The relationship to money in the digital age in Morocco and its environmental impact

Meriem Naji[1], Rachida Jehouani[1]

[1] Research Laboratory on Social Differentiation and Sexual Identities (LADSIS). Hassan II University

https://orcid.org/0009-0008-5776-936X
https://orcid.org/0000-0002-8910-2593

Abstract: The present paper posits that digitization has changed our relationship to work and, through it, our relationship to money. In today's world, individuals can benefit from a variety of income-generating activities, taking full advantage of the possibilities provided on the Internet. The shift towards online and digital forms of work has also led to a significant change in the way individuals relate to money. The emergence of the digital era has deeply affected the practices and representations related to money and work, especially among online workers. An increasing number of people are openly disclosing their earnings from online activities. It is precisely this new relationship to money that we wish to explore. In order to narrow down the virtual field of study, this research specifically focuses on the activity of Dropshipping. As such, this research aims to explore the relationship to money in Morocco among online workers by adopting a methodological approach combining different investigation methods. The research draws on methods such as a questionnaire and semi-structured interviews to provide an in-depth insight into the experiences of dropshippers and their relationship to money. Through these methods, we explore the representations, monetary practices and the perceptions of the people involved in dropshipping.

Keywords: Money, Dropshipping, Morocco, Digital, Online work, Environment

1. Introduction

Digitization in the 21st century is affecting every aspect of an individual's life, both individually and in their relationship to society. Work represents one of the most affected areas. In fact, the workplace has been profoundly reshaped. Widespread access to the Internet and the emergence of online work platforms are some of the factors enabling and facilitating these changes in both the form and content of work as we know it, as well as the rise of new, so-called virtual or digital, work forms. Employer and employee, for example, might never meet. As a result, both the work performed and its remuneration are exchanged in a completely dematerialized way, which can impact on the relationship to money earned online. E-commerce is among the many activities that can be carried out exclusively online, in particular through online sales platforms. These include "dropshipping" platforms, designed to link up online sellers and suppliers. The latter handle the packaging and delivery of the quantities sold by the former. In this way, dropshipping platforms relieve online sellers of the need to manage a stock of products and enable suppliers to sell their goods on an international scale. This relationship is further simplified by international payment platforms. An online seller can collect orders, get paid and have products delivered anywhere in the world. The annual double-digit growth of e-commerce is generating tremendous profits for all parts of the value chain, especially online sellers, and occasionally heavy losses due to the suspension of their accounts by payment platforms. In this context of digital work, a preliminary field investigation has revealed that these online sellers have a different relationship to money. On the one hand, they have no reluctance to publicly reveal their earnings, however large they may be. On the other hand, they are indifferent to any losses they may incur. Sociology, like many other disciplines in the human sciences, has focused on the relationship to money between individuals and institutions. Sociological studies on the subject aim to understand the practices, representations, uses and values associated with the flow of money in society. Since the 1980s, sociological and ethnographic research on the practices and uses of money has experienced a significant revival, partly in response to the decline of the economic theories of value. More recent sociological studies have included the digital aspect of money to understand and shed light on monetary practices and the uses of money in the digital age but have confined their focus to the consumerist aspects of spending money.

In this study, we focus on the relationship to money of online sales workers. What is their relationship to money? What are their perceptions and attitudes towards the money earned by their online activity? How do they manage it? How does the people around them perceive their earnings?

