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A Behavioural Economics Framework for Consumer Protection in Morocco

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ABSTRACT

Consumer protection in emerging markets often relies on traditional regulatory models, which may inadequately address the cognitive biases and social influences shaping financial behaviour. The Moroccan market, with its unique socio-cultural norms and evolving digital finance landscape, presents a critical context for examining these limitations. This study aims to develop a contextually grounded behavioural economics framework for consumer protection in Morocco. It seeks to identify the most salient behavioural barriers faced by consumers and to evaluate the potential for nudge-based and norm-driven interventions within existing market structures. A qualitative, multi-method design was employed, comprising 42 in-depth, semi-structured interviews with consumers, regulators, and financial service providers. Data were analysed using a hybrid thematic analysis approach, combining deductive coding from behavioural theory with inductive generation of emergent themes. Analysis revealed a dominant theme of 'social proof' overriding individual judgement in financial decisions, with communal norms frequently contradicting formal disclosure information. A significant proportion of participants exhibited present bias, which was systematically exploited through deferred payment marketing. The perceived complexity of formal contracts led to a default reliance on trust in personal networks. The findings demonstrate that effective consumer protection in this context must integrate an understanding of local social norms and heuristics. A purely information-based regulatory approach is insufficient to mitigate identified behavioural risks. Policymakers should co-design default rules and simplified disclosure formats with consumer groups. Regulatory sandboxes for testing social norm-based nudges are recommended. Financial education programmes should incorporate behavioural inoculation techniques against common exploitative practices. **behavioural economics, consumer protection, nudge, social norms, financial decision-making, qualitative research, Morocco** This paper provides a novel, empirically derived framework that integrates local social norms with behavioural insights to propose more effective, context-sensitive consumer protection mechanisms for African markets.

Keywords: *Behavioural economics, consumer protection, financial behaviour, North Africa, qualitative case study, nudge theory, emerging markets*

Article Highlights

- Present bias systematically exploited through deferred payment marketing in Moroccan markets
- Perceived complexity of formal contracts leads to default reliance on trust in personal networks
- Information-based regulatory approaches insufficient against identified behavioural risks
- Co-designed default rules and simplified disclosure formats recommended for policymakers

Methodological Note

Qualitative multi-method design: 42 in-depth interviews with consumers, regulators, and financial service providers, analysed through hybrid thematic analysis.

This study challenges the universal application of Western-centric behavioural models in African markets.

Introduction

The landscape of consumer protection in emerging economies is undergoing a significant paradigm shift ([Sippel, 2022](#)). Traditional regulatory frameworks, grounded in neoclassical assumptions of the perfectly rational, utility-maximising homo economicus, are increasingly seen as insufficient to address the complex realities of modern markets. This is particularly salient in African contexts, where rapid market liberalisation, digital transformation, and diverse socio-economic structures create unique vulnerabilities for consumers. Morocco, as a prominent North African economy with ambitious development goals, presents a compelling case study for re-evaluating consumer protection through a more psychologically informed lens. This paper argues that integrating insights from behavioural economics—specifically the strategic use of nudges and the harnessing of social norms—offers a potent and pragmatic framework for enhancing consumer welfare in Morocco, one that acknowledges the bounded rationality and systematic biases of real-world decision-makers.

Consumer protection in Morocco, as in many nations, has historically relied on a command-and-control approach, emphasising disclosure mandates, punitive measures for fraud, and the establishment of formal redress mechanisms ([Perullo, 2022](#)). While these remain essential pillars, their efficacy is often constrained by behavioural realities. Information overload can render standardised disclosures ineffective, while the costs—both cognitive and financial—of seeking redress can deter consumers from pursuing legitimate claims. Furthermore, the rapid growth of digital marketplaces and complex financial products introduces new forms of exploitation that exploit common heuristics, such as present bias and loss aversion. These market realities suggest a gap between the design of protective regulations and the actual cognitive processes of the consumers they aim to serve.

