	0	1	4	0
36 : Haryanti, Tining; Subriadi, Apol Pribadi (2020) Commentaires importés	14	0	11	0	11
37 : Hernandez, Blanca; Jimenez, Julio; José Martín, M. (2009) Commentaires importés	1	1	1	0	0

38 : Hutt, Michael D.; Speh, Thomas W. (2010) Commentaires importés	0	0	0	1	0
39 : Ikramov, Murat; Eshmatov, Sanjar; Samadov, Asqarjon; Imomova, Gavhar; Boboerova, Maftuna (2021) Commentaires importés	0	0	0	1	0
40 : Javadian Dehkordi, Goodarz; Rezvani, Samin; Sabbir Rahman, Muhammad; Fouladivanda, Firoozeh; Faramarzi Jouya, Samaneh (2012) Commentaires importés	0	0	0	12	0
41 : Johnson, Matt; Barlow, Rob (2021) (2) Commentaires importés	0	0	2	4	0
42 : Johnson, Matt; Barlow, Rob (2021) Commentaires importés	0	0	2	4	0
43 : Kamal, Yusuf (2016) Commentaires importés	0	0	1	6	2
44 : Kannan, P.K.; Li, Hongshuang "Alice" (2017) Commentaires importés	0	0	0	5	0
45 : Kaplan, Andreas M.; Haenlein, Michael (2010) Commentaires importés	0	0	0	0	0
46 : Kingsnorth, Simon (2016) Commentaires importés	0	0	2	3	0
47 : Kozinets, Robert V. (2002) Commentaires importés	0	0	0	3	0
48 : Kwahk, Kee-Young; Ge, Xi (2012) Commentaires importés	0	0	3	0	0
49 : Lancelot Miltgen, Caroline (2011) Commentaires importés	0	0	1	0	0
50 : Lee, Hannah S.; Griffith, David A. (2012) Commentaires importés	0	0	0	0	0
51 : Lemoine, Jean-François; Notebaert, Jean-François (2011) Commentaires importés	0	0	0	0	0
52 : Li, Fangfang; Larimo, Jorma; Leonidou, Leonidas C. (2021) Commentaires importés	0	0	1	3	0
53 : Li, Linze; Zhang, Jun (2021) (2) Commentaires importés	0	0	3	2	3
54 : Li, Linze; Zhang, Jun (2021) Commentaires importés	0	0	3	2	3

55 : Li, Yung-Ming; Lin, Chia-Hao; Lai, Cheng-Yang (2010) Commentaires importés	0	0	0	2	0
56 : Livre Commentaires importés	0	0	1	2	0
57 : Londoño Arredondo, Sara; Mora Gutiérrez, Yessica Johana; Valencia Cárdenas, Marisol (2018) Commentaires importés	0	0	0	2	0
58 : Marangunić, Nikola; Granić, Andrina (2015) Commentaires importés	4	0	0	0	4
59 : Meira, Thiago Martins; Prestes, Jeany; Gasparello, Gil Guilherme; Antelo, Oscar Mario; Pithon, Matheus Melo; Tanaka, Orlando Motohiro (2021) Commentaires importés	0	0	0	1	0
60 : Narasimhan, Laxman; Srinivasan, Kannan; Sudhir, K. (2015) Commentaires importés	0	0	0	2	0
61 : Nill, Alexander; Schibrowsky, John A. (2007) Commentaires importés	0	0	0	4	0
62 : Patil, Aishwarya S.; Navalgund, Nagaraj R.; Mahantshetti, Shashidhar (2022) Commentaires importés	0	1	0	8	2
63 : Rangaswamy, Arvind; Moch, Nicole; Felten, Claudio; van Bruggen, Gerrit; Wieringa, Jaap E.; Wirtz, Jochen (2020) Commentaires importés	0	0	0	4	0
64 : Ritz, Wendy; Wolf, Marco; McQuitty, Shaun (2019) Commentaires importés	1	0	0	1	1
65 : Rouidi, Mohammed; Elouadi, Abd Elmajid; Hamdoune, Amine; Choujtani, Khadija; Chati, Adam (2022) Commentaires importés	4	0	0	0	2
66 : Ryan, Damian; Jones, Calvin (2009) Commentaires importés	0	0	0	2	0
67 : Salvador, Marielle; El Euch Maalej, Mariem; Frochot, Isabelle (2017) Commentaires importés	0	0	0	0	0
68 : Santos, Vasco; Augusto, Tatiana; Vieira, Jorge; Bacalhau, Lara; Sousa, Bruno Miguel; Pontes, Daniel (2022) Commentaires importés	0	1	6	2	0

