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OUTSOURCING  
DESTINATIONS

# MOROCCO

## OUTSOURCING DESTINATION GUIDE

## ICT SECTOR INSIGHTS & CONTACTS

INDEPENDENT INFORMATION GUIDE BY GERMAN  
OUTSOURCING ASSOCIATION

# MATURING DIGITAL ECONOMY IN NORTH AFRICA

# MOROCCO

# Outsourcing Destination Guide Morocco

## Welcome

We present with the Outsourcing Destination Guide Morocco the conditions, capabilities and actors of the Moroccan ICT sector. We showcase unique solutions by Moroccan industry experts in the form of case studies, project reports and have talked to local industry leaders about their operations and perspective.

As a result, we help decision-makers to understand better the local conditions and opportunities for both: working with IT- and business process service providers in Morocco or for investments in own delivery center operations.

This publication is an independent information guide published by Deutscher Outsourcing Verband e.V. (German Outsourcing Association) as a joint initiative with DSAA e.V. and GIZ (Germany).

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## Disclaimer

The information in this guide have been carefully researched by industry experts. The views and opinions of the authors do not necessarily present the associations standpoints but are meant to give an authentic insight into the sector. The company information (page 62 ff.) have been provided by the individual companies and can be used to evaluate a potential fit for co-operation.





Photo by Raul Cacho Oses on Unsplash

TANGIER



# Welome to Morocco ICT

Availability of a strong, vibrant and talented workforce, improving infrastructure and favorable operational costs represent key factors that contribute to the progressive evolution of Africa as a competitive hotspot for digital business services, especially in the information technology outsourcing (ITO) and business process outsourcing (BPO) segments.

While delivery models such as follow-the-sun and best-shoring have once more underlined the relevance of the

continent in the international business services arena, substantial regional differences persist in the readiness to leverage the sector's full potential for economic growth. Nurturing an enabling environment requires a multi-stakeholder approach.

As an independent association, Digital Skills Accelerator Africa e.V. (DSAA) strives to accelerate sectoral advancement and create sustainable jobs in select countries by connecting relevant stakeholders from public and private segments. DSAA is supported by the Special Initiative on Training and Job Creation of the German Federal Ministry for Economic Cooperation and Development (BMZ) and has attracted several members across the digital

business services industry. Working together, job-oriented training programs have been launched that focus on upskilling local, young talent from socially and economically disadvantaged communities. Successful graduates are equipped with essential skills to succeed in the modern digital services economy and are offered sustainable employment opportunities with DSAA member companies, usually providing exposure to international markets and global clients.

As one of the founder members of DSAA, it is my pleasure to provide you with insights on our engagement in Morocco, one of the leading outsourcing destinations in Africa.

With its location advantage, already over 120,000 employees across the BPO and ITO sectors, strong infrastructure investments and one of the largest business parks in Africa, Morocco is well-equipped to provide sophisticated outsourcing solutions to clients across Europe. This issue of the Outsourcing Guide provides you with comprehensive first-hand market insights, highlighting the sector's maturity level and the country's potential to evolve further as an outsourcing powerhouse. It will add great value to everyone considering to outsource or expand business activities in Morocco – please enjoy reading.



**Mark Maass,**  
Board of the  
Digital Skills  
Accelerator  
Africa e.V.



# THE MOROCCAN ICT SECTOR

10 North African Digital Services Hub - An ICT Sector Overview



## An ICT Sector Overview

# North African Digital Services Hub - Morocco

By Stephan Fricke, CEO & Head Of Advisory Board German  
Outsourcing Association, Outsourcing Journal

Picture: Casablanca Tramway

[www.outsourcing-destinations.org](http://www.outsourcing-destinations.org)

## SECTOR OVERVIEW

Morocco or correctly the Kingdom of Morocco is situated in the Maghreb region in North-Africa on the Atlantic coast, crossing the Strait of Gibraltar to the Mediterranean coast. Morocco has weighty influence in Africa and the Arabic countries, and is considered a regional power. Its capital is the city of Rabat and the largest city is Casablanca.

Morocco represents its regional and international interests with diverse influence as a member of the United Nations, the African Union (AU), the Arab League, the Arab Maghreb Union (UMA), the Organisation of Islamic Cooperation (OIC), the Non-Aligned Movement and the Community of Sahel-Saharan States (CEN\_SAD). (Vvtv)

Foreign investments into the country decreased in 2019 by about 46% (African Press Agency,

06.02.2020) to 1,6 billion USD after hitting a high in 2013-2015 of more than 3 billion USD. The accumulated FDI value - stock reached 66 billion USD in 2019, which represents a rise of 20 billion in the past decade. The highest FDI stocks are in manufacturing, real estate, commerce, tourism and transportation. Due to an acquisition of Moroccan insurance company Saham by an Ireland based asset fund for 1 billion USD, the insurance sector accounts for the major foreign direct investment in the past few years. (APA Rabat, Moroccan Foreign Exchange Office, Santander Trade)

King Mohammed VI has implemented a reform program in 2011 including a new constitution, extending power to the parliament and the prime minister.

Picture: Casablanca Tramway, Copyright: Leonid Andronov via 123rf.com



## Demographics and languages

Morocco's population was counting in 2019 36.9 million people (<https://knoema.com/atlas/Morocco/Population>) of which after 2004 census about 9.5 million (ca. 28.2%) are 15 years and younger and about 18,4 million (ca. 62.4%) are between 15 and 64 years old (2014 Census, <http://rgphentableaux.hcp.ma/Home/>).

Morocco has two official languages - Modern Standard Arabic and the Berber (Tamazight), while French is primarily used in business, scientific and tertiary education and is also widely used in media.

The number of French-speakers is disputed and varies depending on the source between 13,5 (Organisation internationale de la Francophonie (OIF) and 53% 2014 census ([https://en.wikipedia.org/wiki/Talk:Languages\\_of\\_Morocco](https://en.wikipedia.org/wiki/Talk:Languages_of_Morocco))).

Besides French being the de-facto language in business and education, English is rapidly becoming a

language more commonly used by the youth and in business. About 20,000 people in the northern part of the country speak Spanish to some extent. ([https://en.wikipedia.org/wiki/Languages\\_of\\_Morocco](https://en.wikipedia.org/wiki/Languages_of_Morocco))

## Economy and trade

Morocco is the 5th largest economy on the African continent with a GDP per capita of 3,345 USD (about 7,400 USD with purchasing power parity adjustment) or 119,040 billion USD nominal (IMF 2019). A noteworthy detail that may contribute to evaluating Morocco's motivation to invest in digital, technology and other sectors is the fact that the country represents the second largest non-oil GDP among Arabic countries. (as of 2017, Wikipedia Economy of Morocco).

The largest trade partners of Morocco for both, exports and imports are Spain and France. The trade numbers for imports are: Spain 15.7%, France 13.2%, China 9.1%, US 6.4%, Germany 5.9%, Italy 5.4%, Turkey 4.4% (2016).

*Morocco represents the second largest non-oil GDP among Arabic countries*



Tinmel Mosque, Tinmel, Morocco

Credit: Pommelién da Silva Cosme via unsplash.com

The country exports goods and services to Spain 23.4%, to France 21.1%, and to Italy 4.6% (2016) ([www.economy.com/Morocco](http://www.economy.com/Morocco)). The accumulated exports of the country to the EU was 64.6% in 2017. The total of imports from the EU was in the same year 56.5%.

The trade is based on an EU-Morocco Association Agreement that entered into effect in 2000 and is currently negotiated for an extension into a Deep and Com-

prehensive Free Trade Area (DCFTA).

Morocco is also one of the partners of the Euro-Mediterranean Partnership (Euromed) that offers EUR neighbouring countries privileged relationship, based on commitments to common values such as democracy and human rights, rule of law, good governance and market economy principles (European Commission's websites, retrieved Jan. 2020).



Office space and infrastructure



When it comes to office space, there are two main operators of relevant office spaces in Morocco – Technopark with office buildings in Rabat and Casablanca and MedzSourcing operating office buildings in Casablanca, Rabat, Fez and Oujda city.

Casanearshore Park (opened 2007) in Casablanca, 53 ha, housing 26,000 employees in 70 companies

Technopolis Park (opened 2008) in Rabat, 107 ha, housing 30,000 employees in 76 companies

Fes Shore Park in Fes, 22 ha, housing 15,000 employees

Oujda Shore Park in Oujda City, 22 ha, housing 2,000 employees

Technopark in Casablanca, Rabat, and in Tangier, housing 280 companies, 2,000 employees

The most important office parks for ICT companies

Casanear-shore Park	Techno-polis Park	Fes Shore Park	Oujda Shore Park	Techno-park
Casablanca	Rabat	Fes	Oujda	Casablanca, Rabat, Tangier
26,000 employees 70 companies	30,000 employees 76 companies	15,000 employees n/a	2,000 employees n/a	2,000 employees 280 companies