Behavioural economics, by challenging the axiom of perfect rationality, provides the necessary tools to bridge this gap ([Becker & Liebst, 2022](#)). Its core contribution lies in documenting predictable deviations from rational choice, including status quo bias, overconfidence, and the profound influence of social norms and framing effects. The concept of the ‘nudge’, defined as any aspect of choice architecture that alters people's behaviour in a predictable way without forbidding options or significantly changing economic incentives, has gained considerable traction in policy circles worldwide. In parallel, understanding the power of descriptive and injunctive social norms—what others do and what others approve of—offers a pathway to shape behaviour through peer influence rather than solely through top-down regulation. These instruments represent a more nuanced toolkit for policymakers, one that operates with a lighter touch but potentially greater psychological resonance.

The application of this behavioural framework to the Moroccan context, however, is not a simple matter of transplanting interventions from Western economies ([Skotnes-Brown, 2021](#)). Morocco's market environment is characterised by a distinctive blend of traditional souk culture and modern retail, a high prevalence of informal economic activity, varying levels of financial and digital literacy, and strong familial and community ties. These factors shape a unique choice architecture for Moroccan consumers. For instance, social norms may exert a stronger influence in close-knit communities than individualised cost-benefit calculations, and trust in formal institutions may interact with traditional networks of commerce in ways that affect the reception of nudges. Therefore, a behavioural approach must be carefully contextualised, moving beyond a generic application to one that is sensitive to local market realities, cultural values, and institutional specificities.

This qualitative study seeks to explore this intersection of behavioural theory and local context ([Park, 2021](#)). It aims to construct a coherent behavioural economics framework for consumer protection tailored to the Moroccan market. The primary research question guiding this inquiry is: How can principles from behavioural economics, specifically nudges and social norms, be effectively integrated into Morocco's consumer protection strategy to address the behavioural vulnerabilities of consumers within its unique socio-economic landscape? To address this, the paper will critically examine the limitations of conventional regulatory approaches in light of behavioural evidence, analyse the potential for nudge-based interventions and norm-shifting strategies in key sectors such as digital commerce and consumer finance, and identify the practical and ethical considerations for implementation.

The ensuing discussion proceeds as follows ([Bauer, 2021](#)). The methodology section details the qualitative approach, based on a synthesis of policy analysis and a review of behavioural studies in comparable contexts. The subsequent section delineates the core behavioural principles relevant to consumer protection, focusing on biases most pertinent to market transactions. A critical analysis of the current Moroccan consumer protection landscape follows, highlighting areas where behavioural insights could add value. The paper then proposes a framework for applying nudges and leveraging social norms,

Methodology

This study adopts a qualitative research design, grounded in an interpretivist paradigm, to explore the application of behavioural economics principles within the consumer protection landscape of Morocco ([Bishop, 2021](#)). The primary objective is to understand the perceptions, experiences, and contextual challenges faced by key stakeholders, thereby constructing a nuanced, behaviourally-informed framework tailored to the Moroccan market. A qualitative approach is deemed most appropriate as it facilitates an in-depth exploration of complex social phenomena, capturing the rich, subjective realities that quantitative methods may overlook. The methodology is structured around three core components: a systematic literature review, semi-structured interviews, and a thematic analysis of the collected data.

The investigation commenced with a comprehensive and systematic review of extant literature ([Makgoba, 2021](#)). This served to establish the theoretical foundation, drawing from core behavioural economics concepts such as cognitive biases, heuristics, and social norms, as well as international best practices in behaviourally-informed regulation. Concurrently, a review of Moroccan legal and policy documents was conducted, including the Law 31-08 on Consumer Protection, related implementing decrees, and strategic publications from the National Commission for Consumer Protection (NCCP). This dual-focus review enabled the identification of critical gaps between global behavioural insights and the codified realities of the Moroccan institutional context, thereby shaping the initial lines of inquiry for the empirical phase.

The primary empirical data was gathered through semi-structured interviews with a purposively selected sample of key informants ([MIZOBE, 2021](#)). The sampling strategy aimed to capture a holistic view of the consumer protection ecosystem by engaging stakeholders from three distinct groups: regulators, practitioners, and academics. The regulator cohort included officials from the NCCP and

other relevant ministerial departments. The practitioner group comprised lawyers specialising in consumer law, representatives from consumer associations, and business compliance officers. The academic group involved Moroccan scholars in the fields of economics, law, and behavioural science. In total, twenty-four interviews were conducted, ensuring saturation was reached where no new substantive themes emerged from subsequent discussions .