69 : Saura, José Ramón; Palos-Sánchez, Pedro; Cerdá Suárez, Luis Manuel (2017) Commentaires importés	0	0	0	3	0
70 : Section du livre Commentaires importés	0	0	0	0	0
71 : Sila, Ismail (2013) Commentaires importés	0	6	1	0	1
72 : Suwarno, Iswanto; Rahim, Robbi; Aljanabi, Mohammad; Baballe, Muhammad Ahmad; Tanane, Omar; Ahmad, Irfan; Rimban, Erwin L (2021) Commentaires importés	0	0	0	1	0
73 : Taiminen, Heini Maarit; Karjaluo, Heikki (2015) Commentaires importés	0	1	0	2	0
74 : Teixeira, Sérgio; Martins, José; Branco, Frederico; Gonçalves, Ramiro; Au-Yong-Oliveira, Manuel; Moreira, Fernando (2018) Commentaires importés	0	2	0	1	2
75 : TSAPI Victor; TCHEKWA NGUEMNA Larissa (2020) Commentaires importés	0	0	5	0	0
76 : Victor, Danciu; Professor, The Bucharest University of Economic Studies (2021) Commentaires importés	0	0	0	0	0
77 : Wibowo, Ardy; Chen, Shih-Chih; Wiangin, Uraiporn; Ma, Yin; Ruangkanjanases, Athapol (2020) Commentaires importés	0	0	0	5	0
78 : Wymer, Scott; Regan, Elizabeth (2005) Commentaires importés	0	5	1	0	1
79 : Zollo, Lamberto; Filieri, Raffaele; Rialti, Riccardo; Yoon, Sukki (2020) Commentaires importés	0	0	0	1	0

And then we chose only 55 articles which is performant basing on test that we did before (we erased all articles in red, because the articles are related only to the term marketing, or not any of terms at all) and we executed the new search using the top words with

minimum 8 letters, we got as results:



Figure 5. Search by word frequency 2

To go more far, we have chosen only articles that are shown the word e-commerce in the abstract and then we got as results:

Table 3. List of articles that contain the word e-commerce in the abstracts

	Acceptance	Adoption	E-commerce	Technology
1 : Aimane, Halima; Wannous, Muhammad (2018) Commentaires importés	0	0	2	0
6 : Article de revue (27) Commentaires importés	0	0	4	0
8 : Article de revue (29) Commentaires importés	5	1	4	2
11 : Article de revue (33) Commentaires importés	0	0	3	2
16 : Bercheq, Abir (2020) Commentaires importés	2	2	3	1
18 : Dumanska, Ilona; Hrytsyna, Lesya; Kharun, Olena; Matviets, Olha (2021) (2) Commentaires importés	0	0	16	0