Source: MedzSourcing, Technopark, Morocco



Hassan II Bridge, Rabat

Photo: Hazardos via pixabay.com

The ICT and BPO sector

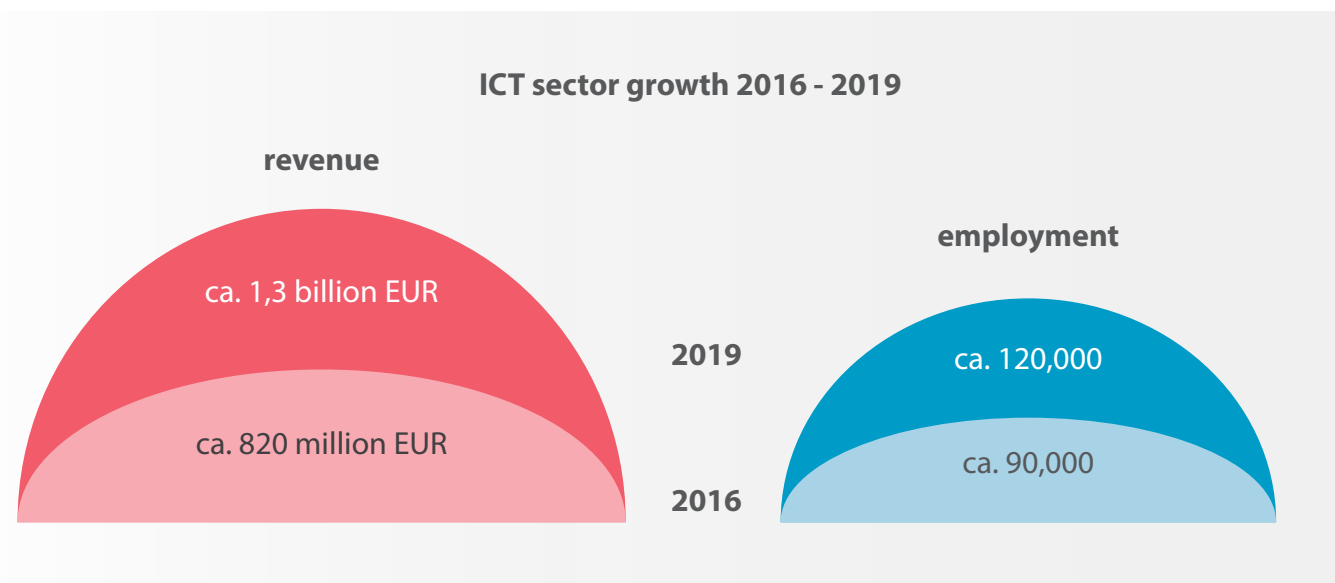
Morocco’s outsourcing sector accounts today for about 1,5% of the global outsourcing market. On December 21st 2020, Mimoun Chikhi, president of the offshoring division of the Federation of Information Technology, Telecommunications and Offshoring (APEBI) gave a few indicators of the offshoring sector in Morocco (Medias24.com).

After Chikhi, about 1,000 companies employ around 120,000 people in Morocco in the offshoring sector. He also pointed out the growth between 2016 and 2019, manifested in a 30% plus in employment and 59% in export revenue to 14 billion Dirhams (1,3 billion Euro). He adds that the 81% of the companies and jobs in offshoring are in the Casablanca-Rabat axis, compared with 11% for the Fez-Meknes region, 4% for

the Tangier-Tetouan region, 2% for the Souss-Massa region and 1% for the Oriental region.

The importance of the sector can be visualized by looking at the Fez-Meknes region, which is home to 36 call centres, employing 4,500 employees in Fez alone and is with that the leading employer in the region (Yassine Tazi, Director General of the Regional Investment Centre CRI, via Medias24.com).





Amine Zarouk, president of APEBI points to the associations' objectives in 2020, where digitization plays an important role. He says that with the acceleration of digitization "Morocco is no longer just a consumer of new technologies, but also a producer". He further elaborates that training and the creation of a national observatory would greatly contribute to this goal. Finally, the development of a brand Moroccan Tech for Africa should put Morocco on a forerunner position for cross-border collaborations, but also to support growth of the Moroccan tech sector

(medias24.com, December 2020).

Among the leading companies offering outsourced IT or BPO services, operate outsourcing delivery or shared services centres are CapGemini, CGI, BNP Paribas, AXA, IBM, Accenture, DELL, Amazon, Ubisoft, Webhelp, ATOS, Steria, GFI IT, Altren and SQLI.

## ICT exports

United Nations Conference on Trade and Development reported Morocco's ICT export in 2019 with 711,915 USD which means a plus of 15%

against 2018 and 6% minus against the 2006 export numbers (via CEIC Data, London).

## Covid-19 pandemic response

Karim Bernoussi, CEO of the Intelcia Group said in an interview with Medias24.com that even though the loss in revenue, specifically from the French market is expected the company is to maintain wages for employees and their employments via re-assignments to different projects. In April 85% of Intelcia's employees

were moved to a WFH model, which means about 4,000 employees of the company in Morocco are currently working from home, said Nadia Ben Bahtane, Intelcia's marketing and communications director in the same interview.

In summer 2020, the Kingdom announced a recovery plan, to be developed by the government with the following objectives:

- Health coverage for all Moroccans within a 5-year timeframe.
- The expansion of social welfare to vulnerable segments of the population.
- The reform of state-owned enterprises
- Setting up of a strategic investment fund worth US\$4.8 billion to help enterprises and individuals recover from the impact of the coronavirus. (<https://www.world-bank.org/en/country/morocco>)

## Digital strategy

As of October 2021 Morocco has a Ministry dedicated for digitalization: Ministry of Digital Transition and Ad-

ministrative Reform (Ministère de la Transition Numérique et de la Réforme de l'Administration) - [mmsp.gov.ma](http://mmsp.gov.ma) The government has realized the necessity for digital transformation as well as the level of urgency to carry out respective initiatives. As other emerging economies the Ministry has invested in establishing guidelines for the development of the digital business sector, including the digital transformation of public services.



Menara Airport, Marrakesh

Photo by Miltiadis Fragkidis on Unsplash



The ministry is less bold in its communication but not less ambitious than other emerging markets, also in Africa. This creates a competitive situation; however Morocco seems to be better positioned than other countries to build a position as preferred location for digital businesses in the region.



Apartment in Essaouira, Morocco, photo by Orlova Maria on Unsplash

For the public administration the Ministry sets its objective based on the citizens' satisfaction with the government services, which is a solid driver and measurement aspect.

It also aims to advance in the United Nations Online Services Index to be among the 3 top countries in Africa and among the 40 top countries worldwide. Further, it wants to accomplish the development of 2,500 new companies (Startups) over the next 5 years.

Reducing the digital divide and building a talent pool of 50,000 employable young people is another objective of the guidelines as well as the development of specific initiatives in sectors such as Education, Health, Agriculture and Manufacturing.

### Labour market

Each year about 300,000 people entering the labor market in Morocco, which is good news for a growing economy, but at the same time it demands suitable policies from the Government to create adequate jobs.

The digital transformation of the private and public sector as well as the aspired growth of the technology and business services sector provide ample opportunities for all – government, society and the economy.

The Worldbank points out in its 2019 report "Financial Inclusion And Digital Economy, Development Financing", that policy makers must react to a lack of inclusion of youth and woman, which is with 23% particular low. The exclusion of young people is partly due to an extension of the education, which should be considered positive. On the other hand, the private sector needs to be incentivized and supported to create more jobs and/or invest in education in the digital field.

Large service center operators such as Majorel are only one side, but small and medium sized businesses need to be enabled to grow and create more and enhanced jobs. The

government has implemented several initiatives to do just that with three active labor programs launched by the The National Agency for the Promotion of Employment and Skills (ANAPEC): Idmaj (wage subsidies for unemployed graduates), Te'hil (youth training), and Moukawalati (entrepreneurship promotion through training and financial assistance).

Other involved ministries follow three strategies on: 1) youth integration, which plans to improve the training system and integrate youth into the labor market through internship or skill matching, 2) employment, which aims to increase employment and productivity; and 3) microenterprise promotion, which intends to support microenterprise financing, so the Worldbank report.

In addition, foreign development and cooperation agencies such as the German GIZ support the private sector



with training programs, also in the digital domain. Further assistance has been granted in market intelligence and sector promotion, which should support growth for some companies at first and a wider proportion of the market later due to gained international marketing experiences and hauling effects.

**Labor cost**

The average monthly salary for IT-jobs in Morocco is about 19,500 MAD (1,815 EUR). For a

call center representative, the average monthly salary is about 7,200 MAD (670 EUR) ([www.salaryexplorer.com](http://www.salaryexplorer.com)).

There is a cross-industry gender pay-gap, where men earn on average 15% more than women. For the call center sector this is different, as women earn about 9% more.

In 2020 salaries grew fastest in healthcare (+8%), information technology (+6%) and education (+5%).

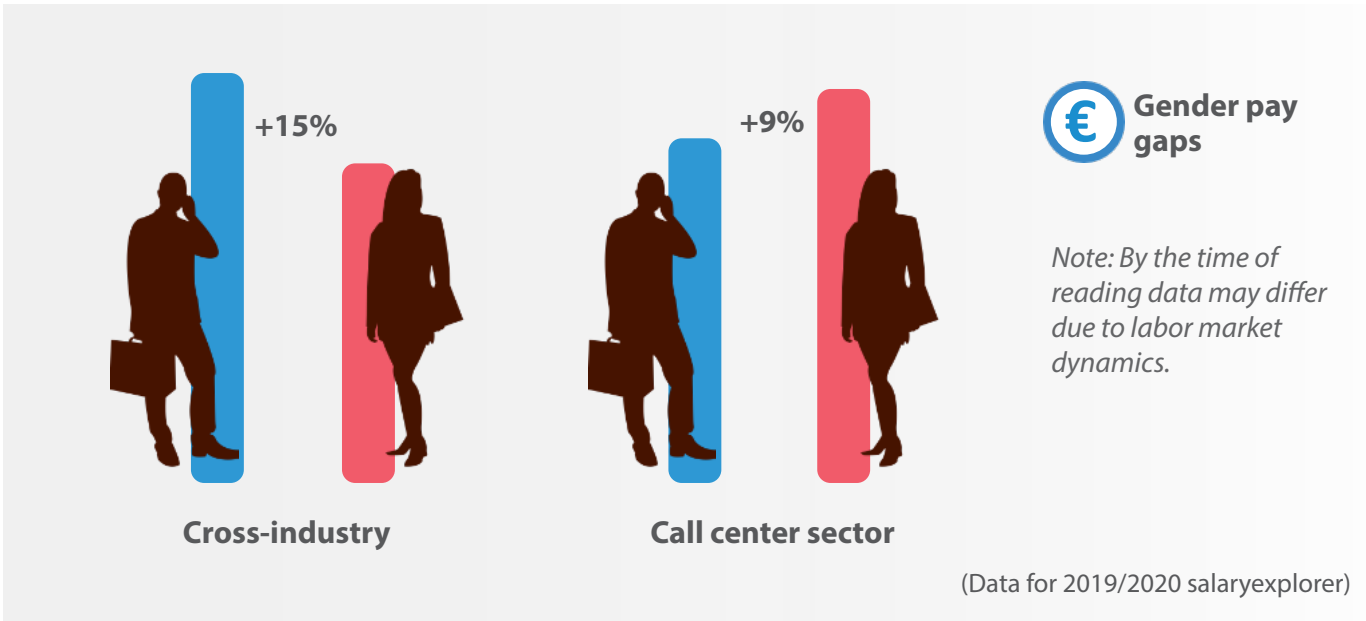
**IT Services jobs** (monthly salaries)

Software Engineer	EUR 1,740
Business Process Consultant	EUR 1,886
Service Delivery Manager	EUR 2,215

**Customer Care jobs** (monthly salaries)

Agent	EUR 648
Client Engagement Specialist	EUR 1,237
Call Center Manager	EUR 2,177

*Note: By the time of reading salaries may differ due to the labor market dynamics.*



Bonuses vary from 3% to 5% of the annual salary and about half of the companies offer bonuses. (Data for 2019/2020 salaryexplorer)

**Education**

The progress of emerging economies depends greatly on the human capital development. Learning outcome is a major contributor to that and probably the best predictor of sustainable growth. Human capital scores have increased on average with 5% between

2010 and 2020. For Morocco the score is for the same period of time 6%, which is mostly contributed to improvements in education. While this looks promising, the Worldbank is concerned about a setback of previous progress and further suspension of the efforts to meet 2030 targets, caused by the Covid-19 pandemic.