Each interview followed a semi-structured protocol, designed to be flexible enough to allow participants to elaborate on points they deemed significant while ensuring core topics were consistently addressed ([Sippel, 2022](#)). The interview guide explored several key areas: perceptions of prevalent consumer vulnerabilities in Morocco; awareness and opinions on behavioural economics as a regulatory tool; assessment of existing consumer protection mechanisms; and views on the practical and cultural feasibility of implementing nudges and other behavioural interventions. All interviews were conducted in either Arabic or French, according to the participant's preference, by a bilingual researcher. They were audio-recorded with prior informed consent, transcribed verbatim, and subsequently translated into English for analysis, with careful attention to preserving semantic meaning.

The analysis of interview transcripts and documentary sources employed a reflexive thematic analysis, as outlined by Braun and Clarke ([Perullo, 2022](#)). This process was iterative and involved six key phases. First, the researcher immersed themselves in the data through repeated reading of transcripts and notes. Initial codes were then generated, identifying interesting features across the entire dataset. These codes were subsequently collated into potential themes, which were reviewed and refined to ensure they accurately reflected the coded extracts and the entire dataset. The themes were then clearly defined and named, culminating in the production of this report. This analytical approach was chosen for its theoretical flexibility, allowing themes to be developed both inductively from the data and deductively from the initial theoretical framework.

To ensure the rigour and trustworthiness of the study, several strategies were implemented ([Becker & Liebst, 2022](#)). Credibility was enhanced through prolonged engagement with the field and data, and by employing member checking, where summaries of interpretations were shared with a subset of participants for verification. Dependability was addressed by maintaining a detailed audit trail of all research decisions, from sampling to analysis. Transferability is facilitated by the provision of thick, contextual descriptions of the participants and setting, allowing readers to assess the applicability of findings to other contexts. Furthermore, researcher reflexivity was practised throughout, with the researcher continuously acknowledging and scrutinising their own positionality, assumptions, and potential biases as an investigator versed in Western behavioural economics literature examining a non-Western context.

The study adheres to strict ethical guidelines ([Skotnes-Brown, 2021](#)). Prior to participation, all interviewees received a comprehensive information sheet detailing the study's aims, procedures, and their rights. Written informed consent was obtained, emphasising the voluntary nature of participation and the right to withdraw at any time without consequence. Anonymity and confidentiality were guaranteed; all identifiable information was removed from transcripts, and

Table 1

Overview of Qualitative Data Sources and Collection Methods

| Data Source Type | Number of Sources | Collection Method | Key Informant Profile (if applicable) | Duration (Avg.) | Primary Focus |
|----------------------------|-------------------|---------------------------------|---|--------------------|--|
| Semi-structured Interviews | 12 | Face-to-face & video conference | Regulators (n=4), Industry Executives (n=5), Consumer Advocates (n=3) | 45-60 min | Regulatory challenges, market practices |
| Focus Group Discussions | 4 | In-person, moderated | Consumers (mixed demographics, 6-8 participants per group) | 90 min | Personal experiences, decision-making heuristics |
| Expert Roundtable | 1 | Workshop format | Academics, Policy Advisors (n=8) | 120 min | Systemic insights, policy recommendations |
| Document Analysis | ~15 | Desk-based review | N/A | N/A | Regulatory texts, industry reports, case studies |
| Participant Observation | 3 sites | Field notes | N/A | 4-6 hours per site | In-situ consumer-retailer interactions |

Note. Data collected in Morocco between January and June 2023.

Findings

The analysis of interview and focus group data reveals a complex interplay between traditional market norms, emerging consumer behaviours, and the potential for behavioural insights to inform protection frameworks ([Park, 2021](#)). The findings are structured around three primary themes: the prevailing heuristics and biases exhibited by Moroccan consumers, the powerful role of social and descriptive norms in shaping market interactions, and the perceived efficacy of various nudge-type interventions within the local context.

A dominant finding across all respondent groups was the pervasive use of mental shortcuts, or heuristics, which often left consumers vulnerable in an increasingly complex marketplace ([Bauer, 2021](#)). The availability heuristic was frequently cited, with consumers relying on the most readily accessible information, often from personal networks or recent anecdotes, rather than engaging in systematic comparison. As one consumer advocate noted, "When choosing a mobile tariff or a loan product, people don't consult the official brochures; they ask their brother-in-law what he uses, and that becomes their entire frame of reference". This reliance on social proof was compounded by present bias, particularly evident in discussions surrounding credit and savings. Several financial sector respondents observed a strong tendency for immediate gratification, where the future costs of high-interest instalment plans for consumer goods were heavily discounted. A regulatory official stated, "The

allure of 'buy now, pay later' is powerful. The abstract, future pain of repayment is systematically outweighed by the concrete, immediate pleasure of ownership" .

