

## Digital Payment System in OIC Countries: A Comparative Analysis of Türkiye and Morocco

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**Abstract**

This study investigates the adoption, usage behavior, and risk perceptions of Digital Payment Systems (DPS) through a comparative analysis of end users in Türkiye and Morocco. The primary objective is to identify key determinants influencing user engagement, trust, and satisfaction within different socio-economic contexts. A quantitative cross-sectional research design was employed, utilizing structured questionnaires administered to 523 respondents in Türkiye and 286 respondents in Morocco. The data were analyzed using descriptive and comparative statistical techniques.

The findings indicate that while both countries exhibit substantial adoption of digital payment systems, notable differences exist in user behavior and perception. Users in Türkiye demonstrate higher continuity of usage, particularly for routine financial transactions, whereas users in Morocco show greater levels of familiarity, satisfaction, and confidence in the future of DPS. Additionally, Moroccan respondents exhibit more proactive behavior in verifying system security and resolving operational issues. In contrast, a significant proportion of Turkish users display neutral attitudes toward risk assessment and system evaluation. Across both contexts, key challenges include usability concerns, trust deficits, and varying levels of digital awareness.

The study highlights the importance of enhancing user education, strengthening security frameworks, and improving platform usability to support sustained adoption. These findings provide valuable insights for policymakers, financial institutions, and fintech providers aiming to optimize digital payment ecosystems and promote financial inclusion in emerging markets.

**Keywords**

Digital Payment Systems (DPS), financial inclusion, user behavior, risk perception, fintech adoption, Türkiye, Morocco.