The Worldbank states in their article "Morocco: A case for building a stronger education system in the post Covid-19 era" from October 27th 2020 the following: "School closures



disproportionately affect the most vulnerable students, especially those without digital devices and Internet access for distance learning. The Ministry of Education was proactive in taking steps to minimize learning loss during the crisis, but a lack of access among some students to remote learning may widen equity gaps in education.”

### Tertiary education

The number of enrolled students in Morocco varies between sources. Statista.com gives a number of about 1.06 million students that were enrolled in tertiary education in Morocco in 2018, which is a significant increase from the year 2000, when 295,634 students were enrolled. DAAD calculates in its higher education and DAAD guide in 2018 with 877.000 students being enrolled in tertiary education.

With the higher education system reform in 2003/2004 Morocco, introduced the three cycle system of Bachelor degree (6 semesters) – Master degree (4 semesters) – Doctoral degree (3 years) at its public universities (DAAD 2018).

After the 2019 National Report of the Educational System by the Mediterranean Network of National Information Centres on the Recognition of Qualifications (Meric-Net) which was



Library at Mohammed V University at Agdal, Rabat, Photo: Worldbank Photo Collection <https://www.flickr.com/photos/worldbank/9126899431/in/album-72157606298059904/>

cofounded by the Erasmus+ program of the European Union, there are 13 public universities, one public university with private management (Al Akhawayn University in Ifrane) and 207 private higher education institutions.

The largest university in Morocco is the Université Moulay Ismail with over 69,000 students and 230 research units.



**The author:** Stephan Fricke is CEO and Head of the Advisory Board of the independent Deutscher Outsourcing Verb-

The number of students specializing in information technologies graduating from the various high schools & institutes are 58,948, of which 10-20% move abroad every year. (Moroccan Federation of Information Technologies, Communication and offshoring, April 2018)

and (German Outsourcing Association) and of the German Process Automation Association. In this function, he works with leading organizations from buyer, provider, and consulting side and also with industry associations and government organizations, concentrating on improving market conditions for IT, BPO and SSC services as well as for Process Automation in Germany and Europe. He is a regular speaker and author on markets, their states and act-

ors as well as the impact on economies. He is also Editor in Chief for the Outsourcing Journal focusing on shared knowledge from experienced industry experts from Germany, Europe and other countries. He is advising companies on their strategies and activities on the German market, as well as economic support organizations on development and growth of local ICT and BSS sectors. You can connect with Stephan via LinkedIn.com and Xing.com.





Country:	Kingdom of Morocco
Government:	Unitary parliamentary semi-constitutional monarchy
Religion:	99% Islam (official) 1% Christians, Jews, and Bahá'ís
Population:	37,037,908 (2020)
Official languages:	Arabic, Berber
Capital:	Rabat
Currency:	Moroccan Dirham (MAD)
GDP per capita:	USD 9,339 (2019)
Time zone:	UTC + 1

## KEY FACTS &

## LOCATION





# SECTOR INSIGHTS

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## Interview

# Morocco & Africa in the Context of a Large ICT Services Provider

Interview with Hassan Ghellab, Managing Director at Majorel Africa

We have spoken to Hassan Ghellab, Managing Director for Majorel in Africa about the Africa strategy of Majorel, a 58,000+ people company, providing Customer Experience (CX) and BPO services for global clients.

*Hassan, you have been shaping Majorel's operations in several African countries. Could you please give us a short overview on Majorel's history in Africa and on what services Majorel is providing from which locations and what your typical clients are that you are serving from Morocco, Senegal, Ivory Coast and Togo?*

Majorel is a global player in customer experience and BPO. We serve our portfolio from locations in 30 countries across 4 continents, our teams count over 58,000 employees worldwide and our growth is an ongoing process. Globally, we strive for a diverse footprint. In Africa, we count 16 locations across 4 countries and our operations in our home continent have a 20 years long stellar track record.

It all started in the early 2000's when we decided to invest for an operations' launch in Morocco as the country offered several incentives to provide the right environment for the customer relations industry to take root and grow. Back then, customer experience management was a local novel trade. Initially, we were set up to take up the challenge of responding to a growing trend that started in the telecom industry; outsourcing services, specifically customer experience management. After that,

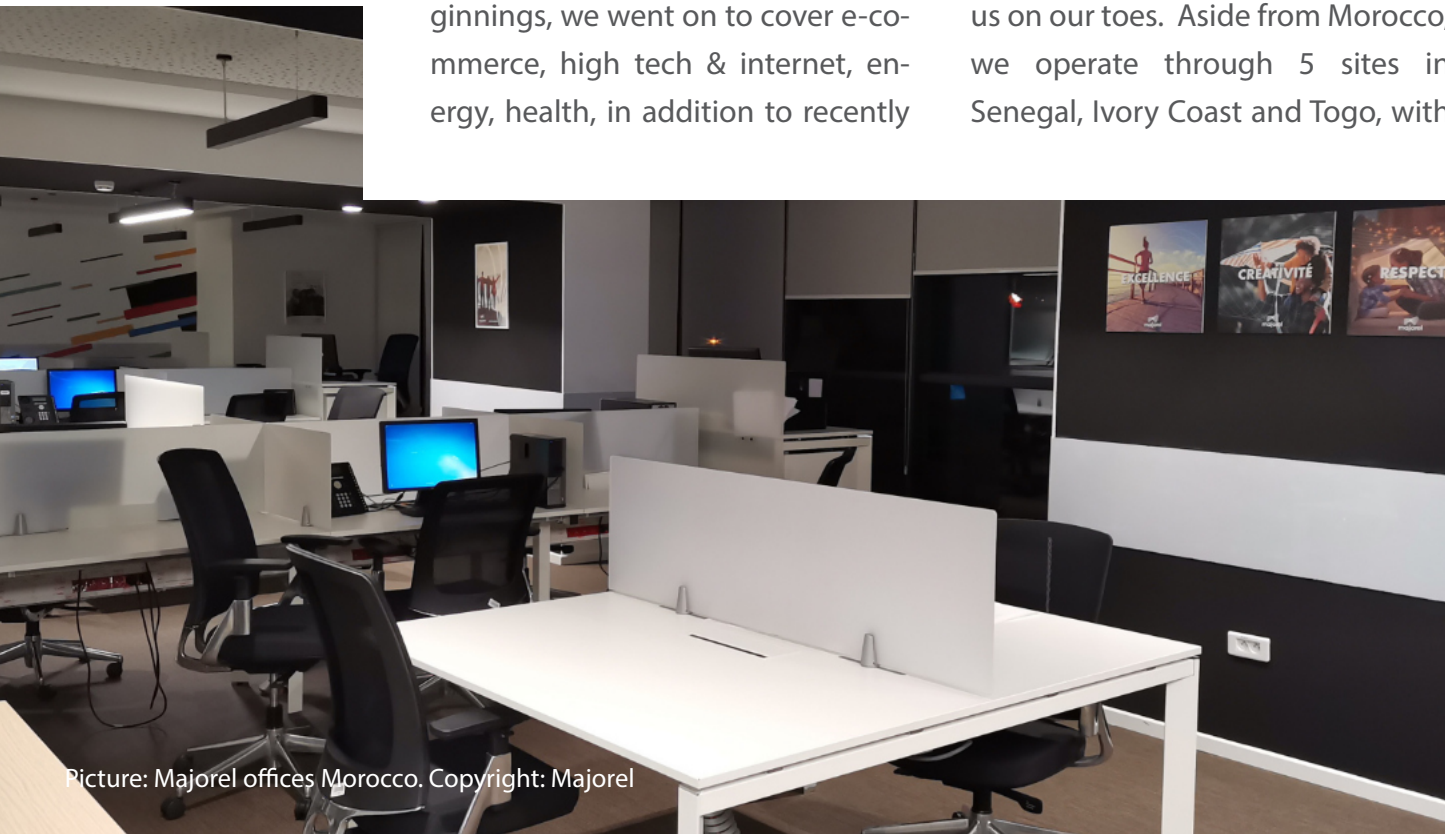


2010 was a turning point as we started growing our services' range and expanding our target industries and customer portfolio.

After years of substantial experience and achievements in our field, Morocco achieved the coveted status of a hub of expertise and excellence in the industry. Along the way, Majorel has grown into a regional leader with a diversified range of industries, businesses and clients, with over 8,000 employees in Morocco to date. After our telecom-focused beginnings, we went on to cover e-commerce, high tech & internet, energy, health, in addition to recently

captured business areas such as insurance that we started providing for 5 years prior. Our services evolved as well as we developed new offers such as content moderation or web development for highly renowned partners.

Our business lines have naturally evolved to adapt to the needs of our clients, particularly with the integration of new services such as vertical Business Process Outsourcing and Digital Marketing. Our growth and the expansion of our portfolio keeps us on our toes. Aside from Morocco, we operate through 5 sites in Senegal, Ivory Coast and Togo, with



Picture: Majorel offices Morocco. Copyright: Majorel

over 3,000 employees and prestigious brands that trust us with their customer relations.

We partner with business leaders, and that is a daily drive and a constant reminder that nudges us for continuous and effective innovation practices in order for us to offer an on-the-spot service to our customers, but also to be on the lookout for any potential evolutions that might shape their needs differently in the future.

