



*Research Article*

# Promoting The Country of Origin Through the Assets of Exported Services: The Moroccan Case

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## **Abstract**

Banking services are one of the main Moroccan exports in Africa. These representations can be studied in order to verify the reversed country of origin effect. Can these services impact the way their users perceive the country? Do they even communicate on their origin or does their process focus on the economical variables only? These questions nurture the scientific research. The brand image of a country can be assessed through several economic variables. In this scientific paper, the author chose to tackle the link between the local service and the branding country for the case of Morocco. It is thus a question of treating the Country-of-origin effect (COO) in the opposite direction in order to determine the ins and outs of this link and to develop solutions to positively affect the country's image through the consumption of its international service. In fact, several theories now claim that the image of a country supports its international positioning; thus, placing it among the world's leading players and consequently enables it to achieve better economic integration. This fieldwork also makes it possible to follow the evolution of the concept of "Moroccan economic diplomacy" that is tackled in several articles, without being supported by properly thought-out actions like several countries with a confirmed economic diplomacy such as France or Germany, or even Japan. The instrumentalization of products and services as international ambassadors would make it possible to set up a verified method for the promotion of the country brand image.

**Keywords:** Country Branding, Economic integration, local service, Economic diplomacy.

## Introduction

Nowadays, it is clear that the offer to consumers has extended. Products and services on the markets are of various origins, respecting the rules and criteria of import and export economic consequences. Internationalization and free trade open doors to a heterogeneous proposal to which individuals answer according to different variables. The consumer is experimenting more and more foreign products and services which, in his perception, tend to represent specific destinations.

The relation between consumption and a country of origin is almost natural. When referring to global satisfaction affirmation, it is now normal to hear about a secure German car or an artistic and fine Italian design. These affirmations, in the light of the scientific research, have led to what is commonly known as the "Country of Origin Effect". Along with quality, price, originality and technology, this criterion impacts the consumer's behavior towards a product and/or a service.

The scope of the country of origin (COO) on the evaluation and perception of a service is considerable. According to Roth & Diamantopoulos (2009), this effect is accentuated when the consumer lacks information about a service or when he is unable to detect its actual characteristics.

In fact, consumers often use their perception of the image of the country of origin to form a "stereotype" around it. Thus, this halo image applies as much to the beliefs about a product known by consumers as to another which is not familiar and whose home country is unknown to them. For example, "Since Opel is made in Germany; this car must surely have superior technology." In this sense, the country of origin (COO) effect works like other intangible indices such as price, where higher prices may indicate better quality, as mentioned by K. B. Monroe (1973). Therefore, consumers prefer country products with positive images to those with negative images. Similarly,

negative images can be frightening obstacles for traders, even if the perceptions are wrong, as clearly mentioned by Chattalas, Kramer & Takada (2008).

For example, in Morocco, the mobile phone market is growing exponentially. The Mobile Report study of e-commerce giant Jumia reports that by December 2017, the country already had more smartphones than inhabitants. According to the same study taken in 2018, the favorite brands of the Moroccan consumer are, unsurprisingly, the American iPhone and its first competitor the Korean Samsung in all its versions. Meanwhile, neither South Korea nor the United States is on the list of the 10 most visited countries by Moroccans. This does not prevent the fact that, by the frequent use of these products today, they have become essential to the daily life of the consumer, and Moroccans form a perception around these countries, nourished with the rhythm of the experiences of consumption. Korean and American qualities are proven, and they are, in the sense of this study, good ambassadors for the economic diplomacy in as many countries as export destinations can target.

It is in this same sense that the present study fits, but this time it is based on the growing presence of the Moroccan banking services in African countries. Such a correlation must, in the author's view, be mastered and materialized in order to serve as support for the economic diplomacy actions undertaken by the country. It also seems appropriate to emphasize that the improvement of local services with a view to better international representation undeniably serves economic integration purposes.

## Theoretical Framework

In this first part, the author will present the different theories and reflections relating to the components of this scientific research work.

The effect of the country of origin (COO) is directly related to the purchase, since it intervenes in the phase of analysis of the alternatives and affects its 4th stage, that of the decision. He understands the attributes of the product, and must be properly presented, emphasizing the distinction between "the effect of the country of origin" and "the image of the country of origin".

