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## **PANORAMA OF E-COMMERCE IN MOROCCO: SECTOR OF TERROIR PRODUCTS AND THEIR DERIVED PRODUCTS**

**Résumé:** Le e-commerce est un outil vital pour les entreprises pour pouvoir survivre dans un marché très compétitif, que ça soit au niveau national ou international. Toutefois, les sociétés ont besoin d'avoir les ressources nécessaires pour construire et renforcer proprement leur image en ligne. A travers cet article, nous essayerons de présenter un aperçu sur la situation de l'e-commerce au Maroc et plus spécifiquement dans le secteur des produits de terroir et de leurs dérivés.

**Mots-clés:** e-commerce, produits de terroir, payement en ligne, développement digital.

**Abstract :** The e-commerce is a vital tool for companies in order to survive in a very competitive market, whether it was on the national or international lever. Yet, businesses need to have the necessary resources to build and reinforce their online image properly. Through this paper, we will try to present an overview of e-commerce situation in Morocco and more specifically in the sector of terroir products and their derived products.

**Key words:** e-commerce, terroir products, online payment, digital development.

## INTRODUCTION

E-commerce, or electronic commerce, is considered as a set of remote commercial transactions carried out mostly on the internet through electronic and digital interfaces (Bathelot, 2017).

In the recent years, the internet, as well as e-commerce, gained a lot of value in the organizations as it helps bringing suppliers and customers closer and it facilitates business transactions. As a consequence, work methods have changed in a way to adjust to the new digital era.

Nowadays, internet is the first source of information and it is important for a company to take care of its image online. According to Lanno and Ankri, the online presence can be used as:

- a corporate communication tool to represent the company or the business;
- a presentation tool for products or services;
- an interpersonal tool to connect with customers and prospects;
- a B2B or B2C tool for sales (Lannoo & Ankri, 2007).

Companies are trying to establish their online presence in order to survive and to be competitive in a fast evolving environment. This presence is made through the creation of an interface. Companies choose to either develop their own website or to join online marketplaces or directories which are an easier way for online presence.

Even though the e-commerce is gaining a lot of growth, especially in the developed countries, this sector is still struggling to evolve in the Moroccan market. Websites' development needs investments in term of time, efforts and money. These can be a real obstacle for companies, especially the small and medium ones as they cannot afford all the costs and lack experience.

The aim of this paper is to draw a picture of the e-commerce in the Moroccan terroir products sector. These products are known to be marketed in the local and informal market and to be considered as traditional items. But as the tendencies of the market are changing, so are the traders in this sector. They understood that in order to develop their business, it is important to include the e-commerce in their strategies.

In this paper, we will first use state-of-the-art to give an overview of e-commerce in Morocco. Then, based on online collected data, we will present an analysis of the situation of terroir products and their derived products in the e-commerce milieu.

## 1 OVERVIEW OF THE E-COMMERCE IN MOROCCO

In Morocco, the internet sector growth can not go unnoticed. With an internet penetration rate<sup>1</sup> of 50.4% in the end of December 2016 (National Agency of Telecommunications Regulation, 2017b), it is considered by the export government as the highest one in Africa (Export.gov, 2016). Actually, in 2016, the international internet bandwidth recorded an annual growth of 44%. The number of ADSL and mobile subscribers reached 17.1 million against 1.87 million in 2010, which is an annual growth of 135.7%, and 14.5 million in 2015, that is a growth of 17.9%. Though, the internet mobile subscribers observe an annual decrease of 3.6%. As for the domain names with “.ma”, they went from 37,969 in 2010 to 63,586 in 2016. 90.3% of these domain names are of a first level and do not have extensions related to educational, government, press or organization sectors (Ministry of Industry, Commerce, Investment and Digital Economy, 2016; National Agency of Telecommunications Regulation, 2017c, 2017a).