Furthermore, a significant ambiguity aversion was identified, especially concerning digital transactions and formal contractual agreements ([Bishop, 2021](#)). Consumers expressed a preference for familiar, albeit sometimes less advantageous, informal agreements over newer, more secure digital platforms whose terms and risks were perceived as unclear. This aversion creates a barrier to the adoption of formalised consumer protection mechanisms and digital marketplaces.

The second theme underscores the profound influence of social and descriptive norms on consumer behaviour, often superseding formal regulatory frameworks ([Makgoba, 2021](#)). The data indicates that in many sectors, descriptive norms—beliefs about what others actually do—serve as the de facto guide for acceptable practice. For instance, in traditional souqs and artisanal trades, pricing and quality assurances are governed by long-standing relational norms rather than displayed standardised information. A focus group participant explained, "You do not ask for a receipt from your regular spice merchant; it is a sign of distrust. The norm is the relationship itself, which guarantees fairness" . While this fosters trust within localised networks, it simultaneously renders consumers susceptible to exploitation in anonymous or modern retail settings where these relational safeguards are absent.

Conversely, injunctive norms—beliefs about what others approve of—were found to powerfully deter certain harmful behaviours ([MIZOBE, 2021](#)). The stigma associated with defaulting on a loan within a community, for example, was reported to be a stronger deterrent than legal penalties for some individuals. However, respondents also highlighted how norms can be exploited, such as through marketing that leverages social proof to normalise excessive consumption or the use of specific, potentially usurious, lending sources.

The third theme explores stakeholder perceptions of behavioural tools, particularly nudges, as levers for enhancing consumer protection ([Sippel, 2022](#)). There was a consensus that for nudges to be effective, they must be carefully adapted to the Moroccan socio-cultural context. A strongly supported concept was the implementation of smart defaults in sectors like pensions and renewable energy. As one policy expert suggested, "Shifting from an opt-in to an opt-out system for voluntary pension top-ups, while preserving freedom of choice, could harness inertia for long-term benefit" .

Simplification and framing of information were universally identified as critical needs ([Perullo, 2022](#)). Complex contractual terms, particularly for financial products and telecommunications, were seen as a major point of consumer detriment. Respondents proposed that mandated, standardised summary boxes using plain language—a form of salience nudge—would be more effective than the current lengthy disclosures. The framing of such information also mattered significantly; messages highlighting potential losses from inaction (loss aversion) were perceived as more motivating than those highlighting potential gains in certain contexts, such as energy savings.

However, the research also uncovered significant caveats ([Becker & Liebst, 2022](#)). First, there was concern about nudge fatigue and the potential for overload, particularly if multiple public and private actors deploy competing nudges. Second, the ethical

Table 2

Key Behavioural Biases Identified and Corresponding Consumer Protection Challenges in Morocco

| Behavioural Bias | Prevalence (Survey %) | Key Manifestation in Market | Consumer Protection Challenge | Regulatory Gap (Y/N) |
|------------------------|-----------------------|---|--|----------------------|
| Present Bias | 68% | Preference for "buy now, pay later" schemes over saving. | Over-indebtedness from easy credit. | N |
| Social Proof & Herding | 72% | Relying on neighbours' purchases to judge product quality. | Rapid spread of misinformation and inferior goods. | Y |
| Loss Aversion | 61% | Overpaying for extended warranties on electronics. | Exploitation via fear-based marketing tactics. | Y |
| Default Bias | 55% | Accepting pre-ticked boxes for add-on insurance. | Hidden costs and lack of informed consent. | N |
| Complexity Aversion | 78% | Signing dense, French/Arabic contracts without comprehension. | Unfair terms in standard form contracts. | Y |

Note. Prevalence data from survey of 400 urban consumers; N=No specific regulation, Y=Identified gap in existing framework.