*When we are talking to local partners in African countries the topic of growing entire sectors by supporting digital business models is a very important pillar of economic development strategies. How do you think can companies like Majorel contribute to the digital transformation in those countries?*

Doing business in Africa offers an undeniable set of opportunities for growth. Among those opportunities, the dynamics in the economies of our host countries are a major drive for us to consider our continent as the place to be. Openness to

new industries with highly digitalized business models rank among the pre-requisites for us to consider locating in a country, because it is at the heart of the mix that allows us to grow a strong portfolio, to this purpose, we have designed a tailor-made and proprietary assessment methodology.

It goes without saying that our focus on Africa is a strategic choice for the international development of the Majorel Group in high-potential markets, all the while creating added value. We have a tried and solid delivery model that is based on excellence, which enables us to scale-up our operations and duplicate our model while taking into account the specifics of each location, factoring in its capacities along with the local cultural.

In the continent, we always led the way. We were the first player to launch the industry in Senegal, in Ivory Coast and in Togo. Each of these pioneering launches brought along technological and skills development opportunities to the table. Prior to each of our launches in the

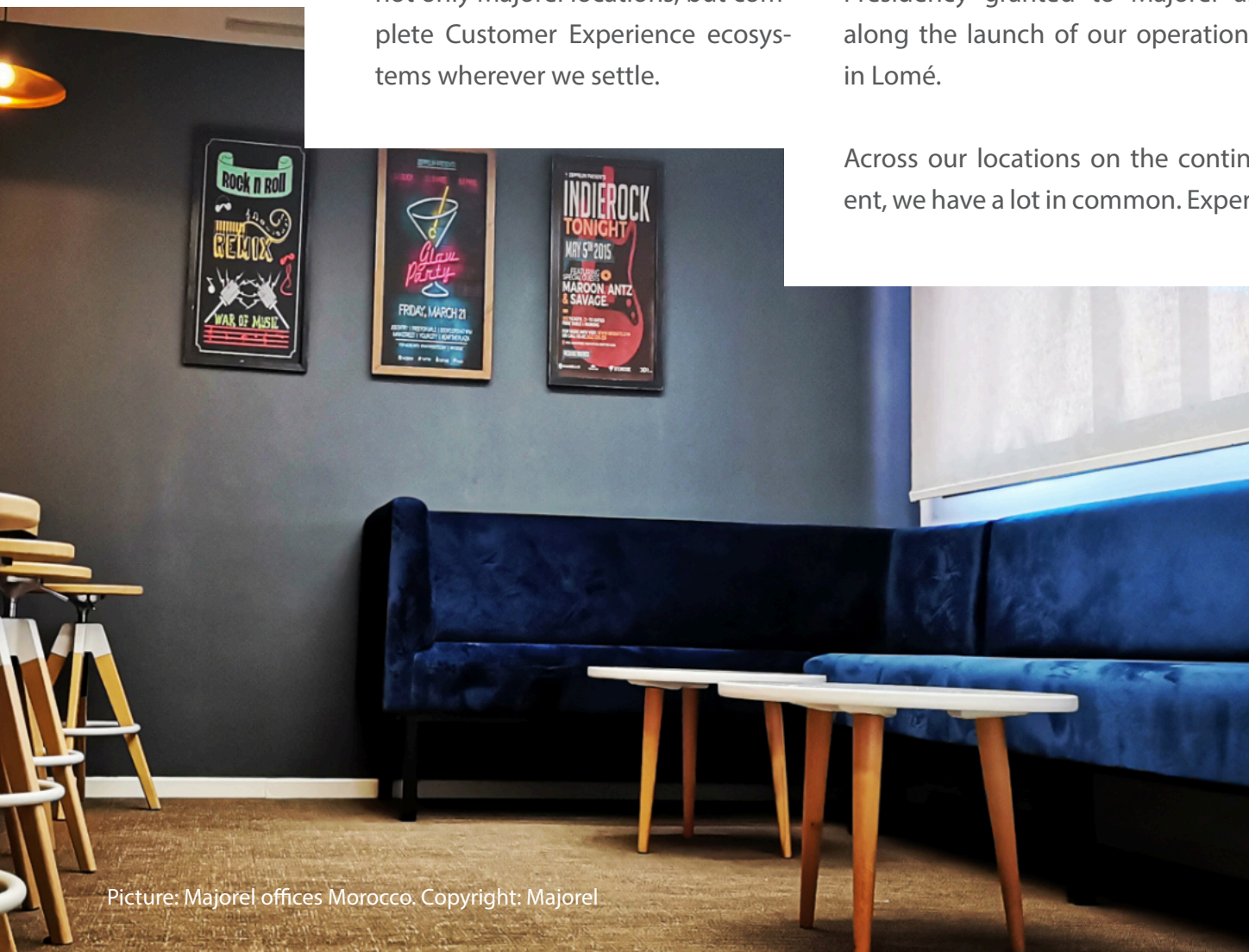
*Doing business in Africa offers an undeniable set of opportunities for growth.*



aforementioned countries, we had to start from scratch with a green-field mindset, because we had project specifications that entailed an upgrade in infrastructure, be it telecom providers or other partners from our supply chain, to meet the requirements of our global clients. After all, we are not only after operational targets, we strive to launch not only Majorel locations, but complete Customer Experience ecosystems wherever we settle.

None of this would have been possible without the unwavering confidence and support that was provided to us by local authorities. In all our African locations, we were honored by the tokens of trust and by the effective assistance of institutional representatives among which, the most recent that comes to mind, is the stewardship that the Togo Presidency granted to Majorel all along the launch of our operations in Lomé.

Across our locations on the continent, we have a lot in common. Exper-



Picture: Majorel offices Morocco. Copyright: Majorel

ience and technology transfers from a country to another might be a bumpy endeavor, both from a cultural and operational vantage, but we come from a common ground, and that made the duplication of our model and the transfer of skills from our initial locations in Morocco to the younger ones in the rest of the continent an easier, smoother and more streamlined process.

Majorel's approach was a success. In fact, our African operations are maturing in terms of operational management and support, with honorable outcomes. Our operations in Africa take advantage of Artificial Intelligence (AI) and algorithms-based assistance for our outbound calls activities, their entire talent management is completely digitalized including training and career evolution, we comply with the highest cyber-security standards, we are ISO 27001 certified, GDPR compliant, and we observe a strict no-paper policy.

Today, we can state in all humility that Majorel remained true to its stance of an industry trend-setter



and market maker, on top of being the first global player historically to set-up in Africa - Senegal, Ivory Coast, and Togo.

Picture: Building and Woman at Marina in Casablanca, by Younes Barri via Unsplash

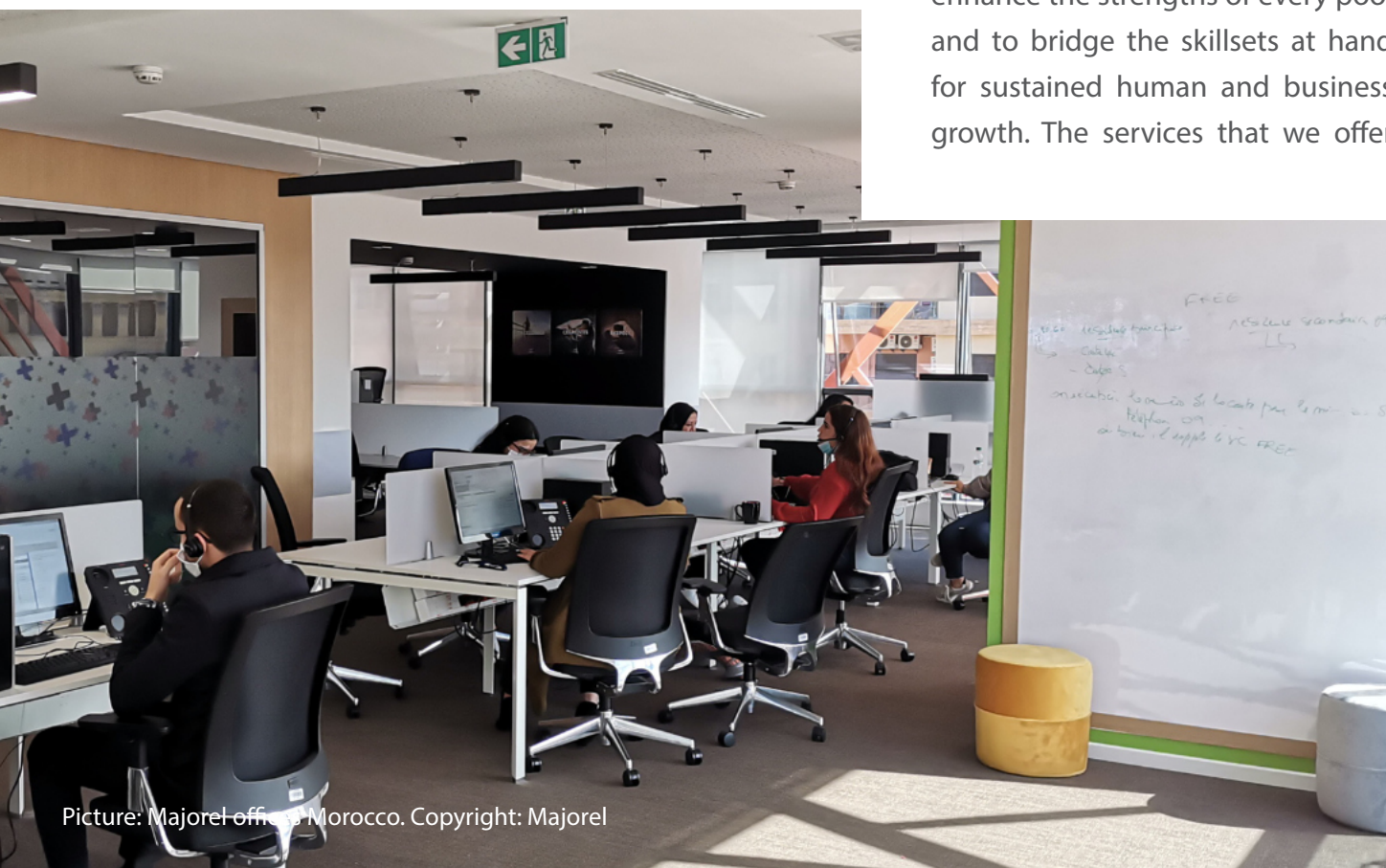


*Majorel is a major player in the global business process services sector. What were the key aspects that lead to the decision to extend operations in West-Africa, specifically to Morocco?*

Majorel is committed to a growth dynamic in Africa, we have strong ties with the continent as our company is a joint venture between two major industry players with deep roots and footprint in the region.