As for the cost of the internet, the average monthly bill<sup>2</sup> rose by 4% in 2016 compared to 2015, going from 24 MAD/month/customer to 25 MAD/month/customer excluding taxes. In the end of December 2016, the ADSL average bill reached 97 MAD/month/customer and the mobile internet reached 19 MAD/month/customer excluding taxes (National Agency of Telecommunications Regulation, 2017a).

According to these statistics, we notice that the weight of the internet in the Moroccan society is growing. The number of the internet users increased significantly and the average spending on the access to the internet is rising as well. All these numbers induce the development and growth of e-commerce sector in Morocco.

Due to this growth, several organizations have been introduced in the market. They are levers of the development of e-commerce. They ensure the improvement and promotion of the Moroccan activities and production. For instance, the National Federation of E-commerce in Morocco (Known as “FNEM”), which was recently created in 5 September 2011, represents the e-commerce sector and distance selling. Its mission is to help promote e-commerce through sustainable development and ethics in the distance selling, and to assist its adherents in order to encourage their activity growth. According to its statute, the federation only gathers legal entities of Moroccan law that have e-commerce activities in Morocco (“Statute of the FNEM,” 2011). In 2015, this same federation initiated the e-commerce website “made-in-morocco.ma” in order to promote online trade flow and Moroccan goods. It gathers 1024 cooperatives, small and medium enterprises and economic interest groups that manufacture and sell products locally (Le Matin, 2015). The website works as a facilitator for Moroccan companies to sell their products online.

Also, there is the Ministry of Industry, Trade, Investment and Digital Economy (Known as “MCINET”) that has several directions of which the digital economy one revolves

<sup>1</sup> Calculation of internet penetration rate: Starting from March 2015, the calculation is based on the census of the population (RGPH 2014/HCP).

<sup>2</sup> The average monthly bill: Internet turnover ex-Tax divided by the Internet average subscribers and the number of months concerned.

around the creation and maintenance of an adequate infrastructure for the prosperity of e-commerce in Morocco.

In terms of legal framework, Morocco has some laws that rule the e-commerce sector. In electronic certification area, there is the law n°53-05 related to electronic data exchange. And in data protection and electronic commerce area, there are the laws n°31-08, n°07-03 and n°09-08. The first one is related to consumer protection and includes distance selling. The second completes the criminal code on violations regarding data processing automated system. And the third one is related to the protection of natural person with regard to personal data processing (Ducass & Kwadjane, 2016).

In these recent years, the telecommunication companies made the access to the internet so easy which also contributed considerably in the growth of the e-commerce sector in Morocco. Anyhow, this sector still has room for development. According to the report of the National Federation of E-commerce in Morocco ("FNEM") for 2014, on 18.3 million internet users, 57% trust e-commerce and only 4.9% are active online buyers. Compared to 2011 statistics, there were 16 million internet users. Merely 32% trusted e-commerce and 3.4% were online buyers. The main reason why these percentages are still low is the Moroccan customers' fear of fraud, counterfeit products, misuse of personal data, as well as the lack of information. From the same report, almost half of online purchases are of services. We can cite Royal Air Maroc, Lydec and Hellofood as the most visited websites by Moroccans in the service sector. Followed by 34% for shopping on websites such as "microchoix.ma", "shoppeos.ma" and "boutika.ma" that have more than 80% of national visitors (Ducass & Kwadjane, 2016; National Federation of E-commerce in Morocco, 2016). The main reason Moroccan buyers choose e-commerce is to save time and to have access to more choices. Moroccans also think that e-commerce helps them find better deals and avoid crowds (National Federation of E-commerce in Morocco, 2016).

Also, according to the FNEM, there are 2419 online shopping sites while in 2011 there were solely 255 shopping websites. Small and medium businesses form half of the businesses being present on the e-commerce market, followed by major account, then very small businesses. As for the mobile applications, there are 45 actives ones of which only 4 are for deals and shopping.

Despite all these improvements, most payments for online transactions are still made offline. The most common payment method in the Moroccan e-commerce sector is cash on delivery. Among the reasons why online payment is not as developed as in Europe or USA, is the lack of trust of consumers in the online payment from one side, and from another side the restrictions on credit card usage.