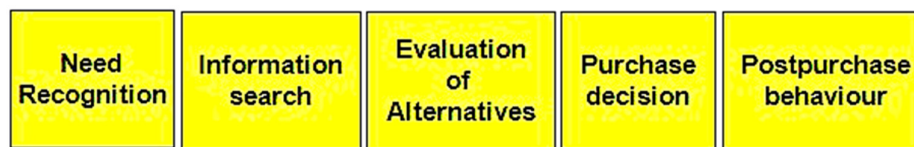
Finally, it seems appropriate to emphasize that, by definition; service is an intangible product, and thus respects all the specificities mentioned in this first part.

***What are the steps for the consumer?***

The multidisciplinary character of this research includes the dimension related to consumer behavior. The theoretical framework starts with the purchasing process in all its components in order to master the steps leading an individual to the consumption of a foreign service. The objective of this first section is to assimilate the attitude towards a product as well as the various mechanisms leading to the decision of a purchase, or its withdrawal.

Note that the process, that is theoretically the same for all consumers, is however stimulated by different motivations. Kotler et al. breaks down this process into five major steps (2006):

## Kotler's Buyer Decision Process



**Figure 1: The steps of the buyer's decision process (Kotler et al., 2006)**

The notion of the buying process refers to a series of consecutive steps with a possible backtracking, until the final decision, B. Dubois, (1994). The recognition phase of the problem is the revealing phase of a need to be satisfied. This first step results from a gap between the consumer's wishes and his actual situation, and can be triggered in response to internal stimuli such as thirst or external stimuli such as advertising. Motivated by the urge to satisfy his need, the consumer searches for information related to several alternatives. At this level, the sources vary between those related to the customer's own experiences or those of his relatives, and other external commercial sources such as websites, or public ones such as the press.

Depending on the importance given to each of the attributes of the collection of information, the consumer, being in the evaluation phase of the possibilities, forms

a more or less favorable judgment with regard to the products that can potentially meet his needs. Their ranking allows the consumer to make a purchase decision. In the absence of economic constraints such as price or logistics such as stock ruptures, social or psychological such as lack of self-confidence, the consumer will elect the product that is ranked first and best meets his needs.

The experimentation of the product is automatically followed by a post-purchase evaluation. This 5th step allows the consumer to evaluate not only the product itself but also the judgments and perceptions that allowed him to choose it. This is a fundamental step that is based on a calculation of the difference between the satisfaction felt and the one expected by the individual. It is really at this level that an opinion about the product is formed.

Thus, the feeling of (non) satisfaction influences the following purchases, most often not only for the product but also for its brand. At the same time, a satisfying experience is potentially crowned by loyalty, the common goal of all companies!

Therefore, it seems appropriate for the company to understand the consumer's behavior in order to make the right choices in a competitive market. In the same sense, some researchers have chosen to pay particular attention to the dimension of the country of origin in its relationship with the motivations of purchase. It follows that, naively, a positive perception of a country, relative to certain specific dimensions such as quality, increases consumers' interest in the product. The following section sheds more light on the dimension of the country of origin.

#### ***What product assets should we consider?***

This concept, which includes service as an intangible product, refers to the way a company chooses to meet one or more needs in the marketplace.

As a reminder, a service is the result of a system that implements at least three elements, the customer, the customer relations staff and the hardware, and which aims to satisfy the needs of the customer, Eiglier, (2004).

The service is characterized by a number of attributes allowing it to fulfill its function. The strategy around all product assets seeks to make it distinct, functional, competitive, and therefore easy to market.

The characteristics may be physical or symbolic and form a certain number of objective and/or subjective properties allowing, at least, the identification of the product and the service amongst its rivals.

According to P. Aurier, (1991), the following attributes can be distinguished:

- ⇒ **Service attributes:** These refer to the elements related to the services accompanying the sale of the product or service. Examples

include warranty, terms of delivery, repair and maintenance.

- ⇒ **The symbolic attributes:** It is about the technical specificities leading to the distinction of the offer. It is, in this case, price, packaging or the core of the brand.
- ⇒ **Physical attributes:** As their name indicates, they are palpable and functional components of the product and/or service. The product itself is the best example.

These attributes affect the purchase decision. As previously stated, they allow the distinction of the product or service, and therefore affect the consumer's motives. They characterize, for the case tackled in this scientific research, the banking services.

#### ***What is the halo effect of the "Country of origin"?***

This section presents the definitions used for the "country of origin" in order to clarify its impact on the purchasing decision as an informational variable. Olson and Jacoby (1972) claim that the "Country of Origin", in its primary name, impacts the consumer's evaluation of the product as an extrinsic information landmark. On the other hand, J. Johanson (1989) confirms that in the decision-making process of the consumer, different informational markers intervene and have an impact on his perception of risk, quality and his purchasing behavior. The present study, while dwelling on the information reference of the origin, does not exclude the other attributes of the evaluation of the product.