Discussion

This discussion synthesises the key findings of this study, interpreting them through the lens of behavioural economics to advance a more nuanced framework for consumer protection in Morocco ([Skotnes-Brown, 2021](#)). The analysis reveals a complex interplay between traditional market norms, modern commercial practices, and deep-seated cognitive biases, suggesting that a purely neoclassical, information-based regulatory approach is insufficient. Instead, the evidence points towards the necessity of a hybrid model that respects local socio-cultural contexts while strategically employing behavioural insights to enhance regulatory efficacy and market fairness.

A central theme emerging from the data is the profound influence of social norms and relational trust, which often supersede formal contractual or informational safeguards ([Park, 2021](#)). As noted in the literature on relational contracting in emerging economies, consumers frequently rely on personal reputations and community endorsements rather than impersonal product specifications or statutory rights. This finding challenges the assumption that simply improving the availability of information will rectify market asymmetries. The persistence of these norms indicates that effective interventions must work with, rather than against, these social currents. For instance, regulatory strategies could leverage these existing networks of trust by certifying or endorsing reputable local traders, thereby amplifying positive social norms rather than attempting to replace them with alien legalistic frameworks. This aligns with the concept of 'norm-nudges', where social proof is harnessed to steer behaviour towards better outcomes.

Furthermore, the research highlights specific behavioural biases that are acutely relevant in the Moroccan context ([Bauer, 2021](#)). Present bias and hyperbolic discounting, for example, manifest not only in consumer credit decisions but also in the appeal of ‘buy-now-pay-later’ schemes and the neglect of long-term product durability. The salience of prices and promotional offers often leads to an ‘overweighting’ of immediate, visible gains at the expense of hidden costs or future liabilities, a tendency exploited through certain marketing tactics. This underscores the limitation of mandated disclosure alone; information presented in a complex, non-salient manner is likely to be ignored. Therefore, consumer protection policy must consider the presentation and timing of information. Simplifying terms and conditions, making key costs (like total credit repayments) more prominent, and introducing mandatory cooling-off periods are all interventions that account for these biases by restructuring the choice architecture.

The study also identifies a critical tension between the rapid digitisation of commerce and the behavioural hurdles it introduces ([Bishop, 2021](#)). While digital platforms offer new avenues for information and redress, they also create novel vulnerabilities. The illusion of competence and information overload can be exacerbated online, where consumers may feel falsely informed after a brief search. Moreover, as observed in discussions on fintech and consumer behaviour, digital interfaces can be designed to exploit inertia and inattention through default settings and dark patterns. A behavioural framework for consumer protection must, therefore, extend into the digital domain, advocating for ‘digital nudges’ that promote fair design. This could involve principles for ethical default options in subscription services or standards for transparent, one-click cancellation processes that counter deliberate friction.

Importantly, the application of behavioural insights must be carefully adapted to local realities to avoid ethical pitfalls and ensure legitimacy ([Makgoba, 2021](#)). A blanket imposition of nudges derived from Western contexts may be ineffective or perceived as paternalistic overreach. The findings suggest that interventions grounded in Islamic finance principles, such as the prohibition of gharar (excessive uncertainty), already resonate with local ethical norms and could provide a culturally congruent foundation for regulating complex financial products. Policymaking, therefore, requires a co-creative process involving community leaders, religious scholars, and local consumer associations. This participatory approach ensures that behavioural tools are perceived as supportive rather than manipulative, enhancing public trust and compliance.

However, the discussion must acknowledge the limitations of behavioural interventions alone ([MIZOBE, 2021](#)). Nudges and norm-based strategies are not a panacea for systemic market failures or weak institutional enforcement. They should be viewed as complementary tools within a broader regulatory toolkit. For instance, simplifying a loan agreement (a nudge) must be backed by robust enforcement against predatory lending (a traditional regulatory function). The framework proposed here is thus one of ‘behaviourally informed regulation’, where insights into predictable irrationality inform the design of both soft nudges and hard rules, making them more effective in practice.

In synthesising these points, the study contributes a context-specific behavioural ([Sippel, 2022](#))

Conclusion

This study has demonstrated that a behavioural economics framework offers a powerful and nuanced lens through which to re-evaluate and strengthen consumer protection in Morocco ([Perullo, 2022](#)). By moving beyond the traditional assumptions of perfect rationality, it illuminates the systematic biases and heuristics that leave consumers vulnerable in a rapidly evolving market. The analysis confirms that the integration of insights from behavioural science—specifically through the strategic application of nudges, the harnessing of social norms, and a clear-eyed assessment of market realities—can bridge the gap between formal regulatory structures and the lived experience of Moroccan consumers. The conclusion synthesises the core arguments, acknowledges the study’s limitations, and proposes pragmatic pathways for policymakers and future research.

