



INDUSTRY RESEARCH · MOROCCO · 2026

# State of Digital in Morocco 2026

Connectivity, e-commerce, AI adoption, fintech, and cybersecurity: the data foundation for confident decisions in Morocco's maturing digital economy.

92.2%

INTERNET PENETRATION

\$1.66B

E-COMMERCE MARKET

85%

PLAN AI INVESTMENT 2026

26.2 Bn

IT EXPORTS (MAD)

6.8%

ICT SHARE OF GDP

4th

WORLDWIDE EXEC GENAI USE

## EXECUTIVE SUMMARY

# Morocco's digital economy is at an inflection point.

This report aggregates 2024-2026 data from ANRT, DataReportal, Bank Al-Maghrib, IDC MENA, the Agence de Développement du Digital (ADD), HCP, Gartner, GSMA, and Partech Africa. Every figure is sourced.

## FIVE HEADLINE FINDINGS

- Internet penetration is at OECD-low levels (92.2%) with mobile-first behaviour confirmed across all categories.
- E-commerce reached \$1.66B in 2025 and is on track for the 20 Bn MAD 2030 government target ahead of schedule.
- Morocco ranks 4th worldwide for executive GenAI usage, ahead of Germany, Japan, and Australia.
- Cybersecurity demand far outpaces talent supply: 8,000 needed against 3,000 active professionals.
- Instant bank transfers grew +187% YoY thanks to Bank Al-Maghrib's VIR instantané rollout.

## WHY THIS MATTERS NOW

- The country is no longer an emerging digital market on the continental map.
- Maroc Digital 2030 targets 240,000 new digital jobs by 2030 with 11 Bn MAD of public investment.
- European nearshore demand is rising as Morocco's ICT export base crosses 26 Bn MAD.
- The implementation gap (executive appetite vs operational readiness) is the largest single competitive lever for Moroccan firms in 2026.

**54.9<sub>M</sub>**

MOBILE CONNECTIONS

**85%**

MOBILE COMMERCE SHARE

**\$95<sub>M</sub>**

FINTECH FUNDING RAISED

## CONNECTIVITY

# Morocco has effectively solved urban connectivity.

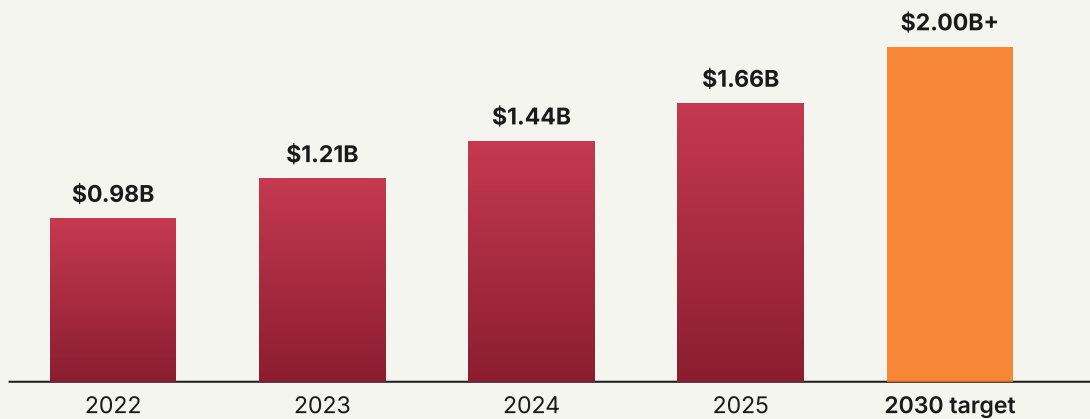
With 54.9 million mobile connections against a population of approximately 37.5 million, SIM penetration exceeds 145%; a pattern common in mobile-first markets where consumers carry multiple devices.

INDICATOR	VALUE	SOURCE
Internet penetration rate	<b>92.2%</b>	DataReportal 2025
Total mobile connections	54.9M	ANRT / DataReportal 2025
Mobile internet subscribers	43.4M	ANRT 2025
Urban smartphone penetration	~100%	DataReportal 2025
Mobile download speed (median)	33.4 Mbps	Ookla 2025
Fixed broadband speed (median)	28.9 Mbps	Ookla 2025
Social media users	21.0M (57.9%)	DataReportal 2025

4G coverage now reaches approximately 97% of population by landmass thanks to the National Program for Rural Broadband Connectivity. 5G rollout under Maroc Digital 2030 targets 70-85% population coverage by 2028, expected to close the gap with Western European 80+ Mbps medians.