The author draws a distinction between intrinsic product benchmarks such as taste, design performance, etc. and extrinsic benchmarks such as brand, price, warranty or country of origin. Consumers, when they have little prior knowledge of the product and cannot rely on intrinsic indices to evaluate it, tend to rely on these extrinsic indices such as country of origin. Note that country of origin studies do not date from the last decade. They started with Schooler in 1965; Erickson, Johanson and Chao in

1984, Cordell, Peterson and Jolibert and finally Verlegh and Steenkamp in 1992, 1995 and 1999, respectively. The most recent study of the concept was conducted in 2006 by Usunier. At the same time, the effect of the country-of-origin concept on the consumer decision-making process was the subject of three studies by Bilkey and Nes in 1982, Sa-miee in 1994 and Usunier in 1999.

According to N. Papadopoulos and L. Heslop (1993), the country of origin refers to the country where the product was manufactured or assembled. It is a variable influencing consumer perception and attitude across three dimensions: product quality as proven by the studies of S. Ahmed and A. d'Astous (2004), the perceived price as F. Smaoui (2009) claims, and the purchase intent according to N. Papadopoulos and L. Heslop (1993). It should also be noted that the study of the country of origin concept has shifted from a one-dimensional analysis to a multidimensional one. In the first studies, the country of origin was considered as unique in the evaluation of products to consumers. In fact, in many cases, this did not really reflect the real situation because in their analysis, the researchers were based on a single factor which is the "country of origin" criterion and did not take into account other attributes that are also very important. However, it must be emphasized that during the purchasing

process, consumers refer to their experiences and knowledge, and they often make comparisons among many elements to establish their choices.

In order to no longer over-size the "country of origin" in its impact on the consumer's decision, other researchers have introduced into their studies the consideration of other attributes. At this level, the so-called "multi-cue" studies were conducted in 1984 by Erickson et al. and repeated in 1985 by Johansson et al. Indeed, this research has integrated several informational indices other than the country of origin such as the price, the brand, the guarantee, etc. Taking other attributes into account serves as a compensation for the opinion of the consumer when the country of origin gives way to a negative vision. Studies show, for example, that for products from developing countries, purchase motivation is more often price-related than original.

Thus, the relationship between the attribute "country of origin" and the purchase decision has been proven by several antecedent analyses. The meaning of this correlation was, as intended by these studies, meant to take away from the reputation of the country, and impact the beliefs and the judgment of the consumer to finally have an effect on his decision to purchase.



**Figure 2: Country of Origin Halo Effect (Han, 1989)**

However, it is possible to impact the image of a country through its product. A study conducted by Candice White in 2012 highlights the finding: The results indicate support for an inverted COO. Thus, knowing the country of origin of a brand can improve its image. According to C. White (2012), brands and products evoke perceptions that could potentially affect the overall image of their countries of origin.

This allows brands and products, according to the same study, to contribute to the national reputation.

The study also went on to argue that the public and private sectors could work together to shape the image of a country. Therefore, it is clear that the study in question presents the effect of the country of origin inversely as follows:



**Figure 3: Reversed COO Halo Effect (C. White, 2004).**

***What does the image of the country of origin refer to?***

The country of origin image refers to all the possible representations and perceptions that individuals associate with a country. L. H. Essoussi and M. Zahaf (2009), through their publications, sustain that individuals rely on what they know or think they know about the products of a country on several aspects: innovation, technology, price, quality, reliability, etc.

According to Kaynak and Kucukemiroglu (1992), the perception of a country is related to two main dimensions, an emotional dimension and a cognitive one. The emotional constituents of the image of the country are related to the feelings and emotions of the consumer towards the latter and emanating from his experiences, direct or indirect, with the destination in question. This can be real, due to the communication with people or the use of a product, or simply linked to the vulnerability of the consumer vis-à-vis the information conveyed about the country on the media. On the other side, cognitive attributes are more objective in nature. They refer to the characteristics of the country that are chosen by the consumer in a more intellectual way, taking into account socio-economic, cultural and political factors.

From these different perceptual associations, L. Lin and B. Sternquist have confirmed, while working on Taiwanese products in (1994), that the consumer gets a global idea and positions a country favorably or unfavorably.