The track records showcase that, be it in Senegal, Ivory Coast or Togo, we know that our management model, which is essentially people-centric, is the cornerstone to our performance.

Our locations offer employment opportunities, social and skills ramp-up for local youth in a close-knit community of employees. The employment pools differ from one country to another, so we do our very best to enhance the strengths of every pool and to bridge the skillsets at hand for sustained human and business growth. The services that we offer



Picture: Majorel offices Morocco. Copyright: Majorel

are sought after because we managed to build a brand equity for Majorel that is synonymous with quality, innovation and consistency. Our customers have high expectations that push us to scout the best teams wherever we have to, and to deliver on our commitments relentlessly, through hard times and good times.



The best illustration of this promise is our pandemic response, as we provided our customers with a reassuring consistency that was made possible with sound service continuity plans across all our activities.

That level of responsiveness is the result of years of experiences, as we already went through operational impediments that prepared us for the tremendous challenge we all faced in 2020.

Morocco was the cradle of our business on the continent back in the early 2000's. Since then, the country has come a long way and ranks among the best in class in the outsourcing sector globally. Among our success factors in Morocco, there is geographical closeness and favorable political and cultural ties with Europe.

The country's business climate knows a continuous improvement too as stated in the World Bank's Doing Business index, where it was ranked 2nd in the continent. In addition to this, Morocco's political and economic stability and government-powered initiatives to support companies operating in the offshoring services sector contributed greatly to the growth of the ICT sector in the region.

*Morocco's political and economic stability and government-powered programs to support outsourcing companies contributed highly in the industry growth in the region.*

Picture: Majorel offices Morocco. Copyright: Majorel



*The growing competition over African markets requires a digitization process ramp-up across all economic components*

*A lot of African countries demonstrate high ambitions for the ICT sector and work to create the right conditions to facilitate growth. However, a lot of efforts were partly driven by public initiatives, while the private sector is to increase their contribution to the economic output. How do you see the development of the ICT sectors in the African countries and specifically in Morocco over the next few years?*

At Majorel, we adamantly believe in the growth potential of ICT industries in the years to come. The Covid-pandemic enhanced technological solutions and has made it obvious for all that the future will be a digitally-powered one.

Majorel advocates for a balanced combination of human capital and technological solutions to support the strategic and operational challenges facing its leading international clients. We strive to predict our clients' needs, our digitalization strategy has been a real asset in doing so as we understood very early on that the future of customer experience services depended on technology, so we began a digital transformation process several years ago. We were pioneers in supporting our customers' needs by adopting omnichannel technology and investing in digital customer interaction platforms to improve our processes.

The growing competition over African markets requires a digitalization process ramp-up across all economic components for the continent to benefit from its own resources. For this shift to happen, companies have a leading role to play, which calls for a regional public-policy approach in favor of growing high potential industries for the region to become a platform for new services.



Picture: Square near the large mosque in Casablanca by Gert-Jan van Vliet via 123rf.com

Where do you see the opportunities for international clients and investors when evaluating to cooperate with local service providers or invest in own centers in Morocco?

Morocco offers tremendous growth potential as a promising business destination. The business-case for the country responds to economic, financial and logistic prerequisites,

it also an appealing one in the times of uncertainty that we have been experiencing over the last months, as costs are scrutinized more than ever by clients and investors, with no compromise on service quality, performance and business sustainability.

Geographical closeness, supply-chain expertise, employees' skillsets and qualifications

are some of the highly appealing assets to investors, they remain quintessential when considering any potential investment or business partnership opportunity. Morocco tops all of the aforementioned with doing-business-friendly financial and social regulations for international clients and investors, which makes it one of the safest bets business wise worldwide.

**About Hassan Ghellab:** Hassan Ghellab is the Managing Director of Majorel Africa since 2018. Hassan has more than 20 years of experience in many industries, mainly Telecommunications and CRM. He has held consulting and operational positions, dedicated to Marketing, Strategy and sales. Since 2018, Hassan has overseen the continued development and expansion of Majorel Africa, and achieved exceptional growth, with the



launch on 5 new sites in Casablanca, Marrakech, Abidjan and Lome, thanks to an offensive strategic plan that

accompanied the launch of many new activities with clients who are global leaders in their industries.



# Successful Engineering Outsourcing in Morocco

By Adnane Balboul, former Director of Operations at  
Alten Offshore Development Center Morocco and  
currently Director of Professional Services - North Africa  
Area at Sopra Banking Software

Morocco is one of the most reliable outsourcing destinations in the MENA region. In addition to the political stability, the geographic and time-zone proximity to Europe, the competitive labour costs as well as the competencies and languages capabilities, Morocco had not only an ambition but also put in place an impeccable strategic plan to achieve world-class standards and fulfil the expectations of foreign companies helping them achieve their corporate goals.

Many facts come in to play. Since the early 21st century, the Moroccan government led a strategic offshoring orientation with both a clear vision and important investments. A wide range of industries and service areas were identified and targeted, including ITO, BPO, automotive, aerospace and renewable energies.



The first aspect to address was preparing qualified engineers and technicians to fulfil expectations. Multiple partnerships were launched with universities and engineering schools, both private and public, to set up tailored educational programs.

Street in Fes, Photo by Hamza NOUASRIA on Unsplash



As of today, Moroccan schools and universities produce over 30,000 graduates each year covering all the specialities mentioned above.

Besides, academic programs include soft skills training and insist on English and French proficiency.

The second aspect that was tackled was providing sufficient infrastructures to host high volume companies and services. Within nearly two decades, the highway network was considerably enhanced.

The telecom infrastructure was reinforced to support Internet bandwidth and stability. Ultimately, building offshore & industry free zones were the key and giant step to achieving offshoring targets. Over 15 dedicated zones were built in all the regions and provinces of the kingdom, including Tanger Med in the north, Technopole and Oujda Shore in the east, Casa Nearshore, Technopolis, Kenitra Atlantic zone, Fès Shore in the centre, as well as Boujdour industrial zone in the Sahara province in the south.

Each of these zones is dedicated to one or more industry and service areas such as automotive, aerospace, green energy, ITO/BPO or food & agriculture. Those zones are managed by the same company that was

created and mandated for this matter. Companies that chose to settle in those zones can lease office floors and buildings, or construct production factories.

Access to those zones is controlled individually through IDs and badges. Also, employees would generally find different proximity services like banks, food courts, administration offices, pharmacies and gyms. Dedicated transportation is also available as the zones are generally located in the suburbs of big cities.

Last, but not least, the Moroccan government put in place fiscal incentives for foreign companies willing to settle in Morocco. With a tax-break in the first 5 years of settlement, followed by an attractive and capped taxation level, hundreds of multinational companies were able to cover the investments related to the opening of their sites and benefit from an economically interesting option to fulfil their client needs.

Today, Morocco is almost two decades of experience and maturity in outsourcing. The kingdom has re-

ceived multiple awards and recognitions from well-known organizations and associations.

Many companies have more than 12 years of presence in Morocco and have hundreds, if not thousands of employees. Besides, many initiatives have been taken by both the public and private sectors to continue evolving towards excellence and innovation, such as Industry 4.0, "Maroc vert" (Green Morocco), "Maroc Numérique" (Digital Morocco), "Plan Emergence" (Emerging Industries Plan). More recently, local legislations were adapted to better cover data privacy and protection standards.

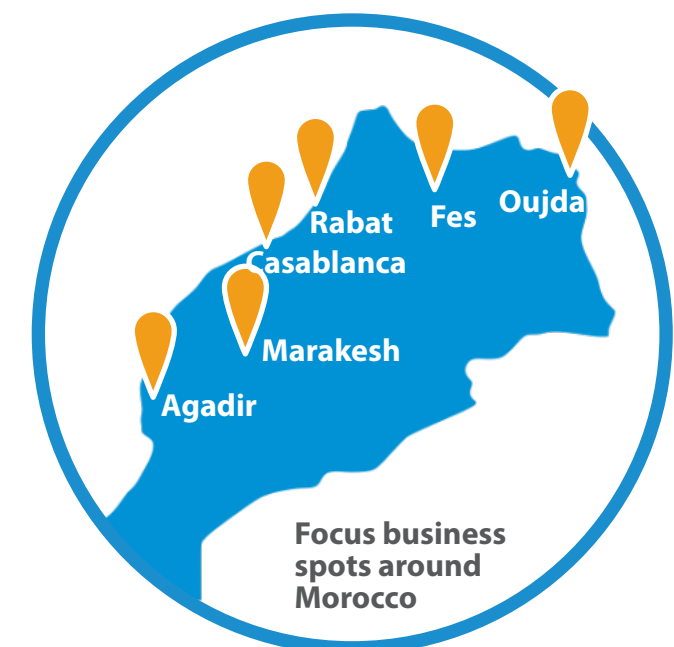




Photo: Alten



## ALTEN Morocco's success story

The ALTEN Group has chosen to have an offshore location in Morocco since 2014 by acquiring a local service and engineering company that was in place since 2008. Back then, ALTEN Morocco's Offshore Delivery Center (ODC) took the responsibility of projects and service centres for French clients in Telecom and Automotive industries. Client satisfaction grew rapidly, which led to more and more projects.

In parallel, to diversify the client base, ALTEN ODC Morocco connected with Germany subsidiary to ex-

plore collaboration opportunities. Within months, Moroccan teams took over a few service centres for several German clients, mainly automotive manufacturers and OEMs. As of today, over 50 consultants work for German clients on embedded software as well as software development and testing.

Through the years, the quality and efficiency of services gave the clients the confidence to request additional services and expand the scope of the projects. Other French and German clients also chose ALTEN ODC Morocco for a wider range and higher added value services. In the last few years, the Delivery centre began to serve some clients in their subsidiaries in Morocco.