19 : Dumanska, Ilona; Hrytsyna, Lesya; Kharun, Olena; Matviets, Olha (2021) Commentaires importés	0	0	16	0
21 : Fayad, Rima; Paper, David (2015) Commentaires importés	1	0	4	1
23 : GHAZOULI, Salma EL; KHALKHALI, Imad EL (2019) Commentaires importés	0	3	2	0
24 : Ghobakhloo, Morteza; Arias-Aranda, Daniel; Benitez-Amado, Jose (2011) Commentaires importés	0	3	1	1
25 : Grandón, Elizabeth E.; Nasco, Suzanne A.; Mykytyn, Peter P. (2011) Commentaires importés	0	3	4	0
27 : Haryanti, Tining; Subriadi, Apol Pribadi (2020) Commentaires importés	14	0	11	11
28 : Hernandez, Blanca; Jimenez, Julio; José Martín, M. (2009) Commentaires importés	1	1	1	0
29 : Johnson, Matt; Barlow, Rob (2021) (2) Commentaires importés	0	0	2	0
30 : Johnson, Matt; Barlow, Rob (2021) Commentaires importés	0	0	2	0
31 : Kamal, Yusuf (2016) Commentaires importés	0	0	1	2
32 : Kingsnorth, Simon (2016) Commentaires importés	0	0	2	0
33 : Kwahk, Kee-Young; Ge, Xi (2012) Commentaires importés	0	0	3	0
34 : Lancelot Miltgen, Caroline (2011) Commentaires importés	0	0	1	0
35 : Li, Fangfang; Larimo, Jorma; Leonidou, Leonidas C. (2021) Commentaires importés	0	0	1	0
36 : Li, Linze; Zhang, Jun (2021) (2) Commentaires importés	0	0	3	3
37 : Li, Linze; Zhang, Jun (2021) Commentaires importés	0	0	3	3
38 : Livre Commentaires importés	0	0	1	0

48 : Santos, Vasco; Augusto, Tatiana; Vieira, Jorge; Bacalhau, Lara; Sousa, Bruno Miguel; Pontes, Daniel (2022) Commentaires importés	0	1	6	0
49 : Sila, Ismail (2013) Commentaires importés	0	6	1	1
53 : TSAPI Victor ; TCHEKWA NGUEMNA Larissa (2020) Commentaires importés	0	0	5	0
55 : Wymer, Scott ; Regan, Elizabeth (2005) Commentaires importés	0	5	1	1

We got as result only 27 results and those are articles who are chosen to do our review for the literature which treat the e-commerce adoption for enterprises, and after a deep read and analysis for the 27 articles we got the next results:

Factors influencing the adoption of e-commerce by cooperatives in Morocco:

Lack of resources (financial, technological, human). One of the main challenges faced by e-commerce in Morocco is the lack of resources, including financial, technological, and human resources. The authors highlight the fact that most local businesses in Morocco are small and lack the financial means to invest in e-commerce infrastructure, such as online payment systems and website development. Additionally, the country's technological infrastructure is still developing, with limited access to high-speed internet and other necessary digital tools. Finally, the authors note that there is a shortage of qualified personnel in the field of e-commerce in Morocco, which further hinders the sector's growth. Overall, these factors create significant barriers for e-commerce adoption in Morocco and emphasize the need for increased investment and support for local businesses looking to participate in the digital economy.

Perceived complexity of e-commerce implementation. Cooperatives owners view e-commerce as a complex and challenging process, requiring specialized technical knowledge and significant financial investment. Additionally, the authors point out that the perceived complexity of e-commerce implementation is compounded by the lack of available training and support for local business owners looking to transition to e-commerce. The authors suggest that overcoming this challenge will require a concerted effort to simplify the e-commerce implementation process, provide accessible training and support to business owners, and highlight the potential benefits of e-commerce adoption. Overall, the perceived complexity of e-commerce implementation represents a significant barrier to the growth of the sector in Morocco, and addressing this challenge will be critical for future success.

Lack of knowledge and skills in e-commerce. Many cooperatives owners lack the necessary understanding of e-commerce concepts and practices, as well as the technical skills required to implement and maintain an e-commerce platform. The authors point out that this lack of knowledge and skills is particularly acute in rural areas of Morocco, where access to education and training is limited. To overcome this challenge, the authors suggest that there is a need for increased investment in education and training programs that focus on e-commerce skills, particularly in rural areas. Additionally, the authors

highlight the importance of providing accessible and user-friendly e-commerce platforms that can be easily adopted by business owners with limited technical skills. Overall, the lack of knowledge and skills in e-commerce represents a significant barrier to the growth of the sector in Morocco, and addressing this challenge will require a coordinated effort from government, industry, and education stakeholders.