Note that the evaluation system of a country, in the mind of a consumer, is most

often based on a comparative approach that highlights the social, economic, political, cultural as well as the degree of the economic development. Thus, the perception of the economic development level of the country influences the image of the country of origin which is formed in the mind of the consumer, as confirmed by the studies of M. S. Roth and J. B. Romeo in 1992. As a result, the more a country is considered industrialized and technologically advanced, the more the individual will perceive the quality of its workers. This generates natural repercussions on the perceived quality of products from these countries.

Overall, the foregoing findings support the meaning of this study. A very powerful relationship is observed, and links the image of a country to the image of its products in the mind of the consumer. From this, it is concluded that a negative perception of a country discourages, to a lesser extent, the consumer from consuming products from this country. According to Morello (1984) and Wang (1978), from the moment the consumer develops a negative image of a given country, he is more likely to perceive the population of that country adversely, which will then influence his evaluation of the products originating from this country. On the other side, other previous research done by Hong and Wyer in 1990, and Leclerc et al. in 1994, showed that products that come from favored countries are generally positively assessed by consumers.

Finally, it is worth clarifying that the stereotyped image that the consumer has of a country is not fixed, but can evolve over the years, as also claimed by Darling

and Wood (1990). Thus, for the same country, the perception of the consumer may change, given the various changes that may occur such as the economic development level of the country, the marketing and promotional activities that are conducted and the lifestyle. Thus, the best control of the image of the country of origin in its relationship with the purchase decision is made in an absolute continuity taking into account the evolution of the perception of a country in the mind of the individual.

### **Practical research construction**

#### ***Presentation of the problem***

The study of the link between the image of the country and the purchase decision resulted in the Country-Of-Origin (COO) effect that was previously presented. This effect refers to the impact of the country of origin on the purchasing process. Thus, in summary, a positive perception of the country of origin favors the conclusion of the purchase, while, on the contrary, a negative image of the latter encourages the consumer to abandon the purchase process. The study by C. White (2012) proves an inverted Country-Of-Origin effect; it highlights, based on the three cases it deals with including IKEA, RedBull and Skype, that the use of imported products can lead to form an image of their country of origin. This image is thus directly impacted by the experience of the product itself, and therefore it will be positive when the mark or the product leaves a positive image in the consumer's mind, and if it does not, it will be negative.

It is undeniable that in the confirmed era of globalization, opening a country to new horizons can bring benefits. It is in this same perspective that Morocco is moving towards an economic diplomacy within the African continent. After 30 years of separation, Morocco has returned to the quest for its natural place in the African Union, as clearly recorded in the King's speech for the 28<sup>th</sup> African Union Summit, in Adis Abeba. This return has been very visibly at the center of the strategic preoccupations and should mean, initially,

a desire to join a continental market with strong potential. To do this, the economic diplomacy of Morocco, aiming at its African brother countries, must be analyzed. In this same sense, official visits as well as investments, private and public, must be multiplied in several countries of the continent. The past two years have witnessed the signing of a panoply of bilateral agreements and conventions, all of which can be seen as tools for economic integration. This continental movement aims at consolidating, cooperating and, above all, promoting the image of the Moroccan Label.

The orientation of Morocco's foreign policy towards its own continent is conditioned by a panoply of variables. The African Eldorado, as it is called by the Moroccan Association of Exporters (ASMEX), has a GDP greater than 2000 billion USD, and has a growth rate of 6%, according to a study held by the same source.

Being a provider of several products and services in the continent, Morocco benefits from exchanges mainly with French-speaking countries, such as Senegal, Mauritania, Guinea and Côte d'Ivoire. On the basis of these findings, it can also be said that Morocco enjoys a positive continental reputation, which, for the past two decades, has been strongly supported by private and public investment.

The reputation of Morocco is subject to analysis for several years by the Royal Institute of Scientific Studies (IRES). For information, the collection of information is based on the results of three "Reputation Reports" expired between 2016 and 2018.

In 2018, Morocco scored 58.1 points on a scale of 0 to 100 for the general indicator of country reputations "Country RepTrak Pulse"; a decrease of 1.2 points per year to 2017. However, the ranking of the Kingdom has improved one place compared to that of 2017, ranking 35<sup>th</sup> in 2018 out of a total of 73 evaluated countries. It should be noted that the total of the analyzed countries recorded a decrease, on average, of one point in respect of their external reputation.

As mentioned before, studying the links between the country's reputation and the perception of the product is a line of research explored since 1965 by Robert. D. Schooler. This work does not change the stakeholders of the analysis but rather its meaning; a meaning identical to that verified by the C. White analysis in 2012. Thus, this research explores the effect of the Country of Origin (COO) in its opposite meaning: Can the experience of the Moroccan service affect the image of the country?