With over 12 years of history, ALTEN Morocco owned maturity and expertise to manage complex projects with high-quality expectations. The centre has demonstrated the capability to build new competencies and continuously adapt them to evolving market needs. The centre also adopted the Group's best practices in terms of project, risk, quality and skills management.

**The key success factors of ALTEN Morocco** mainly relied on the following pillars:

1. A comprehensive HR and Talent acquisition strategy that focuses on human capital, performance-based compensation as well as retention plans.
2. Training and coaching investment strategy to enhance employees' technical capabilities, soft skills and management.
3. Partnerships with universities to adapt academic programs to market needs. For instance, ALTEN Morocco has recently launched the second promotion of the Boost program. Partnering with Euro-Mediterranean University in Fez, this 18-month program will lead selected students in one of ALTEN Morocco's curriculums: Automotive and Software.
4. Another kind of partnership with universities that focuses on innovation and R&D. As an example, a project is currently co-managed by ALTEN and ENSAM to construct an intelligent car and movement detection system that can be embedded

in new generations of connected and smart vehicles.

5. Internship program as a regular growth lever, allowing young engineers to integrate current projects and evolve within a multi-national company.

## Challenges and opportunities

A local service and engineering company was established in 2008, and this company was acquiring by the ALTEN Group after they chose to have an offshore location in Morocco in 2014. Their name was ALTEN Morocco's Offshore Delivery Center (ODC), and they took the responsibility of projects and service centres for French clients in Telecom and Automotive industries.

Client satisfaction grew rapidly, which led to more and more projects. In parallel, to diversify the client base, ALTEN ODC Morocco connected with Germany subsidiary to explore collaboration opportunities. Within months, Moroccan teams took over a few service centres for



several German clients, mainly automotive manufacturers and OEMs. As of today, over 50 consultants work for German clients on embedded software as well as software development and testing.



Outsourcing in Morocco is facing some challenges. Scalability of graduates will be key in future years to overcome a continuously growing and competitive demand. Many initiatives and partnership are already taking place between local outsourcing players, universities and engineering schools, with the support of the government to produce more and more highly-qualified graduates.

Besides, at the same time, the market demand is changing at an unprecedented pace. Technology is evolving so fast that training and academic organizations have to be extremely agile and adapt the programs each year, or even more often. Big Data, DevOps, Customer digital experience, Robotic Process Automation (RPA), Cybersecurity, Cloud, are just a few examples of the evolving market expectations.

More recently, COVID-19 added new challenges and forced many companies to experiment massively working from home. In offshoring services, which are by nature remote, it turned out that working from home worked pretty well without noticeable impacts on quality.

Therefore, this situation brought a new opportunity: a few companies in Morocco are now considering and studying a working from home long-term strategy, providing employees with more flexibility and saving travelling time and costs as well as reducing office spaces, which may bring additional price competitiveness.

Another opportunity emerged from the COVID-19 crisis: many companies worldwide are seeking more and more offshoring. Firstly, they are much more open for remote services that became a proven concept for a wider range of activities. Secondly, they are in

a much more challenging economic context that requires more cost-saving initiatives. In summary, outsourcing in Morocco reached a high maturity level and gained credibility in the European region. The global economic landscape is evolving in challen-

ging conditions, yet opportunities are there, and outsourcing should continue to prosper for years ahead in the kingdom.



**The author:** Adnane Balboul graduated in 1994 from INSEA, a Moroccan IT Engineering school. After five years in Rabat-Morocco, Adnane moved to Canada where he evolved as senior consultant, project

manager, support and customer service manager, IT manager and Vice-President Technology development in companies that provide ERP and Business Intelligence consulting and integration services. In 2005, he obtained a graduate diploma in e-Commerce, then an MBA in HEC Montreal in 2009, as well as the PMP certification.

Back to Morocco in 2011, Adnane worked with well-known multinational IT companies that have offshore sites in Morocco, first as a Business unit Manager at Capgemini, then as a VP Operations Manager at CGI. At the time of this inter-

view he held the position of Director of Operations at AL-TEN Morocco and has since then moved to Sopra Banking Software where he is currently Director of Professional Services - North Africa Area.

Throughout his 26 years' career, Adnane acquired a wide range of experience in program management, within multi-cultural environments and large technology and industry areas. He is recognized for building and growing centers of excellence as well as Delivery centers, with strong understanding of offshore and nearshore business dynamics.



# Global Payment Solutions Made in Morocco

By Abdeslam Alaoui Smaili, Chief Executive Officer of HPS Group Morocco

Photo by Mika Baumeister on Unsplash

With its proximity to the European market, capitalising on its multilingual workforce, Morocco confirms its prime position in the outsourcing field and HPS, with its headquarters in Casablanca, is no exception to the rule. With solutions and services rolled out in more than 90 countries, in the five continents, in mature and emerging economies, HPS' operational excellence is based on gradual international deployment, guided by a policy of geographical proximity with its markets, and supported by the flexible organization and continuous optimization of its operational processes.

**This article allows insights into the operation of one of the leading payment service providers focusing on development and implementations of innovative payment**

**solutions, not only on the domestic market in Morocco but also internationally.**

Europe represents one of the most important markets in the industry, mainly due to the proliferation of innovative payment solutions and the development of mobile payments. Indeed, the European market is primarily guided by regulatory developments and the adoption of innovations to best improve user experience.

Our understanding of the technological and regulatory developments that impact our industry is based on our continuous regulatory watch, our collaboration with our partners and key industry players. This regulatory readiness allows us to best anticipate current and future requirements within the sector.



Besides the regulatory readiness, our products and services remain up the highest standards and not only follow the latest trends but HPS also participate in its definitions. As an example since 2016, HPS has been a central member of Nexo, an organisation whose mission is to define the standards for the international card payment market.



Being the main contributor to the ISO 20022 standard, Nexo aims to promote global interoperability between issuers and acquirers. Furthermore, it's important for us to meet another expectation from our SaaS' customers that is to keep the data processed in the European continent.

During 2018, we also launched PowerCARD Connect-Open API, an open banking compliant layer that enables FinTechs and conventional Banks to collaborate and offer first call products to their end customers enabling them to benefit from the latest technology in the payments industry, such as mobile and contactless payments, tokenisation and biometrics, thus delivering an enhanced digital-first and secure user experience for both consumers and merchants.

The European Union has been an especially active market for financial services APIs, especially after PSD2 regulations came into effect that require financial institutions to make data available to third-party developers.

## Governance

Governance plays a role of strategic importance for HPS, through its open corporate culture and positioning as a benchmark in a highly strategic industry.

Photo by Blake Wisz on Unsplash



From creation, through opening its capital, stock market listing and international development, HPS has regularly enhanced its governance system through the bodies and expertise required for the creation of lasting and fairly shared value. For this reason, HPS aims at implementing strict norms and efficient governance processes to ensure that all operations create long-term value for all stakeholders. This involves the maintenance of an efficient organizational structure, systems for internal control and risk management and transparent internal and external reporting.

HPS' Group comprises 7 companies based in 5 countries with sales in approximately 90 markets. The parent company of the Group is a public Moroccan limited liability company and listed on the Casablanca Stock Exchange.

The governance of HPS is based on the Moroccan public limited company law, as well as other relevant Moroccan and foreign laws, regulations and best practices.



HPS is governed by a Board of Directors, supported by an Executive Committee.

These two bodies oversee the development and implementation of the Group's strategies, the day-to-day management of which is led by a set of carefully organised teams.

The Board of Directors determines the vision along with the management that oversees the strategy to achieve it. It also makes decisions regarding the Group's main strategic, economic and financial approaches, and any other matters within its purview in accordance with the law.

A Remuneration Committee has also been set up by the Board in order to assist it in its duties. Its principal tasks include defining the general principles of the Group's wage policy and managing remuneration paid to Executive Committee members.

A Risk & Audit Committee has also been set up to evaluate and improve internal control and risk management processes and to ensure that the Group's financial information is reliable.

The Board of Directors is composed of 10 members, including 4 independent members with a great experience in various multinationals. They are Canadian, French, Moroccan and Spanish nationals. The other members are executive and non-executive directors.

The Executive Committee is set to monitor and manage the Group's strategy execution and operational performance. Its main duties are to translate the strategic approaches defined by the Board of Directors into operational action plans, to assist General Management in the definition of the Group's priorities, to monitor operational performance and to set up action plans. In essence, the Executive Committee is a working body dedicated to the management of the Group's operations, reporting directly to the Chairman of the Board of Directors.

## Corporate Social Responsibility

With the aim of turning HPS into an innovative company, of international standing, the company management quickly decided to instil a responsible business dynamic, with HPS able to develop and conquer market shares while having a positive impact on all the stakeholders with which it interacts.

With strong values of social and societal responsibility in its DNA, HPS has made this commitment one of the pillars of its corporate culture, focusing on improving working conditions and professional relations, while promoting equal opportunities, societal engagement and environmental protection.

To ensure its activities are effective, the company has decided to structure its interventions mainly around the areas of education, training and professional integration, which are

the bedrocks of future development and the creation of shared value.

In 2015, HPS set up its Foundation to carry out the majority of its activities in the education sphere. By creating an entity entirely dedicated to its commitment, HPS was seeking to maximize the impact of its actions. A genuine source of cohesion, the company's commitment in the field of Social Responsibility has served as a vehicle for involving colleagues, especially through project support and mentoring activities.

The company's commitment and CSR policy were quickly recognized and rewarded, since HPS was one of the first Moroccan companies to obtain the CSR Label from the CGEM (General Confederation of Moroccan Companies) in 2012; it was then renewed in 2017.

Photo by Youssef Bouhsini  
on Unsplash



Photo by Yeo Khee  
on Unsplash





## Use Cases

With a large range of clients and through our 25+ years of achievement, we work on diverse projects in Europe and here are some of them:

### Single processing platform for all card transactions at SIA (*Società Interbancaria per l'Automazione*)

SIA is one of the largest cards processing centres in Europe, offering a wide range of issuers and acquirers services in highly available environments. With clients in more than 50 countries, SIA registers more than 5.5 Bn transactions and manages more than 75M of cards.

SIA's ambition is to serve the business for the next generation, with a new strategic payments' platform. PowerCARD enables SIA to run all the different types of credit, debit and prepaid card transactions for its issuing banks and financial clients on a single processing platform. PowerCARD was selected as being identified as the most innovative solution to face the challenges coming from digital transformation.