In order to answer these questions, this study will mainly follow a qualitative approach. By investigating the representations, practices and monetary behaviors of Internet workers, this research aims to provide a better understanding of the transformations underway in the relationship to money, and the implications of these transformations for online

workers. The digitization of money is one of the most important human innovations since the advent of the Internet. One of the main advantages upheld by its advocates is the contribution it makes to reducing the impact on the environment by avoiding the circulation of cash and thereby avoiding all the logistics of managing it, and thus helping to reduce its harmful effects on the environment. However, while it's true that the printing of cash has been considerably reduced, the environmental impact of the technological tools required to digitize it is still significant. In this study, we'll take a closer look at the environmental impact of digital money earned by online workers in the dropshipping industry. The first part of the paper focuses on the profile of online workers whose main income is earned on and through the Internet. We will examine their characteristics and motivations for online business. To this end, we will draw on the results of a questionnaire administered via the Internet. The second part will look at the representations and practices associated with digital money. We will be exploring the ways in which these workers perceive and use money in the digital context, focusing on online payment platforms, e-wallets and other forms of digital financial transactions. Finally, the third part will focus on the impact of the digitalization of work and money on the environment. By exploring these three aspects, we aim to provide a holistic view of the relationship between online work, digital money and their impact on individuals and the environment.

2. Methodology

The preliminary study of online workers highlighted several difficulties. The first was to identify the target group for our study. When we began our research, we had to establish a more or less precise idea of the profile of people involved in online sales. Except for those who post themselves publicly on social networks, online workers remain very discreet. We therefore chose to start the study by administering an online questionnaire. The aim of the questionnaire was to get a general idea of the social determinants of the target population. To increase our chances of obtaining meaningful responses, the questionnaire had to be short, concise and as non-intrusive as possible. For this reason, we sought the assistance of an e-commerce influencer who invited his community of "followers" to answer my questionnaire. His assistance was extremely helpful in obtaining a large number of responses. Following this first exploratory phase, our research relied primarily on a qualitative approach based on semi-structured interviews. The decision to conduct a qualitative study was driven by the lack of references regarding our topic, alongside our desire to understand the perception of online workers towards this working arrangement. In addition, we were keen to understand online workers' relationship to the money they earn through their activities.

3. Data analysis

Beyond the screens: The faces of online sellers in Morocco

To achieve a better understanding of the individuals discussed in this article, we'll first look at the profiles of workers in e-commerce. It is essential to note that these profiles display a significant diversity. However, despite this diversity, they share many common features, which I shall outline below.

Respondents are predominantly 65% aged between 20 and 30 (Figure 1). They hold at least a bachelor's degree and are active in dropshipping.
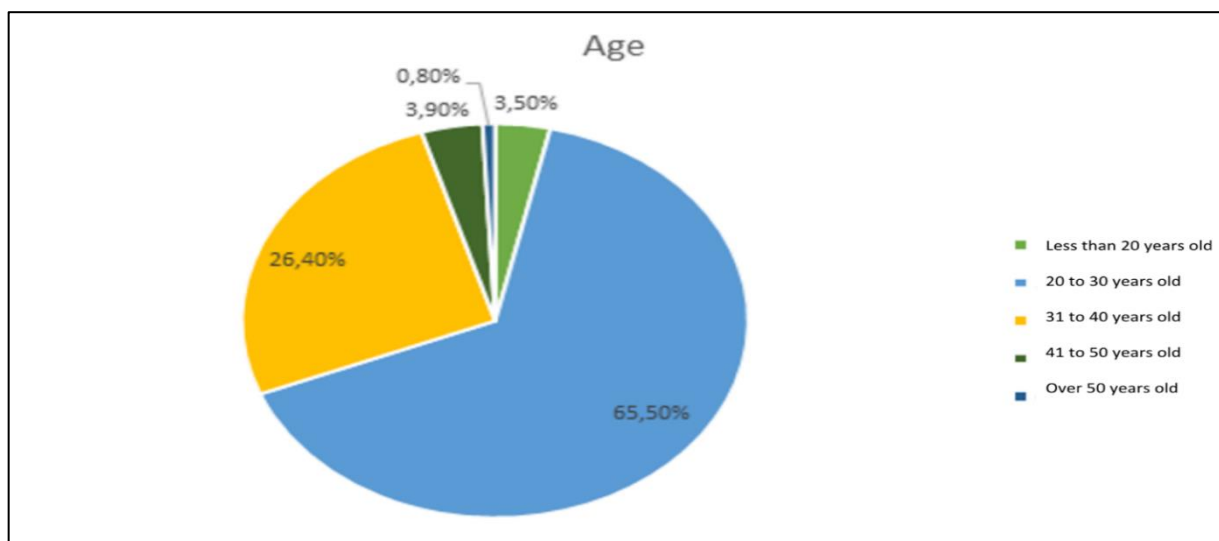