In general, the consumer usually justifies his choice to buy a city car Volkswagen for its quality since it is German. This same type of argument is less common for the Moroccan service. The main objective of this scientific research is thus the mastery of the attributes related to a service in order to promote the country's image.

#### ***Field of research***

Between 2013 and 2017, Morocco's direct investment in Africa, according to the Minister of Industry, Trade, Investment and the Digital Economy, amounted to 37 billion DHS. As a result, Morocco is the second largest African investor in the continent. Structurally, the general observation of the movements in Africa shows that the strategic orientation towards the continent is conducted, almost exclusively, by the giants of the Moroccan economy.

The study conducted by the Department of Studies and Financial Forecasts (DEPF), headed by the Moroccan Ministry of Economy and Finance and named "Development of African Companies in Africa: Reality and Prospects" highlights a strong presence of investments in Africa. It is noted that, with the exception of certain

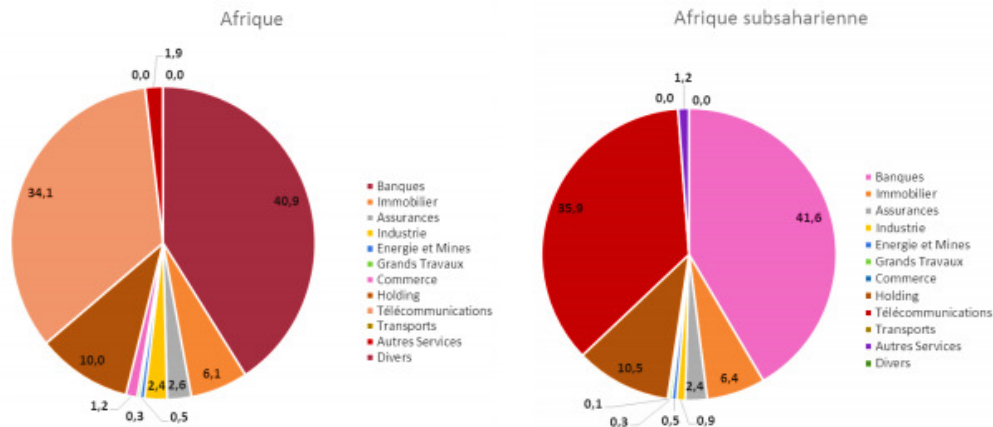
specific geographical areas, sub-Saharan Africa remains almost completely targeted. Areas that are beyond the rule, such as the Democratic Republic of Congo or South Africa, are the subject of partnership negotiations or remain difficult to close for, we imagine, reasons of order policies.

Thus, in general, the balance of trade between the country and its continent has undergone a clear evolution during the last decade. Between 2004 and 2014, the net total of these movements rose from 6 billion dirhams only to 15.8 billion dirhams, an average growth rate of about 10 percent. In addition, and according to the study "Morocco and Subsaharian' Africa Trade, 2017" of the Department of Statistics and External Exchanges, the geographical distribution of Morocco's trade with Sub-Saharan Africa shows West Africa as Morocco's leading trading partner in the region, with a share of 58.2% in 2016 and a CAGR of 13.8% between 2008-2016. It is followed by East Africa (15.5%), Central Africa (12.4%) and Southern Africa (13.4%).

On the other side, Moroccan direct investment in the world targets sectors with high added value such as banks, telecommunications or real estate. Over the period 2008-2013, the banking sector ranks first with a share of 37.1%. It is followed by the holding company (22.3%), telecommunications (13.6%) and mines (7.3%), according to the study of l'OCF Policy Center "Research Paper - Morocco-Subsaharian Africa: What assessment for the last 15 years?" November 2016.

The same report states that sub-Saharan Africa receives more than 60% of FDI and that the distribution of FDI in the continent does not escape the global dynamic previously cited by the same source.





**Illustration 1: Office des Changes du Maroc, (calculations by the authors of the OCP Research Paper Report, November 2016).**

In the light of all the above, the author has selected sub-Saharan Africa for the research field and the banking sector as a sampling target.

#### ***Methodology of research adopted:***

As mentioned before, this scientific research aims to master the attributes of the local service in order to materialize them as tools for improving the image of the country. This objective is closely linked to the author's epistemological position; to clarify its importance before presenting the chosen methodology.