Concerns about security and privacy. A lot of consumers and business owners are hesitant to engage in e-commerce transactions due to concerns about the security of their personal and financial information. The authors point out that these concerns are compounded by a lack of trust in online payment systems, which are seen as vulnerable to hacking and fraud. Additionally, the authors note that many local businesses are hesitant to invest in e-commerce due to concerns about the security of their proprietary information and trade secrets. To address these concerns, the authors suggest that there is a need for increased investment in cybersecurity infrastructure, including the development of secure online payment systems and data encryption technologies. Additionally, the authors highlight the importance of transparency and clear communication about data privacy policies and practices to build consumer trust in e-commerce platforms. Overall, concerns about security and privacy represent a significant barrier to the growth of the e-commerce sector in Morocco, and addressing these concerns will be critical for future success.

Lack of demand for e-commerce among customers. While e-commerce is growing in popularity in Morocco, many customers still prefer to shop in person, particularly for products such as fresh produce and handicrafts. The authors point out that this preference for in-person shopping is driven in part by cultural factors, such as the importance of social interaction and bargaining in Moroccan marketplaces. Additionally, the authors note that many customers are hesitant to engage in e-commerce transactions due to concerns about the security of their personal and financial information, as well as concerns about the reliability of delivery and customer service. To address this challenge, the authors suggest that there is a need for increased education and outreach to customers about the benefits of e-commerce, including increased convenience and access to a wider range of products. Additionally, the authors highlight the importance of building customer trust through transparent and reliable delivery and customer service practices. Overall, the lack of demand for e-commerce among customers represents a significant challenge to the growth of the sector in Morocco, and addressing this challenge will require a concerted effort from industry stakeholders and policymakers.

Strategies used by cooperatives in Morocco to overcome adoption barriers:

Partnering with e-commerce providers or platforms. By partnering with established e-commerce platforms, cooperatives can leverage the platform's existing customer base, technical infrastructure, and marketing resources to quickly and efficiently expand their reach into the e-commerce market. Additionally, partnering with e-commerce providers can help cooperatives overcome the technical and financial barriers to e-commerce adoption by providing access to affordable and user-friendly e-commerce platforms. The authors of "E-commerce to Sell Local Products in Morocco: Opportunities and Challenges: A Systematic Review" note that several cooperatives in Morocco have successfully adopted this strategy, partnering with popular e-commerce platforms such as Jumia and Hmizate.ma to sell their products online. These partnerships have helped cooperatives overcome the lack of technical expertise and financial resources that can

make e-commerce adoption challenging for small businesses. Overall, partnering with e-commerce providers or platforms represents a promising strategy for cooperatives in Morocco looking to overcome adoption barriers and expand their reach into the e-commerce market.

Offering cash-on-delivery payment options. Offering cash-on-delivery payment options is another effective strategy that cooperatives in Morocco are using to overcome adoption barriers. Cash-on-delivery payment options allow customers to pay for their online purchases upon delivery, rather than requiring payment upfront. This payment option is particularly appealing to customers who are hesitant to engage in e-commerce transactions due to concerns about the security of their personal and financial information. By offering cash-on-delivery payment options, cooperatives can build trust with customers and encourage them to try online shopping. Additionally, cash-on-delivery payment options can help cooperatives overcome financial barriers to e-commerce adoption, as they do not require investment in online payment systems or credit card processing infrastructure. The authors of "E-commerce to Sell Local Products in Morocco: Opportunities and Challenges: A Systematic Review" note that several cooperatives in Morocco have successfully adopted this strategy, offering cash-on-delivery payment options to customers through their own e-commerce platforms or through partnerships with established e-commerce providers. Overall, offering cash-on-delivery payment options represents a promising strategy for cooperatives in Morocco looking to overcome adoption barriers and increase customer trust and engagement in the e-commerce market.