Figure 1: Questionnaire delivered online via an E-commerce influencer. [1]

Among all respondents, 93.7% are men, and 6.3% are women (figure 2). While the sample is certainly not representative, it does nonetheless show a predominance of men in the e-commerce sector.
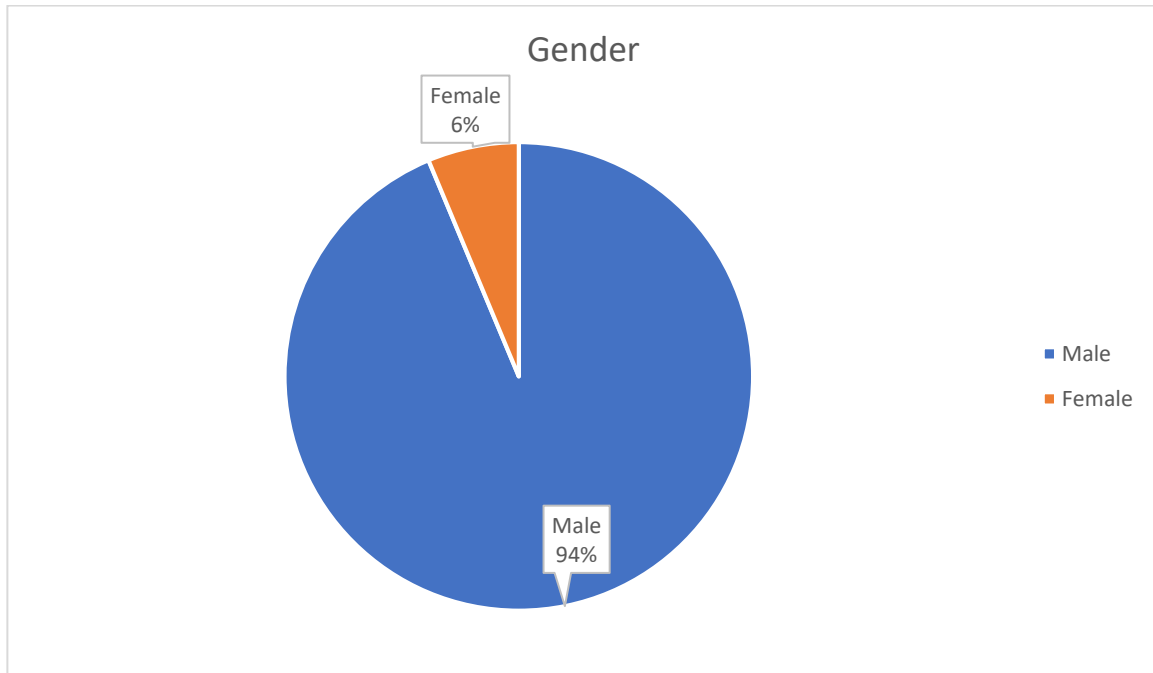

Figure 2: Questionnaire delivered online via an E-commerce influencer. [1]