At the same time, it should be emphasized that this research work is based on a positivist approach. Indeed, in his conduct, the author relies on facts external to the world, as categorized by J.L. Le Moigne (1995); and observable in order to validate the theoretical reasoning that is previously cited. Also, note that the contribution desired by the present study is of a "Theoretical" order. This one uses, indeed, previous works by not only putting an existing theory; Country-Of-Origin, into practice, but also by exploring its inverted effect; Reversed Country of Origin Effect.

The positivist hypothesis surrounding this work is deterministic. In fact, the analysis of the image of the country and the perception produced is done with the

consideration of the relationship of causes and effects existing between both of them according to the author's basic theory.

Given the importance of the perception of the audience, composed mainly of consumers, the author can only adopt a qualitative method for the realization of this fieldwork. Indeed, this study is positioned beyond the detection of an objective and rational reality, it extends to the understanding and the interpretation of the perceptions of the human beings and this is relative to a number of precise variables.

In addition, and taking into account the findings presented previously in the choice of the research field, the author opted for a base of analysis covering mainly West Africa, and whose individuals are all consumers of Attijari's banking services Wafabank. Thus, the research sample consists of 7 individuals from five different countries, having an account in the various subsidiaries of the Attijari Wafa Bank banking group in their respective countries. The respondents presented various interactions with the same interview guide. The results of this analysis are discussed in the following section. As an indication, the ages of the respondents are heterogeneous and their functions differ. The countries presented in this first search are: Ivory Coast, Togo, Mali, Senegal

and Gabon. As raised in the theoretical framework, a focus on West Africa guided the selection of the respondents.

Finally, it should be noted that these semi-structured interviews took place as follows:

- 5 telephone interviews
- 3 face to face interviews.

It also seems appropriate to point out that the results of three of the eight selected individuals will not be presented because they do not have bank accounts.

### ***Interpretations and discussion of results***

As previously mentioned, the interview guides supporting this research were administered to 8 resident subjects in the geographic area chosen as the field of analysis. The choice to support this practical part of the research with a semi-directive interview is intended to reveal the representations in the mind of the consumer with regard to the country image. For this choice, the author has been inspired by previous experiments for the analysis of the Country-Of-Origin effect. It is worth emphasizing that the use of a quantitative research method would have also been possible.

Following the collection of the answers, all interviews were retranscribed and coded from the outset, using no semantic analysis software to support this task, given the moderate size of the interviews and also their reduced number. As a result of these first two phases of the semi-directive interview analysis, the following was noted:

- Considerable ease of response in the contextualization phase: All the respondents react quickly to the first questions in the interview guide. At this level, the answers are open, making room for sharing knowledge and experience regarding the global topic of the use of imported products.
- A recurrence of the concept of "Made In": The participants,

reacting to the first part of the interview, refer to the "Made In" concept in different ways. It is important to emphasize that it was easy to detect the connection made in the minds of these consumers between "the product of foreign origin" and its "origin" itself. Thus, the second respondent refers to the notion by saying "I never check what is written on the product. Whether it has a Made In Mali or elsewhere, if I have the means I buy it, otherwise I do not buy ... (Laughter) ". Also, during the first telephone interview, the consultant answers the first question on the concept of the country of origin as follows: "I know that the country of origin refers to the concept of Made in, the country where the product is manufactured".

- A relatively clear hesitation in answering the questions linking the experimentation of Moroccan banking services with the image of Morocco itself: This ties in with the conclusions, presented in the following sections, which emphasize that there was little or no connection, in the minds of the consumers questioned, between the service purchased and its country of origin, Morocco.

As was already explained in the previous sections, it is a question of exploring the inverted Country-Of-Origin effect, in order to illuminate the image perceived by the African consumer of the source country, in this case of Morocco, through the consumption of the banking service.

### ***First phase of the interview: Placing the context:***

The transcript of the semi-guided interviews reveals several elements of analysis. In order to better apprehend them, it should be emphasized that the first part of the interview is reserved for contextualization. It is a question of understanding the posture of the

respondent and of placing one's thinking in relation to the object of the research.

The first exchanges were thus interesting, in a little academic way, to the notions previously explained, notably that of the country of origin and also that of the motivation of purchase and the attributes of the service. The first question "What are your references to the country of origin concept?" has been accompanied by examples to further explain it (international brands, imported products, imported services, labels ...). In response, all the participants claim to understand the concept of the country of origin and agree on its return to the country of origin or manufacturing a product and/or service.