Besides B2C websites that target individuals, it is important to mention the presence of C2C and B2B websites in the e-commerce. While the first category is very popular (websites like "avito.ma" and "marocannonces.ma"), there is still a lack of studies made in this area. Actually, the online C2C sector is compared to the informal economy in the

offline market. As for the B2B websites, they are the less popular ones compared to the two other categories. The main reason is that professionals are less important than individuals in term of numbers (Ducass & Kwadjane, 2016).

## **2 TERROIR PRODUCTS, DERIVED PRODUCTS AND E-COMMERCE**

Terroir product is a term of a French origin. It refers to a product related to “a geographical area with specific geological, hydrological, soil and climate characteristics” (“Terroir,” 2015). The common use of this word in English usually refers to wine, but it actually includes a wide range of products that are produced uniquely in a specific soil or land.

Speaking of derived products in this context, they refer to products made using the terroir products in a compositions or formula in order to develop a new cosmetic or edible product. In Morocco, the terroir products that are commonly used in the derived products are the Argan oil, honey and Saffron.

Morocco has a large diversity of terroir products. Each region of the country is known for a specific savoir-faire and markets its products on national and international levels. These products are usually found in the regular market (formal and informal markets). The country is giving a particular attention to this sector in order to assure its growth. Though, it is still not very developed in the electronic area. Actually, with the development of the e-commerce in Morocco, many companies decided to step in the internet world, but the numbers are still very limited. These companies that are dealing in the terroir products understood the power of the internet in the development of sales and reaching a maximum number of consumers. Companies and cooperatives dealing in this sector choose to either have their own web interface and/or go through online market platforms such as Jumia or made-in-morocco.

There is still a lack of studies and statistics about terroir products and e-commerce in Morocco. This is the reason why we made this paper based on the observation and comparison of multiple Moroccan e-commerce websites that operate in the terroir products field.

### **2.1 METHODOLOGY**

The methodology used in this paper is the documentary research/literature review accompanied by a field observation.

The field observation is about collecting data of e-commerce websites operating in Morocco. For this purpose, we have used the following online tools: Google search

engine, online directories such as Maroc Terroir, Europage, Apefel and Kerix, and online market places in order to track brands that were absent in the first mentioned tools. We have used Jumia, Made-in-morocco, Citymall and Lavieclaire.

This paper aims to have an overview of the Moroccan e-commerce in the sector of terroir products and derived products so that later, it will serve us as a basis of a future research in this field.

## 2.2 DATA COLLECT AND ANALYSIS

There are several online market places that sell a large variety of products including terroir ones and their derived products. As these websites work as online shopping intermediaries, it is evident that they offer the online order and payment services. That is why we excluded this type of websites from our analysis and we have chosen 80 websites of companies that are considered as first producers and/or providers of a specific brand (Annex 1). Below is a summary of the information collected.

Chart 1: Summary of the results gathered for the comparison of 80 Moroccan e-commerce websites dealing in terroir products and their derived products.

Website intended for B2B/B2C	Numbers		Percentage s
B2B	39		48,75%
Possibility to make an order through the website			
No		Yes	
38		1	
Payment method (Online/Offline)			
Online	Offline	Both	
5	34	0	
B2C	31		38,75%
Possibility to make an order through the website			
No		Yes	
14		17	
Payment method (Online/Offline)			
Online	Offline	Both	
2	21	8	
Both	10		12,50%
Possibility to make an order through the website			
No		Yes	
7		3	
Payment method (Online/Offline)			
Online	Offline	Both	
4	4	2	
Total	80		100%

The chart above is a summary of the data collected on 80 Moroccan e-commerce websites (A1). It classifies the websites based on its target whether it is businesses, consumers or both. We used the website and social media pages in order to understand the audience of the company and to collect information regarding the possibility of making an order and payment online as well as the payment methods suggested.