Based on their statements (Figure 3), they are able to earn a substantial monthly income. 44% said they were able to generate up to 5,000 Dhs of monthly income. Significantly, just over 23% reported generating over Dhs 20,000 from their online work.
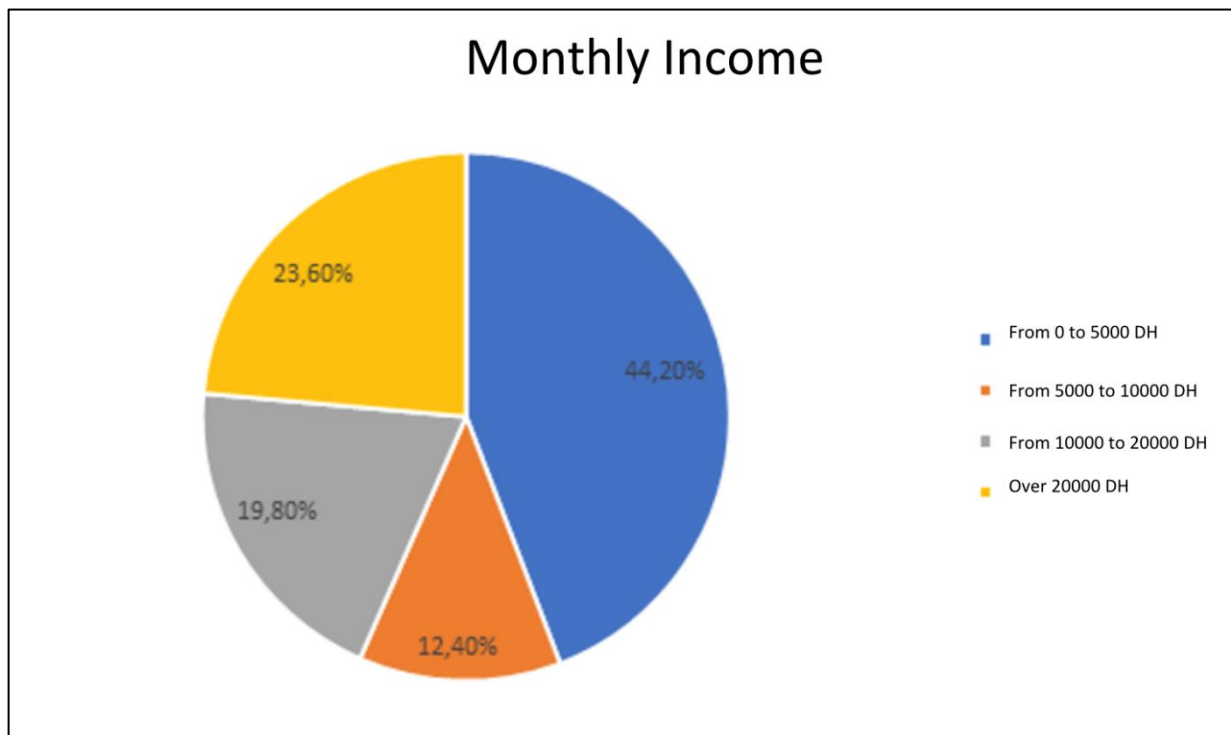

Figure 3 : Questionnaire delivered online via an E-commerce influencer. [1]

In addition to closed multiple-choice questions, the questionnaire contains open-ended questions allowing the respondent to express their own views. A large number of respondents stated that they were opposed to being subordinate at work and had opted for professional independence. They do not want to have a full-time job so they can preserve what