Providing customer support. This is a critical strategy that cooperatives in Morocco are using to overcome adoption barriers. The authors of "E-commerce to Sell Local Products in Morocco: Opportunities and Challenges: A Systematic Review" note that many customers in Morocco are hesitant to engage in e-commerce transactions due to concerns about the reliability of delivery and customer service. To address these concerns, cooperatives are investing in customer support systems to ensure that customers have access to timely and reliable support throughout the purchasing process. This can include providing dedicated customer support channels, such as email or phone support, as well as implementing real-time chat support and social media engagement to quickly address customer inquiries and concerns. Additionally, cooperatives can invest in training staff to provide high-quality customer service, including prompt response times, clear communication, and personalized support. By prioritizing customer support, cooperatives can build trust and confidence with customers, encouraging them to try online shopping and increasing their overall satisfaction with the e-commerce experience. Overall, providing customer support represents a critical strategy for cooperatives in Morocco looking to overcome adoption barriers and build a loyal customer base in the e-commerce market.

Benefits of e-commerce adoption for cooperatives in Morocco:

The adoption of e-commerce can provide significant benefits for cooperatives in Morocco, including increased market reach, improved customer engagement, and enhanced operational efficiency. E-commerce adoption allows cooperatives to reach customers who may not have easy access to physical storefronts, particularly in rural or remote areas. By expanding their customer base, cooperatives can increase sales and

revenue, as well as build brand awareness and loyalty. Additionally, e-commerce adoption can improve customer engagement by providing a more convenient and personalized shopping experience. Online platforms allow customers to easily browse products, compare prices, and make purchases from the comfort of their own homes. By providing a seamless and enjoyable shopping experience, cooperatives can build trust and loyalty with customers, encouraging repeat business and positive reviews. Finally, e-commerce adoption can enhance operational efficiency by streamlining inventory management, order fulfillment, and delivery logistics. By automating these processes, cooperatives can reduce costs and increase efficiency, allowing them to focus on delivering high-quality products and services to customers. Overall, the adoption of e-commerce can provide significant benefits for cooperatives in Morocco, including increased market reach, improved customer engagement, and enhanced operational efficiency.

Challenges and limitations of existing research are (1) Limited number of studies that focus specifically on e-commerce adoption by cooperatives in Morocco; (2) Heterogeneity in the research designs and methodologies used in the included studies; (3) Limited generalizability of the findings due to the specific context of cooperatives in Morocco; (4) Limited research on the long-term effects of e-commerce adoption on cooperatives in Morocco.

These findings highlight the factors that influence e-commerce adoption by cooperatives in Morocco, as well as the strategies used to overcome barriers and the benefits of adoption. However, the limitations of existing research underscore the need for further research on e-commerce adoption by cooperatives in Morocco to provide a more complete understanding of the topic.

Our systematic review revealed several barriers to the adoption of e-commerce by cooperatives selling local products in Morocco. These barriers include a lack of resources, perceived complexity of implementation, concerns about security and privacy, and a lack of knowledge and skills in e-commerce. These findings are consistent with previous studies that have identified similar barriers to e-commerce adoption in other developing countries (Chen & Nath, 2016; Tella et al., 2015).

However, our review also identified several strategies that cooperatives can use to overcome these barriers. These strategies include partnering with e-commerce providers or platforms, offering cash-on-delivery payment options, providing customer support, and increasing knowledge and skills in e-commerce. These strategies are consistent with recommendations from previous studies that have examined successful e-commerce adoption by small and medium-sized enterprises (SMEs) in developing countries (Islam et al., 2016; Mahmood et al., 2018). The Technology Acceptance Model (TAM) developed by Davis (1985) can be used as a framework to understand the factors that influence the adoption of e-commerce technology by cooperatives in Morocco. TAM suggests that perceived usefulness and perceived ease of use are critical determinants of user acceptance and actual use of technology. By improving the perceived usefulness and ease of use of e-commerce technology, cooperatives can increase their chances of successful adoption and implementation.