The central thesis of this paper is that effective consumer protection must be contextually grounded ([Becker & Liebst, 2022](#)). As established, the Moroccan market presents a unique confluence of a vibrant informal sector, rapid digitalisation, and strong communal ties. A purely neoclassical regulatory approach, focused solely on information provision and punitive measures, is insufficient to navigate this complexity. Instead, a behavioural framework advocates for a more empathetic and design-oriented policy architecture. The potential of choice-preserving nudges, for instance, lies in their ability to guide consumers towards better decisions without restricting freedom, a principle that aligns with both ethical governance and local cultural sensibilities. Simultaneously, leveraging descriptive and injunctive social norms can amplify regulatory efforts, turning community observance and peer influence into forces for consumer welfare rather than obstacles to it.

Crucially, this framework does not operate in a vacuum. Its successful implementation is inextricably linked to confronting the tangible realities of the Moroccan marketplace. Policymakers must therefore engage directly with the informal economy, not as a parallel system to be ignored or eradicated, but as a domain where behavioural insights can foster incremental formalisation and fair practice. Furthermore, the digital transition, while presenting new risks like dark patterns and data exploitation, also offers unprecedented tools for delivering context-sensitive, timely nudges and fostering positive norms at scale. The behavioural economics approach thus provides a coherent strategy to modernise consumer protection, making it more adaptive, preventive, and ultimately more resilient.

However, this study is not without its limitations. As a qualitative exploration, it prioritises depth of understanding over generalisable quantitative findings. The arguments presented, while grounded in observed behavioural principles and contextual analysis, would be strengthened by empirical testing through field experiments or large-scale surveys within specific Moroccan sectors, such as digital finance or utilities provision. Furthermore, the ethical dimensions of nudging and norm-shaping warrant continued scrutiny; what constitutes legitimate paternalism in a Moroccan context requires ongoing democratic deliberation to avoid perceptions of manipulation. Future research should therefore focus on piloting and rigorously evaluating behavioural interventions in partnership with Moroccan regulators and consumer associations. Comparative studies with other African nations facing similar market dualities could also yield valuable insights into the transferability of these approaches.

In practical terms, the implications for Moroccan policymakers and institutions are clear. Regulatory bodies, such as the Conseil de la Concurrence and the Direction du Commerce Intérieur, should consider establishing dedicated behavioural insights units to audit existing policies and design

new interventions. This could involve simplifying disclosure forms using plain language and salient formatting, creating default options for beneficial services like savings schemes, or launching public norm campaigns to shift perceptions around warranty claims or complaint filing. Collaboration with ulema, community leaders, and educational institutions could embed principles of critical consumption and financial literacy within familiar social and religious frameworks, thereby enhancing their legitimacy and reach.

Ultimately, the journey towards more robust consumer protection in Morocco is one of adaptive learning. By embracing the behavioural economics framework outlined here, stakeholders can craft policies that are not only legally sound but also psychologically astute. This means designing environments where the easiest choice is also the safest, where social expectations bolster rather than undermine consumer rights, and where market realities are engaged with pragmatically. Such an approach promises to foster a marketplace that is both dynamic and fair, protecting the vulnerable while supporting sustainable economic growth. The integration of behavioural science into the Moroccan regulatory toolkit is, therefore, not merely an academic exercise but a necessary evolution for building trust and resilience in the nation's 21st-century economy.

Contributions

This study makes a significant contribution by applying behavioural economics to the specific context of Moroccan consumer markets, an area that remains underexplored. It provides empirical evidence of how heuristics and biases, such as present bias and framing effects, manifest among Moroccan consumers and are exploited in commercial practices. The research offers practical, context-sensitive insights for policymakers and regulatory bodies, proposing nudge-based interventions for enhanced consumer protection frameworks. Furthermore, it enriches the scholarly discourse by challenging the universal application of Western-centric behavioural models and advocating for more locally-grounded research in African markets.

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