### Agile development enabled for banking apps and card processing enhancements at Ceska Sporitelna

Ceska Sporitelna is the largest Bank in Czech Republic with almost 5 Million customers, 1 Million credit cards and 105K transactions processed per day.



The bank is also a member of Erste Bank Group which is one of the largest financial services provider in Central and Eastern Europe serving 15.7M clients in over 2.700 branches, in 7 countries.

Česká's ambition is to manage their wide range of products and services while gaining flexibility.

Thanks to PowerCARD, they assure 4 releases per year to foster Agile deliveries for the projects, banking apps, and Visa and MasterCard enhancements. They also registered a successful migration of 8 products into one single credit card product: Transparent Credit Card. And more importantly, they are compliant with the European regulatory environment since PowerCARD is fully compliant with PSD2, GDPR and IFRS 9.

### ATM and issuing operations at Bank of Cyprus

Bank of Cyprus is the largest banking and financial services group in Cyprus, with significant market shares across all business segments on the island. Bank of Cyprus has a long and proud history of serving its

Cyprus-based customers since 1899, and its UK-based customers in the since 1955. With 900K customers, 250 Million transactions per year and 139 branches/business offices, Bank of Cyprus is committed to higher standards and to the implementation of a demanding and rigorous anti-financial crime remediation program.

With PowerCARD solution, a powerful reporting is now possible, helping in managing the issuing and acquiring operations. Moreover, thanks to the same solution, they are managing all Bank of Cyprus' issuing activity, ATMs activity with extensive set of services on ATM.

### Dynamic currency conversions processes at JCC

JCC is the leader in financial and data infrastructure services in Cyprus. JCC is also the national switch of Cyprus and the only one gateway for Visa and MasterCard in the region. They are acquirers for American Express, DinaCard, Diners Club International, Discover, JCB, MasterCard, UPI, and Visa.





JCC has a strong POS terminal network as well as a national ATM network outsourcing service for local banks, in addition to being payment processors. JCC's ambition is to provide the banks, merchants and consumers with consistently superior payment services and value-added products through a strong commitment to people and technology.

With PowerCARD, JCC was among the first to set up the Dynamic Currency Conversion process. Another improvement, related to instalments on POS: thanks to PowerCARD, the merchant has the ability to sell product/service and the cardholder agrees to pay the purchase amount to the issuer banks in equal monthly instalments using their existing cards.

**About the author:** Abdeslam Alaoui Smaili is the Chief Executive Officer of HPS and has overall responsibility for all of HPS' activities. With more than 25 years of experience in the industry, Abdeslam has co-founded two IT services companies before becoming one of the founding members of HPS back in 1995. Abdeslam has subsequently overseen HPS' continued development and expansion and has been involved in countless imple-

mentations of payment systems in countless countries.

Over the years Abdeslam has helped clients design and launch new and innovative payment instruments in complex and challenging markets and implement challenging transformation programs across multiple countries, currencies and languages, including domestic and regional payment schemes.



## Be part of DSAA

We're looking for leading other digital businesses to join us in our mission to create sustainable value across Africa. Becoming a member of DSAA could help to extend your reach across the continent by tapping into our business network, training resources and local know-how. And, you'll be playing an essential role in building digital talent for a growing Africa.

## DSAA Membership Benefits

### GET UNIQUE LOCAL INSIGHTS

- Insights about upskilling, talent and digital job creation in Africa
- Access to contacts, studies and research regarding the different African markets
- Access to the collective knowledge base of DSAA members (e.g., approaches to inclusion and gender diversity)

### ESTABLISH A LOCAL PRESENCE – FAST!

- Access to our existing training facilities
- Information regarding cultural sensitivities and other local challenges
- DSAA internal assessment regarding market strength

### LEVERAGE OUR RESOURCES AND TRAINING CAPABILITIES

- Sourcing and recruitment channels
- Potential cooperation partners, organisations and companies, locally, and internationally
- Training programmes

### Contact us

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## Interview

# Morocco as Part of a Global Delivery Center Location Strategy

Interview with Mrs. Rasha Ezz El-Din, Sales & Marketing Director at Xceed HQ

Photo: Xceed headquarters Egypt, Source: Xceed

# Xceed

Xceed with headquarters in Egypt and over 10,000 Omni - channel workstations has become a name as business process services specialist not only on the African continent, but also in Europe.

And with more than 1,700 employees on its Moroccan location we took the chance to interview Mrs. Rasha Ezz El-Din about the company's service delivery center in Morocco and the perspective for the sector in Morocco.

Mrs. Ezz El-Din, we recently learned a lot about Morocco as location for Offshore-/Nearshore Development Centres, the local conditions, as well as the private and public efforts to develop the digital sector in Morocco. Could you please allow us to get a better understanding of how Morocco fits into Xceeds location strategy?

Taking advantage of its geographic positioning within Europe Time Zones, and only four to five hours from Eastern Time, Morocco has cultivated a sizeable off-shoring sector, aided by government programs.

More than 70,000 people are employed in the outsourcing sector and it is the 6th most important economic activity, according to the Moroccan Association of Customer Relations (AMRC).

Establishing dedicated zones for key services and industries has been a fundamental strategy for the Moroccan government in recent years, Casanershore and Technopolis are the biggest zones in Casablanca and Rabat.



The Moroccan government is replicating the success of the two parks with smaller technological clusters in mid-sized cities, to expand job creation opportunities outside of the two major cities, and to encourage the growth of outsourcing operations in smaller cities with lower cost.



Photo: Xceed

The Government strategy and the experienced labor pool makes Morocco an excellent location choice for Xceed and fits perfectly with the company growth strategy.

**You are also head of Xceed's Solutions Department and have with that far reaching responsibilities when it comes to identifying and implementing innovations, new**

**programs and markets and developing new services and solutions with prominent customers. Could you give as an example of how Xceed deals with new technologies and solutions and make them available for its clients?**

We help improving our client's customer journey through customized end-to-end solutions, we believe that technology creates possibilities. In this sense we provide innovative infrastructure solution that is efficient, scalable and secure and range of solutions which are a perfect balance of being cost-efficient and reliable. In addition to reliability which is one of the strongest elements in Xceed. Where we depend on Our infrastructure that is built on a high redundancy measures to mitigate the risk of business halt at zero level.

Capitalizing on our ground-breaking success in the Contact Center area, we extended our services to include "Human Resource Outsourcing", "Finance & Accounting Outsourcing" and "BPO Consultancy".

Photo: Xceed



several sites within the offshoring zones with a very tempting expansion plan during 2021.

With our current location's leverage as a gateway for the Middle East and African markets And building on great success in Morocco and, xceed has added a new strategic expansion in the middle of the Indian ocean "Mauritius" starting with 250 seats.

**How does Xceed's operation in Morocco look like today and what are the plans for evolving the business operations in Morocco?**

We are counting actually more than 1,700 employees operating from

**Where do you see the opportunities for Morocco's ICT sector in the near future and what are from your perspective and experiences the aspects the private and public sector need to tackle in order to achieve a sustainable place among the top sourcing destinations?**

Despite the emergence of new offshoring destinations with lower costs, the Moroccan government established a new action plan, hoping to take the offshoring and outsourcing sector to up to Dh16bn (€1.7bn) in earnings, and create an



extra 40,000 jobs. Part of the new strategy will focus on improving Morocco's competitiveness as an offshore destination, in terms of costs, labor availability and location.

Aligned with international trends in terms of technological adoption and investment flows into outsourcing service provision, some constraints in implementation have caused delays. Accelerating the process and bringing a greater

number of services will help for sure. By achieving its action plan Morocco will be among the outsourcing destination which will help in business growth and will align perfectly with Xceed's expansion plans.



**About the author:** Mrs. Rasha Ezz El-Din is Xceed's Sales & Marketing Director, generating and growing business by combining sales strategies business intelligence and

company strategic marketing plan. Prior to that Rasha was Xceed Solutions & PreSales Director, aiming to scan the external environment for new technologies, identify the potential ideas for new programs and design risk mitigation resolutions for businesses associated with respective markets. She also interacts with prospective high net-worth customers to find new opportunities for outsourcings as well as leading and directing the project management process. Among other responsibilities, Eng. Ezz also ensures coordination and effective integration of the proposed solutions with

regulatory guidance to meet the desired priorities and main objectives effectively. She uses her extensive experience with customers and end users to successfully able to fulfill this. Mrs. Ezz El-Din graduated from the Faculty of Engineering, Cairo University and holds a BS in Electronics and Communications Engineering. She has also completed a Diploma in Communications Engineering from the National Telecommunication Institute (NTI) in Egypt. She is a certified Project Management Professional (PMP) from the Project Management Institute (PMI) in Pennsylvania, USA.

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Marketing, ITO, BPO, SSC, RPA**



# LOCAL COMPANIES, ORGANIZATIONS & CONTACTS

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68 Intelcia	
69 Jumia	
69 Majjane Ltd	



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Digital Skills Accelerator Africa e. V. (DSAA) is an independent organisation supported by the Special Initiative on Training and Job Creation of the German Federal Ministry for Economic Cooperation and Development (BMZ). It is an association of digital leaders, with pilot projects in Ghana and Morocco. Founding members are AmaliTech, getINNOtized and Majorel.

DSAA aims to promote the potential of the growing Impact Sourcing industry in order to drive employment in Africa and create sustainable value across the continent.

The association strengthens bonds and promotes collaboration between international partner companies, creating a web of local support, knowledge, and best practices:

**Training and Education** - DSAA supports the promotion of training and further education in the fields of IT, digital and customer experience management in Africa.

**Facilitating Employment** - DSAA creates potential opportunities for employment in partner companies.

**Digital Development** - DSAA enables trained professionals in the IT and customer experience management service sector to contribute to the long-term development of the digital industry.

The training and educational programmes offer both general and specialised content that can easily be adapted towards company specific IT needs. By including a substantial practical training component, young professionals are fully prepared

to perform in their future jobs. Trainees who have successfully completed training are given the opportunity to be employed by international DSAA partner companies. This approach will contribute to the future development of the digital industry in African countries.

DSAA e.V. also focuses on the economic empowerment of women as well as the inclusion of persons with disabilities and their equal participation in the labour market. Member companies aim to create a diverse and inclusive environment, with the ambition to work towards a shared vision as well as integrating different perspectives for progressive growth.