they call "autonomy" in their personal and professional decisions and life. When asked about the necessary skill set to succeed in online business, the vast majority of respondents say that it varies according to the activity carried out online. While some activities require no particular technical skills, others call for solid technical expertise. What's more, all participants agreed that for online businesses, especially international ones, a fluent English is highly recommended, if not essential, for communicating with the various stakeholders involved in their business (suppliers, platforms, often foreign customers, etc.). The participants stated that they started their business at a young age (high school), thanks to the specific nature of online work, which doesn't require a major financial investment at the very beginning. Others left their full-time jobs to devote themselves entirely to the e-commerce world. Both groups agree that their choice was motivated by the search for autonomy and meaning in their lives. This was confirmed by the words of Yassine, a 24-year-old who has been working online for 3 years: ".... Even before I graduated, I knew I wouldn't be applying for a job with a company. I'm not going to work for anyone, I want to be my own boss". In their opinion, online work offers a number of advantages, including the ability to be your own boss, and the freedom to choose where and when you work. In fact, we can see from the responses that these people have a rather scornful view of traditional modes of work, based on wage-earning and hierarchical control, and are desperate not to follow this type of career path. The acquisition of skills also deviates from conventional forms of school or vocational training, and takes the form of self-taught paths, also based entirely online. These workers are what Flichy refers to as "outsiders". According to Flichy, outsiders "undertake activities on their own initiative, outside the conventional corporate world, with no barrier on entry". These are workers who "mobilize specific skills generally acquired independently outside the school system, using digital tools in particular". Moreover, another advantage, according to the respondents, is the ability to reconcile several activities, including household management and childcare, particularly for women. Online work gives them a flexibility that would be unattainable in a salary-based environment. For these young workers, this flexibility and autonomy call into question traditional work norms and, as Flichy [2] puts it, contribute to the current destabilization of the boundaries of work.

While these online workers are not subject to a legal framework defining their activity, and typically work independently, one might think that they act as "lone wolves" operating in the informal. Nevertheless, the testimonies of the people I interviewed and the research I carried out on social media reveal quite the opposite. In fact, these workers organize themselves in discussion groups [3] whose main aim is to help each other. Some of these groups are public and open to all. They function as a question-and-answer platform, where each member can ask questions that other members answer based on their own experiences. These groups act as forums where members share advice, resources and information deemed useful to others. These are spaces of sharing and solidarity, where the more experienced help the beginners, and the experts assist the newcomers. In contrast, other groups are highly exclusive and require approval for access. They aim to maintain a high level of expertise and share relevant, targeted information on a specific activity. These groups also serve as a space for mutual motivation, where members do not hesitate to share their financial successes. An analysis of the profiles and paths described by the respondents shows that they go through the same phases in their online activities. The "curious" phase: This is the phase of discovery and experimentation, with the minimum possible investment. It's also the phase during which the future internet worker watches videos [4] that explain the concepts he or she needs to master, as well as the experiences - mostly successful - of other workers who are at a more advanced stage. Once motivated by the potential gains of online work, particularly e-commerce, the worker moves on to a slightly more advanced stage to experiment with the various possible online work activities. Investment in this phase is a little higher, but risk-taking remains moderate to limit damage in the event of loss. Then, once the internet worker has made his mark, and after sufficient experimentation has enabled him to chart his course and determine his main internet activity, he begins to invest more time and money in order to make his activities bear fruit and achieve maximum return on investment. But the risk remains high during this phase.

The testimonials of the people we interviewed, as well as some of the videos we watched, speak of many misadventures that have caused some workers to lose a lot of money by making "fatal" mistakes that cause the platforms on which they are active to close their accounts, confiscating all their money. Eventually, after a few years of "hard work", online workers reach the expertise phase. At this stage, they take measured risks, even with large sums of money invested. They also reach a level of maturity that enables them to diversify their internet activities and thus multiply their sources of income. Online work challenges traditional concepts of work such as employer and employee. This form of work ignores geographical boundaries, creating a triangular relationship between the platform, the worker and the customer. As some researchers call it, disruption [5] it describes the social rift created by the digital revolution.

4. discussion

Online work, representations, and money practices

Given the online nature of the job, virtually all exchanges between stakeholders take place online and digitally. A worker on a freelance platform, for example, can deal with a customer who may be located anywhere in the world to receive an online description of requirements, and once the work has been completed the payment is also made digitally. In e-commerce, in this instance, international, the purchase transaction is most often carried out electronically.

In a preliminary exploratory study, a number of people claimed to have lost a fair amount of money. Furthermore, the monitoring of some online workers on social media revealed that losses could reach hundreds of thousands of dirhams. What makes these losses particular is that they are linked to account closures for international payment platforms, often due to suspicion of fraud. However, these online workers seem to have no regrets whatsoever about these losses.