## E-COMMERCE

# From niche to mainstream in four years.



Source: Statista · Bank Al-Maghrib · ecommerceDB 2025. Government 2030 target now looks conservative given current trajectory.

## PAYMENT SHIFT ACCELERATING

- Cash-on-delivery share fell from 70-80% to 54% in five years.
- Mobile wallets passed 10.4M subscribers (Bank Al-Maghrib 2025).
- 1 in 3 online shoppers now uses BNPL providers.
- Mobile commerce sessions: 85%+ of total e-commerce.

## CATEGORY LEADERS

- Fashion and apparel: ~28% of transactions.
- Electronics and tech: ~22%.
- Beauty and personal care: ~14%.
- Home and furniture: ~11%.

## NATIONAL STRATEGY

# Five quantified targets, 11 billion MAD of public investment.

Launched 2024 by the Agence de Développement du Digital (ADD), Maroc Digital 2030 is the reference framework. Government cloud-first policy is already mandatory for all new public-sector IT projects.

OBJECTIVE	2030 TARGET
Digital jobs created	<b>240,000</b>
Startups supported	3,000
Digital profiles trained per year	100,000
IT outsourcing exports	40 Bn MAD
National 5G coverage	70-85%
Public budget allocated	\$1.1B (~11 Bn MAD)

The "Génération Digital" programme funds 10,000 youth per year across web development, data science, cybersecurity and cloud. OFPPT has opened digital tracks in 12 cities; Technoparks in Casablanca, Rabat, Tangier, Agadir and Oujda act as accelerator hubs for SMEs in transition.

**Practical implication for SMEs:** dematerialisation of public administration (80% online services target) reduces bureaucratic load and frees executive bandwidth to focus on digital transformation projects.

## STARTUPS

# +23.1% YoY growth, fastest in North Africa for the second year.

## HEADLINE NUMBERS

- Global Startup Ecosystem Index 2025: **88th worldwide.**
- Activity growth (twelve months): +23.1%.
- Casablanca alone: 198th globally on the city ranking.
- Active startups: ~600 registered with CGEM and Technoparks.

## WHERE THE FUNDING GOES

- Fintech: ~\$95M raised across 68 active companies (Wamda 2025).
- E-commerce and marketplaces: second largest tranche.
- Edtech and AI applications growing fastest in deal count.
- Pre-seed and seed concentration; Series A+ rare locally.

Casablanca Finance City and the Morocco Fintech Center are the principal coordination hubs; both run regulatory sandboxes with Bank Al-Maghrib. The talent question is the binding constraint: developer salaries are rising at ~12-15% per year (HackerRank Skills Report 2025) and brain-drain to France and the Gulf remains material.

## CLOUD &amp; AI

# Morocco is in the global top tier for executive GenAI usage.

Microsoft's 2025 Work Trend Index places Morocco 4th worldwide for executives using GenAI regularly, ahead of Germany (12th), Japan (18th) and Australia (9th).

INDICATOR	VALUE	SOURCE
Companies planning AI investment 2026	<b>85%</b>	Gartner MENA 2025
Executives using GenAI regularly	52%	Microsoft Work Trend Index
Global GenAI exec rank	4th worldwide	Microsoft Work Trend Index
Mid-market firms with deployed chatbots	~40%	CGEM Digital Survey 2025
Developer daily AI tool usage	78.3%	HackerRank 2025
Cloud share of ICT revenue	46.59%	IDC MENA 2025
Oracle infrastructure investment	\$140M	Oracle 2025 press release

Top planned AI investments for 2026: customer service automation 67%, sales and marketing AI 54%, operations and logistics optimisation 48%, HR and talent 41%, financial analysis 38%. The paradox: executive appetite outpaces operational readiness; the gap is the single largest competitive opportunity for 2026.

## CYBERSECURITY

# Threats escalate faster than the talent base.

## 20.7M

cyberattack attempts in H1 2025 alone (DGSSI)

### STRUCTURAL GAP

- Active cybersecurity professionals: ~3,000.
- Estimated need: 8,000 (DGSSI / World Bank).
- SMEs with basic security protocols: under 35%.
- Critical infrastructure incidents 2025: 1,247.

### FORCING FUNCTIONS

- 2025 AFCON co-hosting requires payment and broadcast hardening.
- 2030 FIFA World Cup driving ticketing and identity investment.
- DGSSI mandates sectoral CERTs for finance, energy, telecoms.
- CNDP enforcement on personal data tightening sharply.