Based on all the websites we could collect and the information displayed online, 48.75% are Business to Business (B2B) websites. Two of them offer the possibility to make an order on the website. 38.75% are Business to Consumer (B2C) websites of which about 55% offer the possibility to make an order online. Websites that deal in B2B and B2C at the same time represent 12.5% of the 80 websites collected.

### **2.2.1 SEARCH ENGINE OPTIMIZATION**

During the data collection, we noticed that the Search Engine Optimization (SEO) of Moroccan businesses' websites offering terroir products and their derived products is not very developed. Despite using accurate key words, first results were related mostly to European e-commerce businesses. For most websites collected, results were available on online directories such as Europage, Apefel and Kerix, on online shop markets such as Jumia and on the Facebook social media page.

### **2.2.2 LACK OF BUSINESSES' WEBSITES**

As from our research, an important number of companies and cooperatives do not have a website. A part of these businesses are content with displaying their offer on online directories. Another part choose to sell their products on online market platforms dedicated for e-commerce and usually have a large offer of terroir products and derived products such as "jumia.ma", "hmall.ma", "made-in-morocco.ma", "bladlkhir.ma" and many para-pharmaceutical e-shops. While another part use Facebook as their official online store where orders are made online and payments are offline. Besides these businesses that are not very developed online, some others (mostly cooperatives) are completely absent on the Internet and still opt for traditional distribution channel and sales on local market.

### **2.2.3 ONLINE STOREFRONT WEBSITE**

Based on the 80 websites collected for the comparison, only 26.25% (21 websites) give the possibility to make an order through their interface. The rest of companies use their website as a tool to display their offer online. For these same companies, orders can still be made online through other e-commerce market platforms and emails, or offline while payment can be made online or offline. Products can also be found directly in a specific point of sale as it is the case of at least 14 businesses that deal with consumers and do not take orders online and the 17 other e-shops that mention this possibility explicitly on offline payment method. Anyhow, the websites do not always mention the point of sale addresses.

These companies acknowledge the importance of the online presence even though the e-commerce is not developed yet. The website is used to mark the online presence and to increase the value of the brand image and products.



Also, it is important to highlight the fact that according to their websites, about 61.25% are B2B businesses (of which 12.5% are B2C at the same time) and target mostly international customers. These companies are recognized by the shipping options they offer and the multilingual dimension their websites have.

#### **2.2.4 PAYMENT**

From the analysis made, the recurrent options suggested for online payment are Paypal and debit card. Skrill and Bitcoins are also suggested by 2 different websites. The offline payment methods options are bank transfer, cash on delivery, payment on the shop, check and cash transfer using Western Union, Wafa Cash, Moneygram, Amanty or bank. On the 80 websites, only 26.25% offer the possibility of online payment. Almost 62.0% of them give the option of debit card.

For the 39 B2B businesses' websites, only 4 websites mention the possibility of online payment using solely Paypal, of which one company accepts also debit cards payment and another accepts Bitcoins. Otherwise payment is made offline using bank transfer or cash transfer. Though, even if the rest of B2B companies do not mention online option on their website, Paypal is still commonly used without necessarily giving all the details on the website.

As for the B2C websites, we noticed that the common use is offline payment. On the 31 websites, almost 68% accept offline payment only; one website accepts online payment only and the rest accept both methods. It is true that online payment is practical for the buyer and guaranteed for the seller, but offline payment is still overused because of the low percentage of Moroccan internet users who trust e-commerce and choose to buy online. The offline payment options that are offered by most companies with a website are cash on delivery, bank transfer, check or money transfer. Cash on delivery is accepted by 9 e-shops of which 1 have this possibility limited to a geographic area where the premises of the company are located. As for online payments, methods accepted are Paypal and debit cards.

In the case of websites targeting both businesses and consumer at the same time, their shop does not always give clear information about the payment method of each target.