Representations and practices regarding money vary from one individual to another, depending on their personal paths and motivations. They all have a different relationship to the money they earn online. Some see it as a means to social advancement and financial success. It represents an opportunity for social mobility and a symbol of social progress. These interviewees attach great importance to the accumulation of material wealth, and see digital money as a means of achieving status and social prestige. Others see it as a symbol of financial freedom, independence and flexibility. Their goal is to earn money online and optimize their income thanks to the various tools and platforms available. What's more, for many, it's the only feasible option to retire at 45 and enjoy life and family time to the utmost. They reject categorically the idea of working until the age of 65. Regardless of these perceptions, it's worth remembering that online workers are often faced with complex and evolving issues, particularly in terms of regulation and safety. Some interviewees shared their experiences of closing their online bank accounts, resulting in the loss of considerable sums of money. The main reason for closing accounts is suspicion of fraud. However, it doesn't appear as though these people are shocked, or that their ambitions are curbed as a result of these experiences. Interviewees claim that they are able to generate the same amounts of money, or even more, again and in a short period of time. Some workers adopt conspicuous consumption practices, spending their money in a visible manner to flaunt their financial success [6]. This is a way of convincing people of the sustainability of their business and gaining social recognition, especially from their families. Overall, money is perceived as a resource that offers a certain autonomy and freedom. Dropshipping workers see this activity as an alternative to traditional salaried work, enabling them to make their own decisions and control their financial resources. Money thus becomes a means of realizing their aspirations for independence and flexibility. The reporting of online earnings, particularly among those embarking on digital business models such as dropshipping, is influenced by a variety of cultural, psychological and economic factors. From an economic point of view, disclosing earnings can be a marketing strategy to attract new customers or members. This can be particularly true in dropshipping and other online business models where individuals are trying to sell a product, service or even a training course [7]. By showing their earnings, they persuade others of the viability and lucrative potential of their business. From a socio-cultural point of view, this may reflect a shift in the relationship to money in the digital age. With the dematerialization of money, it seems more abstract and less "real", which changes the way people feel about disclosing it. Open discussion of earnings may be considered taboo, but with money earned online, these norms may be less strong. However, it's worth pointing out that this can also be a double-edged sword. While some people are impressed by these earnings declarations, others see them as flaunting or self-promotion, which could have a negative impact on their online reputation. From a psychological point of view, disclosing earnings online could be a way for individuals to validate their success and boost their self-esteem. In the digital realm, where traditional indicators of success may be less visible, disclosing earnings may be a way of concretely demonstrating success. Ultimately, while digital technology can change certain attitudes towards money, it is also shaped by economic, cultural, and psychological factors.

E-commerce and Ecology: A study of the Environmental Impact of Digital Money

Digitalization has spectacularly reshaped the way we work and handle money, bringing unparalleled convenience and economic opportunities for large numbers of people. Yet, we also need to be aware of, and responsible for, the impacts of these changes on our planet. Digitization certainly has its advantages. As far as money is concerned, the digitization of commerce enables online workers to reduce their travel, and therefore use fewer polluting means of transport. It also reduces the circulation of cash by minimizing management costs and enabling online payment. Nevertheless, the digitization of commerce only shifts the problem. E-commerce is carried out via websites and platforms deployed on computer servers housed in high-energy consuming data centers. Also, the significant growth in e-commerce requires enormous resources for product delivery. The globalization of e-commerce means that a buyer in Morocco can buy a product made in China. The product travels thousands of kilometers by various means of transport. What's more, every online transaction has a carbon footprint, however small. This is due to the energy required to run the data servers that manage these transactions, as well as the energy needed to cool these servers.