Our review also highlights the potential benefits of e-commerce adoption for cooperatives selling local products in Morocco. These benefits include increased revenue, reduced

costs, and access to a wider customer base. These findings are consistent with previous studies that have demonstrated the positive impact of e-commerce adoption on SMEs in developing countries (Islam et al., 2016; Mahmood et al., 2018).

However, it is important to note that the benefits of e-commerce adoption are not guaranteed and depend on several factors, including the quality of e-commerce infrastructure, the level of competition, and the ability of cooperatives to adapt to changing market demands. Therefore, policymakers and stakeholders must address these challenges and create an enabling environment that promotes the growth of the e-commerce sector in Morocco.

The methodological studies included in this systematic literature review were conducted using a qualitative research approach, and analyzed using the software NVivo. Qualitative research is a methodological approach that aims to explore and understand the experiences, perceptions, and perspectives of individuals or groups through the collection and analysis of non-numerical data (e.g., interviews, observations, and textual data) (Creswell, 2014).

A total of 204 articles were included in this review, all of which employed a qualitative research methodology and were analyzed using NVivo. NVivo is a powerful software tool for organizing, coding, and analyzing qualitative data, allowing researchers to identify themes and patterns within the data (QSR International, 2018).

The inclusion criteria for this review required that studies reported on the use of qualitative research methods in their study design and used NVivo for their data analysis. Studies that did not meet these criteria or used quantitative research methods were excluded from this review.

The quality of the included studies was assessed using the Critical Appraisal Skills Programme (CASP) checklist for qualitative research (CASP, 2018). The CASP checklist includes ten questions that evaluate the quality of qualitative research studies, including the appropriateness of the research design, the methods used for data collection and analysis, and the researchers' reflexivity and ethical considerations.

Overall, the studies included in this systematic literature review were of high quality, as they all met the inclusion criteria and demonstrated rigor in their research design, data collection, and analysis methods using NVivo. The use of NVivo software provided valuable support in the organization and analysis of data, allowing for efficient identification of themes and patterns. The use of a qualitative research approach and NVivo software provided valuable insights into the experiences and perspectives of individuals, which is important in understanding complex phenomena in the field of adoption the e-commerce by local cooperative to sell their products.

5. Conclusion

The adoption of e-commerce by cooperatives selling local products in Morocco presents both opportunities and challenges. While e-commerce can help cooperatives reach a wider customer base, reduce costs, and increase revenue, it also requires significant investment in technology, human resources, and marketing. Our systematic review identified several barriers to the adoption of e-commerce by cooperatives in Morocco, including a lack of resources, perceived complexity of implementation, concerns about

security and privacy, and a lack of knowledge and skills in e-commerce. However, we also identified several strategies that cooperatives can use to overcome these barriers, such as partnering with e-commerce providers or platforms, offering cash-on-delivery payment options, providing customer support, and increasing knowledge and skills in e-commerce.

The Technology Acceptance Model (TAM) developed by Davis (1985) can be used as a framework to understand the factors that influence the adoption of e-commerce technology by cooperatives. TAM suggests that perceived usefulness and perceived ease of use are critical determinants of user acceptance and actual use of technology. By improving the perceived usefulness and ease of use of e-commerce technology, cooperatives can increase their chances of successful adoption and implementation.

By understanding the factors that influence the adoption of e-commerce by cooperatives, policymakers and stakeholders can design interventions that address these factors and promote the growth of the e-commerce sector in Morocco. The Theory of Reasoned Action (Ajzen & Fishbein, 1980) can also be used as a framework to understand the attitudes and subjective norms that shape the intentions of cooperatives to adopt e-commerce. Future research should focus on evaluating the effectiveness of these interventions, exploring the long-term impact of e-commerce adoption on the competitiveness and sustainability of cooperatives selling local products in Morocco, and further examining the role of TAM in predicting e-commerce adoption by cooperatives in Morocco.

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