Practical implication: basic cybersecurity hygiene is no longer optional. Increasingly it is becoming a procurement requirement when dealing with large enterprises and government entities.

## FINTECH

# Instant transfers grew +187% YoY.

Bank Al-Maghrib's VIR instantané system launched late 2024 has compressed domestic settlement from T+1 to seconds, with cascading effects on e-commerce, B2B liquidity, and mobile commerce.

INDICATOR	VALUE	SOURCE
Total fintech funding raised	\$95M	MAD Investors / Wamda
Card payment operations	192.5M	Bank Al-Maghrib 2025
Mobile wallet subscribers	10.4M	Bank Al-Maghrib 2025
Instant bank transfer growth YoY	<b>+187%</b>	Bank Al-Maghrib 2025
BNPL adoption	1 in 3 online shoppers	CGEM e-commerce report
Active fintech companies	68	Morocco Fintech Center 2025

**Payment infrastructure available to merchants:** CMI (full API integration), CIH Bank Payzone, Inwi Money, Orange Money, plus regional BNPL providers (Shahry, Flooss). Choice of stack is now a competitive variable rather than a constraint.

## WHERE TO ACT IN 2026

# Seven high-conviction opportunities.

1. **Mobile-first customer experiences.** With 85%+ mobile commerce share and near-100% urban smartphone penetration, fixing mobile UX is the highest-return digital investment available today.
2. **AI-augmented customer service.** 40% mid-market chatbot deployment leaves majority share open. WhatsApp-native AI integrates into the dominant Moroccan messaging channel.
3. **Digital payment adoption.** As COD declines from 54% toward the projected 30-35% in 2028, businesses making digital payments seamless capture disproportionate growth.
4. **ERP and CRM implementation.** Under 22% of SMEs use any formal CRM or ERP. Maroc Digital 2030 procurement chains will quickly disadvantage non-integrated firms.
5. **Cloud migration.** Cloud First policy creates an opening for hyperscaler reliability, elastic scaling for seasonal demand, and lower TCO versus on-premise.
6. **Nearshore and outsourcing.** JavaScript/React, data engineering, and bilingual support functions: Morocco's cost-quality ratio is improving vs Eastern Europe and India alternatives.
7. **Sector-specific digitalisation.** Healthcare, real estate, hospitality and agri-food remain structurally underdigitalised. Vertical SaaS opportunity.

## METHODOLOGY

# All figures sourced from official publications, cross-referenced where overlap exists.

**PRIMARY SOURCES**

- ANRT, telecommunications and internet penetration.
- DataReportal / We Are Social, Digital 2025 Global Overview Morocco.
- Bank Al-Maghrib, annual payment systems report, fintech bulletin.
- Agence de Développement du Digital (ADD), Maroc Digital 2030 documentation.
- HCP, demographic and economic baselines.

**SECONDARY SOURCES**

- Gartner & IDC MENA, enterprise tech adoption surveys.
- Microsoft Work Trend Index 2025, executive GenAI usage.
- HackerRank Developer Skills Report.
- DGSSI, cybersecurity incident reports.
- StartupBlink / MAD Investors, ecosystem indexing.
- GSMA Mobile Economy 2025, infrastructure data.

Where ranges exist across sources, this report notes the variance and surfaces the higher-confidence figure. Financial data is reported in MAD or USD per the source's convention. The report represents a snapshot as of May 2026; numbers are updated annually.

## ABOUT THIS REPORT

# ClaroDigi turns market data into executed strategy.

We are a Moroccan digital agency specialising in AI transformation, custom software, and digital strategy for mid-sized businesses and consulting firms.

## CITE THIS REPORT

**Suggested citation:**

ClaroDigi (2026). *State of Digital in Morocco 2026*.

Retrieved from

<https://clarodigi.com/research/state-of-digital-morocco-2026/>

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## WORK WITH US

We deploy enterprise dashboards, AI chatbots and WhatsApp automation, ERP/CRM systems, and end-to-end digital transformation programmes for Moroccan and international companies.

If this report prompts questions about your organisation's positioning or your highest-leverage digital investment for 2026, request a no-obligation diagnostic session at [clarodigi.com/contact](https://clarodigi.com/contact).

## NEXT STEP

## 48h diagnostic

Free 48-hour digital diagnostic for Moroccan organisations. Three top opportunities, sized in MAD, ready to brief your board.

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