Digital money, cryptocurrencies and electronic transactions, have profoundly transformed our global economy. It promises to facilitate transactions, increase financial inclusion and disrupt traditional financial systems. Increasingly, as these advanced financial technologies become more widespread, the need to assess their environmental impact is growing. Ultimately, like any technology, digital money presents both benefits and challenges. It is essential that we continue to assess and address its environmental impact, while exploring its potential to transform our economy. There is no doubt that digital money will play a major role in the future of finance, but it is equally certain that this future must be sustainable.

5. Conclusion

In this paper we have tried to emphasize the importance of digitalization on the nature of nowadays jobs on the workers and on their perceptions of money earned online and we have tried to show the impact of such online jobs and activities on the environment.

To do so, we have based our study on an online form to collect answers from a population of people working exclusively online. This survey helped us to identify some characteristics. Most of workers are men and have started their online activity at an early age. Almost all of them stated that there is no need for a specific technical skill set to start working online, especially e-commerce. Also, the quick off investment is very low, which encourages workers to start very early. Regarding perceptions of online workers regarding their jobs, our study has shown that all of them have started to work online in the seek of professional and financial independence. They have been encouraged by the promise of high revenues generated by full online jobs like selling goods online. According to respondents, the independence permitted by online jobs and their high income would let them enjoy geographical and professional flexibility and offer them the possibility to retire at a very young age.

Finally, our study has shown that even if jobs digitization has permitted a substantial reduction in workforce travelling and money handling expenses, which could have a positive impact on the environment, the online jobs, especially e-commerce, contribute on another hand to increase the environmental stress as they intensify the transportation of goods all over the world.

6. Acknowledgment

7. References

1. https://instagram.com/taharastmed?igshid=MmJiY2I4NDBkZg==
2. P. Flichy, *Les Nouvelles frontières du travail à l'ère numérique*, (Paris, Le Seuil, 2017), 419 p.
3. https://m.facebook.com/groups/326329325244801/
   https://instagram.com/dropshipping.products?igshid=MmJiY2I4NDBkZg==.
4. https://youtu.be/JhKrq2VS5wo
5. Mallard S. (2018), *Disruption - Intelligence artificielle, fin du salariat*, humanité augmentée, Dunod, 256 p.
6. https://youtu.be/jEv-TVgVg2I
7. https://instagram.com/hajarchrif_?igshid=MmJiY2I4NDBkZg==
8. Berg.J & all, (2018), *Digital labour platforms and the future of work: Towards decent work in the online   world International Labour Office* – Geneva, ILO.
9. Vendramin P. & Valenduc G. (2016), *Le travail virtuel. Nouvelles formes d'emploi et de travail dans L'économie digitale*, 41 p.
10. Sadik Y. (2016), *Évolution et perspectives de la sociologie du travail au Maroc. Délimiter les contours d'un champ de recherche naissant.*
11. Dubet F. (2019), *Introduction. Dans : François Dubet éd., Les mutations du travail* (pp. 5-20). Paris: La Découverte.
12. Dujarier M. (2021), *Troubles dans le travail : Sociologie d'une catégorie de pensée*. Presses Universitaires de France.
13. Berg J. Furrer M. Harmon, Rani, U & M.S. Silberman, (2019), *Les plateformes de travail numérique et l'avenir du travail : Pour un travail décent dans le monde en ligne*.
14. Berg J. (2021), *Working conditions, geography and gender in global crowdwork. Work and Labour Relations in Global Platform Capitalism.*
15. Lee W.K, & Cui Y. (2020), *Should Gig Platforms Decentralize Dispute Resolution? DecisionSciRN: Game Theory (Topic).*
16. Ilo R., (2022), *The Algorithmic Management of work and its implications in different contexts.*
17. Veen A, Barratt T.B & C.Goods, (2020) *Platform-Capital's 'App-etite' for Control: A Labour Process Analysis of Food-Delivery Work in Australia. Work, Employment and Society*, 34, 388 – 406).
18. Lehdonvirta V, (2018). *Flexibility in the Gig Economy : Managing Time on Three Online Piecework Platforms. Individual Issues & Organizational Behavior eJournal.*