

The annual Stay Secure study assesses consumer awareness and behavior around digital commerce and fraud in Morocco. This year's edition, conducted in partnership with Switch Al Maghrib, highlights how AI-enabled shopping and social commerce are changing consumer behavior as expectations around trust and protection remain firmly in place.



Consumers Embrace AI-Assisted Shopping, but Trust is Key at Checkout

83%

Today, 23% trust AI agents to complete checkout, while 83% have used AI tools to assist with shopping, including comparing prices, finding gift ideas, and checking reviews or product ratings

Social Commerce is Growing but so are Scam Risks

30%

have experienced a financial scam in the past 12 months. Among those who have experienced a scam, 53% report the incident occurred on social media



Children are Increasingly Exposed to Scams While Shopping and Gaming Online

92%

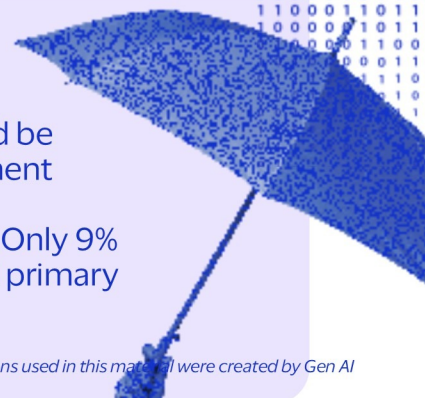
are concerned that children in their lives struggle to recognize scams, and 61% have seen a child fall victim while gaming or shopping online



Consumers Expect Institutions to Lead on Fraud Protection

49%

believe banks or financial institutions should be primarily responsible, followed by government authorities or regulators (47%) and online marketplaces or shopping platforms (29%). Only 9% believe consumers themselves should hold primary responsibility



Certain illustrations used in this material were created by Gen AI