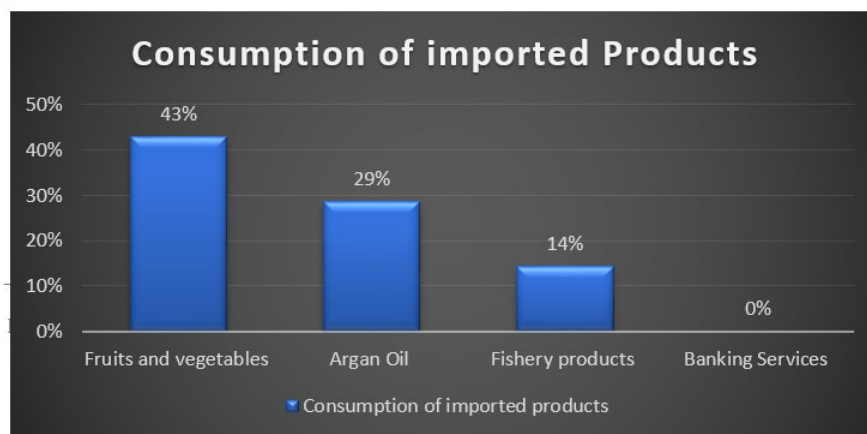
In order to explore the consumption habits of the participants, their purchases of imported products and/or services were questioned at first, and then those specifically of Moroccan origin. It was noted that: All participants use foreign-sourced products for their complex purchases, such as choosing their mobiles or cars. On the other hand, only 1 out of the 7 participants claims to opt for imported raw products such as fruits. Concerning the Moroccan products, the positions of the respondents vary between "no knowledge of products precisely imported from Morocco", and "average knowledge of certain products" including the variety of

products of the Moroccan soil, taking olive oil or argan oil as an example.

⇒ **Note that in answering this question, none of the interlocutors referred to banking services, even though they almost all have a bank account at AttijariWafabank.**

The following question reverses the reflection in order to affirm it. It questions the presence of local products or services - local for each of the respondents in foreign countries, allowing to understand not only the notion of exchange but also of the representation in different countries through the exported articles. Then, respondents share the imported products that they prefer and recommend to their entourage. It should be noted that the recommendation of a product comes from the satisfaction linked to its consumption, and that a recommendation by a person belonging to the entourage, qualified as being a reference, makes room for a particularly important impact on the behavior of the buyer. For the vast majority, the replies refer to the complex purchases of telephony and vehicles previously discussed.

The last question of this first part makes room for the greatest heterogeneity. For this one, the answers are as follows:

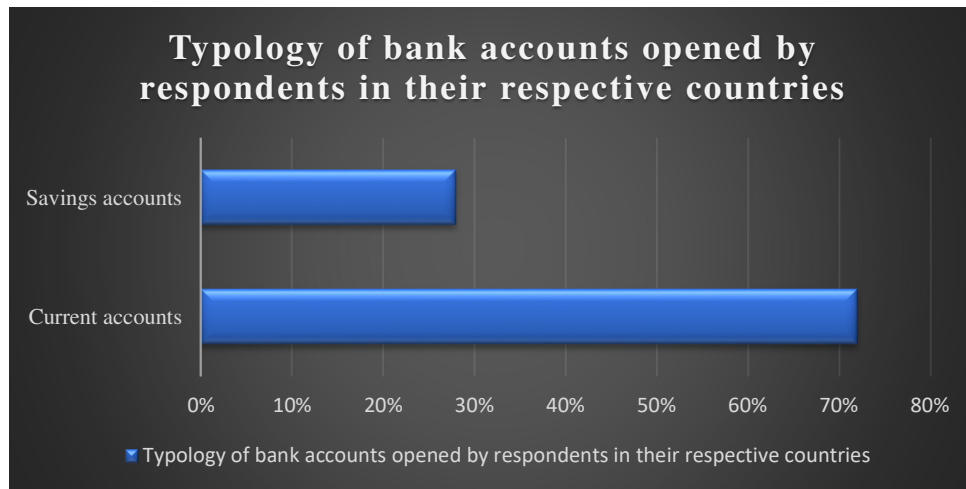


**Graph 1: Presentation of the answers to question Number 6 of the interview guide**

⇒ **In absolute terms, none of the interlocutors refer, once again, to AttijariWafaBank's banking services.**

***Second phase of the interview: Use of AttijariWafabank's banking services:***

The second part of the interview guide focuses on banking services. At first, the consumption of these services is questioned: The Motivation to open a bank account, and the typology of accounts ... etc. The results of the interviews highlight the following:



**Graph 2: Presentation of answers to question Number 11 of the interview guide**

In a second step, and in order to refine the exploration, the participants were also asked about what attracted them (notion of product attractions and/or services) to their bank, AttijariWafaBank. The answers at this level vary, but agree on the following three points:

- Proximity to the agency
- Quality of services
- Recommendation by the entourage or the employer.