On all the websites compared, 48.75% of companies do not give any information about the possible payment options. Also, 6 websites show the possibility of making an order online but the form is not functional.

#### **CONCLUSION**

In Morocco, especially in terroir products sector, the e-commerce still needs a lot of development. We cannot deny that the market tendencies are changing little by little and companies are becoming aware of the importance of the internet presence. But, the numbers and the elements we have used to evaluate the websites show that there are still a lot of improvements to make. The evaluation and comparison made in this paper are limited. Thus, it is important that, on a further research and based on these results, we try and understand the deeper reasons behind this lateness regarding the development of Moroccan companies on the Internet.



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## Annex

### A1

Data collected about 80 e-commerce websites dealing in terroir products sector in Morocco.

#	Websites	Web site intended for B2B or/and B2C	Possibility to make order directly on website	Payment method (Online/Offline)	Payment options suggested on website	
					Online	Offline
1	www.arganmaroc.ma	B2B	No	Offline	-	BT, CT (other)
2	www.bioagadir.com	B2B	No	Offline	-	BT, CT (other)
3	www.anazwina.ma	B2C	Yes	Both <sup>3</sup>	DC	BT, CT (bank), COD
4	www.nectarome.com	B2C	Yes	Both	DC	BT
5	www.jerraflore.com	B2C	No	Offline	-	On shop
6	www.maliasnature.com	B2C	No	Offline	-	On shop
7	www.skinfood.ma	B2C	Yes	Both	DC	COD
8	www.zitounmarrakech.com	Both	No	Online	B2B : DC, Paypal	B2C : check, BT, on shop
9	www.huilesdesaiss.com	Both	No	Offline	N/A	N/A
10	www.select-herb.co	B2B	No	Offline	N/A	N/A
11	www.backtobio.ma	B2C	No <sup>4</sup>	Online <sup>4</sup>	Paypal	N/A
12	www.zymophar.com	Both	No	Online	B2B: Paypal, DC	B2B & B2C: On shop, COD, check, BT, CT (bank)
13	www.malakbio.com	Both	No	Online	Paypal, DC	On shop, BT, CT (bank, other)
14	www.wirgane.com	B2B	No	Online	Paypal, DC	-
15	www.oriperle.com	B2C	Yes	Offline	-	COD
16	www.coopevillage.com	B2B	No	Offline	N/A	N/A
17	www.argansolo.com	B2B	No	Offline	-	BT

<sup>3</sup> The Cash on Delivery option is limited to a specific geographic area.

<sup>4</sup> Online purchase is visible on the website, but not functional.

18	www.herbabio.com	B2B	No	Offline	N/A	N/A
19	www.chavha.com	B2B	No	Offline	N/A	N/A
20	www.diarargan.com	Both	Yes	Online	B2B : Paypal, DC	B2C : BT
21	www.albarahmia.com	B2C	Yes	Offline		On shop, COD, BT
22	www.grandever.ma	B2B	No	Offline	N/A	N/A
23	www.aghsane.com	B2B	No	Offline	N/A	N/A
24	www.atlas-safran.com	B2B	No	Offline	N/A	N/A
25	www.arganismecosmetics.com	B2B	No	Online	Paypal, Bitcoin s	BT
26	www.zineglob.com	B2B	No	Offline	N/A	N/A
27	www.arganoil.pro	B2B	No	Online	Paypal	-
28	www.inkubia.com	B2C	Yes	Both	B2C : Paypal, DC	B2C : BT, CT (other), on shop
29	www.morganico.ma	B2B	No	Online	Paypal	BT, CT
30	www.florafrika.com	B2B	No	Offline	N/A	N/A
31	www.cooptaitmatine.com	B2B	No	Offline	N/A	N/A
32	www.nadabio.com	B2B	No	Offline	N/A	N/A
33	www.tagmateaziar.com	Both	Yes	Both	Paypal	BT, CT (other)
34	www.aicha.com	B2B	No	Offline	N/A	N/A
35	www.terreetterroir.com	B2B	No	Offline	N/A	N/A
36	www.123safran.com	B2B	No	Offline	N/A	N/A
37	www.ossoul.ma	B2C	No	Offline	-	On shop
38	www.olivoil.ma	B2B	No	Offline	N/A	N/A
39	www.argapur.com	B2B	No	Offline	N/A	N/A
40	www.ass-afoulki.org/boutique	B2B	No	Offline	N/A	N/A
41	www.argalista.ma	B2C	Yes	Offline	-	On shop, BT, CT (bank), check
42	www.mouloudfatima.com	B2C	Yes	Both	Paypal	COD, BT
43	www.cosmetic-horizons.com	B2C	No	Offline	-	On shop
44	www.kreacuir.ma	B2C	Yes	Offline	-	On shop
45	www.tiyya.ma	B2C	No	Offline	-	On shop
46	www.arganbiohouse.com	Both	No	Offline	-	On shop
47	www.huilarome.com <sup>5</sup>	B2B	No	Offline	N/A	N/A
48	www.mahdgreenbusiness.com	B2B	No	Offline	N/A	N/A
49	www.argatlas.com	B2B	No	Offline	N/A	N/A
50	www.inovgreensaiss.com	B2B	No	Offline	N/A	N/A

<sup>5</sup> Online e-commerce website in France.

51	www.monaliva.com	B2B	No	Offline	N/A	N/A
52	www.latibiotifal.com	B2C	No4	Offline4	N/A	N/A
53	www.bioforyou.net	B2C	No	Offline	N/A	N/A
54	www.aro-merveille.com	B2C	Yes	Both	Paypal	BT, COD
55	www.sidiyassine.com	B2B	No	Offline	-	On Shop
56	www.naturalbylife.com	B2C	No4	Offline4	N/A	N/A
57	www.coopmarjana.com	B2C	Yes	Both	DC	BT, CT (other)
58	www.argansmara.com	B2C	Yes	Offline	N/A	N/A
59	www.phytorama.ma	B2C	Yes	Offline	-	Check, COD
60	www.arganiscosmetics.com	B2C	No	Offline	N/A	N/A
61	www.bioardomaroc.com	Both	No	Offline	-	COD, CT (bank)
62	www.naturesoin.ma	B2B	No	Offline	N/A	N/A
63	www.errtaj.com	B2B	No	Offline	-	BT
64	www.inwanature.com	B2B	No	Offline	N/A	N/A
65	www.argan-maroc.com	B2B	No	Offline	-	BT
66	www.setragal.com	B2B	No	Offline	N/A	N/A
67	www.group-oriental.com	B2B	No	Online	Paypal	BT, CT (other), Check, On office
68	www.bayaflore.com	B2C	No4	Offline4	N/A	N/A
69	www.fatimasgarden.com	B2B	Yes	Offline	N/A	N/A
70	www.marrakeshorganics.com	B2C	No	Offline	N/A	N/A
71	www.moroccanlegacy.ma	B2C	Yes	Both	DC	COD
72	www.biostore.ma	B2C	Yes	Offline	-	COD
73	www.mon-terroir.net	B2C	Yes	Offline	N/A	N/A
74	www.essential-argan.com	B2C	No4	Online4	Paypal, Skrill, DC	BT
75	www.laboratoires-azbane.com	B2B	No	Offline	N/A	N/A
76	www.nadifiargan.com	B2B	No	Offline	N/A	N/A
77	www.kiodargan.com	Both	Yes	Both	DC	BT, CT (bank, other), On shop, check
78	www.yaracosmetics.com	Both	No	Offline	-	On shop
79	www.ajddigue.com	B2C	Yes	Offline	-	Check
80	www.marocterroiretbio.com	B2C	No4	Offline4	N/A	N/A

## Abbreviations and meanings:

DC: Debit Card

BT: Bank Transfer

CT: Cash Transfer

COD: Cash On Delivery

Other: Western Union, Moneygram,  
Wafacash, Amanty