⇒ **None of the respondents say that they chose their bank for their country of origin, Morocco. For contextualization questions, the participants underline the origin of certain products such as, for the record, South Korean phones and German cars.**

Then, the perceived quality of AttijariWafaBank's services were explored

in terms of reception, responsiveness, competence, efficiency and performance. At this level, the answers vary between "Normal Quality", "Acceptable" and "Good Quality".

***Third phase of the interview: Inverted effect of the Country of Origin:***

The next and final part of the interview guide reserves the central model of this scientific research, the reverse Country of Origin (COO) effect. The author therefore explores the knowledge of the respondents of the country under research, Morocco, through three questions:

- Have you ever visited Morocco?
- If yes, how did you finance your trip?
- Have you ever rubbed shoulders with Moroccan citizens?

⇒ **All the respondents know Morocco, but only 2 were able to visit it. Also, all the respondents have already met Moroccans in their countries and in different settings, personal or professional.**

Finally, since the Country Of Origin model is based on the perceived image of a product through its provenance, the author tried to analyze its inverse range by asking this last question: "What image do you have of Morocco from your experimentation of services of AttijariWafa Bank?" The responses of the participants are significant and can be summarized as follows:

⇒ **At this level, all the participants agree on the lack of conscious connection between these services and the country. For 85% of the respondents, AttijariWafa Bank makes no reference to Morocco. For them, it is a transformation of local banks, change of a brand or name, without any scope related to the country of origin.**

## Conclusion

Exploring the Country of Origin model in its inverted scope explores the cause-effect relationship between the experimentation of a product or service, and the perceived image of the country of origin. The latter has been the subject of several recent scientific studies; the one that has been included in the literature review, being scientifically closest to the author's, is the Canadian one that confirms that the perceived quality of certain iconic products of a known origin also impacts the perceived image of their country of origin.

It is in this same perspective that the interview guide, the prospector of representations and the perceptions linking AttijariWafa Bank's banking services to the perceived image of the country, Morocco, have been built. As a reminder, this study took for analysis 7 countries of the African continent, all

having in common the existence of banks led by AttijariWafa Bank Group.

The participants in this scientific exploration have a bank account at the same bank and therefore were able to share, according to the interview guide and also the author's discussions, their perceptions and visions from their consumption of these benefits.

The author's analysis, supported by several theories and concepts; leads us not only to results but also to several recommendations. Indeed, according to the elements of reflection resulting from the transcription and the analysis of the semi-directive interviews carried out, the Moroccan banking and insurance services of AttijariWafaBank, the subject chosen for this scientific reading, do not bring the country of origin attribute into the minds of their consumers. This is apparent since the vast majority of the respondents do not think of Morocco using the services of this bank, known by several names depending on the country of implantation.

Referring to the theoretical framework, the absence of such a link could be seen as a missed opportunity to support the image of the country through its continental neighbors.

The first and final recommendation of this analysis is, of course, to explore the effects of an association of the "country of origin" attribute with exported banking services, which have already benefited from the wide presence in the African continent.

At the same time, and with a view to extend the horizons of this scientific research, it seems opportune to question the absence of such a link.

By broadening the natural and undeniable impact of any scientific research experience, an important question has to be asked whether there are products or services that can support the image of the Kingdom of Morocco throughout the world as the German car does for its qualitative characteristics, or chocolate for Belgium or Switzerland. What is incontrovertible is

that the current international circumstances require the support of any element that can bring distinction and competitiveness.

This first step towards exploring the inverted Country of Origin effect in an economic context opens up countless avenues of analysis and scientific discoveries. It would be appropriate to support this hypothetical vision with multidisciplinary readings linking the attributes produced to consumer perceptions and free trade movements to political relations, and also export turnover representation throughout the world.

To conclude, the author would like to emphasize that the extension of this reflection touches on the notion of economic diploma-tie, the latter reserving in its definition a place for the perceived image of a country in its correlation with the international positioning.

It is worth mentioning that this epistemological stance is the driving force of the research path adopted by the author and that it is driven by the quest for elements that can reinforce the position of the Kingdom of Morocco not only across its continent but also around the world.

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