## About the Special Initiative on Training and Job Creation

Under the Invest for Jobs brand, the German Federal Ministry for Economic Cooperation and Development (BMZ) has put together a package of measures to support German, European and African companies in investment activities that have a high impact on employment in Africa.

The Special Initiative on Training and Job Creation – the official title – offers comprehensive advice, contacts and financial support to overcome investment barriers.

The objective is to create good jobs and apprenticeships and to improve working conditions in

the following African partner countries: Côte d'Ivoire, Egypt (in preparation), Ethiopia, Ghana, Morocco, Rwanda, Senegal and Tunisia.

### Our Partners - Combined expertise in international development cooperation.

In order to create sustainable jobs, apprenticeships and good working conditions, we bring together the private sector, academia and public administration.

The Special Initiative on Training and Job Creation works together with companies and investors as well as with universities and vocational schools, chambers of commerce, associations and civil

society.

The two largest organisations implementing Invest for Jobs are Deutsche Gesellschaft für internationale Zusammenarbeit (GIZ) and KfW Development Bank (KfW).

Other important partners are the development organisation sequea, the German Academic Exchange Service (DAAD), Engagement Global and the Physikalisch-Technische Bundesanstalt (PTB).

For more information please visit: [www.invest-for-jobs.com/en/](http://www.invest-for-jobs.com/en/)



As a service provider in the field of international cooperation for sustainable development and international education work, we are dedicated to shaping a future worth living around the world. We have over 50 years of experience in a wide variety of areas, including economic development and employment promotion, energy and the environment, and peace and security.

The diverse expertise of our federal enterprise is in demand around the globe – from the German Government, European Union institutions, the United Nations, the private sector, and governments of other countries. We work with businesses, civil society actors and research institutions, fostering successful interaction between development policy and other policy fields and areas of activity. Our main commissioning party is the German Federal Ministry for Economic Cooperation and Development (BMZ).

Together with our partners in national governments worldwide and cooperation partners from the worlds of business, research and civil society, we work flexibly to deliver effective solutions that offer people better prospects and sustainably improve their living conditions.

### In Morocco, GIZ works in five priority areas:

**Sustainable economic development** - The challenge facing Morocco is to create broad-scale income generation and employment opportunities. GIZ assists Morocco in creating and safeguarding jobs, primarily by promoting micro-enterprises, small and medium-sized businesses, and youth employment.

**Conservation and management of water resources** - GIZ helps build the capacities of water authorities to adopt Integrated Water Resources Management (IWRM) in Morocco.

**Renewable energies and energy efficiency** - To harness the potential of renewable energy to a

greater extent, the German Government commissioned GIZ to help Morocco introduce a model for developing a sustainable energy production system and supply.

**Environment and climate change** - GIZ is assisting its Moroccan partners to introduce a development model which minimizes the negative impacts on the environment and mitigates climate change.

**Good governance** - Good governance is mainstreamed in all GIZ's programs in Morocco. GIZ also supports its Moroccan partners in fields of equality, human rights, decentralization, and improving dialogue with citizens.

The registered offices of GIZ are in Bonn and Eschborn. In 2019, we generated a business volume of around EUR 3.1 billion. Our 22,199 employees, almost 70 per cent of whom are national staff, work in around 120 countries.\*

More information is available on our website at: [www.giz.de](http://www.giz.de)

\*Personnel figures as at 31st of December 2019

On behalf of



Implemented by





## COMPANY INFORMATION



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ALTEN Delivery Center Morocco is a subsidiary company of ALTEN Group, the world's leader in Engineering and Technology Consulting (ECT), with more than 36,100 employees worldwide, including over 850 in Morocco in three Centers of Excellence in Fez, Rabat, and Casablanca.

ALTEN Morocco was created in 2014 by acquiring G-FIT, a software offshoring center that has been operating in Morocco since

2008. Labelled "Best Employer in 2019", ALTEN Morocco offers agile and innovative engineering solutions for major global clients in the automotive, aerospace, networks and telecoms sectors.

ALTEN Maroc is a partner of excellence of academic institutions, participating in the implementation of the educational programs that are adapted to current and future needs of the market. Several events are organized every

year jointly with engineering schools such as the ALTEN Morocco Software Awards, which has focused for the past two years on artificial intelligence and industry 4.0. Another example is the ALTEN BOOST training program, which prepares students towards futuristic professions related to automotive and industry 4.0.

ALTEN Morocco is also a partner in the Fez Smart Factory project and the Model 4.0 factory in Fez.

## COMPANY INFORMATION



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HPS is a multinational company and a leading provider of payment solutions and services for issuers, acquirers, card processors, independent sales organisations (ISOs), retailers, mobile network operators (MNOs), and national & regional switches around the world.

PowerCARD is HPS comprehensive suite of solutions that covers

the entire payment value chain by enabling innovative payments through its open platform that allows the processing of any transaction coming from any channel initiated by any means-of-payment.

PowerCARD is used by more than 400 institutions in over 90 countries. HPS is listed on the Casablanca Stock Exchange since 2006

and has offices located in major business centres (Africa, Europe, Asia, Middle East).



**GUDIZ**  
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Gudiz is a digital agency based in Marrakech. Before being a business, Gudiz was a passion. The passion to create smart, efficient solutions and above all with very high added value for our partners.

The passion to evolve every day, to surpass oneself, and to develop high-performance digital products. We are a young and dynamic team of design, develop-

ment, and marketing experts, with years of experience that has developed over all these years a real sense of listening.

We create seamless experiences across all devices. We help businesses make a smooth digital transformation, to understand their audience and communicate well with them, and also to improve their work process and

make their daily tasks easier, meanwhile growth their business.

We have built our agency around one principle: "Do it right, or don't do it." Our dedication to carry out a project refers to a commitment to better service and better quality. We always work with the aim of making each project unique, different, efficient, and original.



**IMS Technology**  
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IMS TECHNOLOGY is an IT solutions integrator that helps to build digital future, making business transformation happen and transforming the way our customers work and live. The company is based in Casablanca since 2012.

We empower our three business units: Systems Infrastructures, Cybersecurity and Security and Compliance Audit, to deliver the best service quality, innovative solutions and reliable support ser-

vices to our customers. Our goal is to secure our customers' data by offering them solutions covering: availability, integrity, confidentiality and traceability.

Our high added value solutions are based on the zero-trust concept (data, network, endpoint, users & process).

IMS TECHNOLOGY is also a leader in implementing the solutions: hyperconverged infrastructures,

micro-segmentation, Secure SD-WAN, Secure SD-Branch, NSOC, Secure network access ...

The firm's portfolio covers Edge Security, Datacenter Security, Cloud Security, Infrastructure/Networking, Endpoint Security, Orchestration/Automation and Visibility Solutions. At IMS TECHNOLOGY, our strength is our highly qualified and reliable team and the key is the trust of our customers.



## COMPANY INFORMATION



Infomineo is a leading “Brainshoring” services provider offering a comprehensive range of knowledge services to top management consulting firms, leading Fortune 500 companies, investment firms as well as Government entities.

Infomineo helps its clients make informed strategic decisions through providing access to accurate data & insights (Business Research service), unique access

to expertise (Expert Network service), translating complex business concepts (Business Translation service) and conveying messages and data in a meaningful visual way (Graphic Design service). Infomineo bases its services on strong methodologies and credible data sources, including world-renowned databases (e.g. Financial & Company information databases) and data tools (e.g. Social Listening). Depending on client needs, Infomineo provides its

services in English, French, Arabic, Spanish, Portuguese, Italian & German. Infomineo also abides by the highest standards in terms of information security and data privacy, including GDPR guidelines.

Today, Infomineo counts more than 120 professionals, from 18 nationalities, operating from Casablanca, Cairo, Dubai & Barcelona, providing maximum transparency, efficiency, flexibility and expertise.

### Infomineo

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We believe that technology has the potential to transform everyday life in Africa, for the better. We built Jumia to help consumers access millions of goods and services conveniently and at the best prices while opening up a new way for sellers to reach consumers and grow their businesses.

Jumia is the leading e-commerce platform in Africa. Our marketplace is supported by our proprietary logistics business, Jumia Lo-

gistics, and our digital payment and fintech platform, JumiaPay. Jumia Logistics enables the seamless delivery of millions of packages while JumiaPay facilitates online payments and the distribution of a broad range of digital and financial services.

In 2020, more than 110,000 active sellers, including local African companies and entrepreneurs, have partnered with Jumia to attract millions of consumers. We

provide ongoing opportunities for talented people through job creation and skills.

Jumia employs over 5,000 people across more than 10 countries. We have a diverse group of talent with different backgrounds, experiences and perspectives, driven by a common ambition to help build the digital future of Africa.

### Jumia

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Intelcia is a Moroccan outsourcing global player specializing in Customer Relationship Management (CRM), Information Technology Solutions, Business Process Outsourcing and Digital Services.

By combining talent, technology, and processes, Intelcia has served as a business partner for its clients over the past 20 years by offering them tailor-made solutions. Today, the group serves its customers throughout the world

through its 26,000 employees that operate through 56 centers in 17 countries spread across Africa (9), Europe (2) and the Americas (5). Through its network of talents, Intelcia offers a diversified portfolio of services with a capacity to process multiple languages through its various hubs. Within the past decade, Intelcia has encountered unprecedented rapid development thanks to organic growth and a targeted acquisitions plan. Intelcia aims to become a major

global outsourcing player through its business diversification and development strategy in key new markets. The group is on-track to reach 30 000 employees and a projected turnover of 500 million euros by the end of 2021.

Intelcia is led by its co-founders and shareholders, Karim Bernoussi (CEO) and Youssef El Aoufir (COO) as well as Altice, the group's majority shareholder since 2016.

### Intelcia

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Founded in 2003, Majjane is a Digital Marketing Agency specialized in web and mobile development, web marketing, and consulting with an integrated graphic studio. Capitalizing on a national and international web experience, hundreds of digital projects completed in extremely varied business sectors, Majjane is proudly positioned today as a leader in web development in Morocco. We operate in different sectors such as e-commerce,

automobile, mass retailing, hospitality, banking, insurance, media, renewable energy, and others. Our Service portfolio designed to give our client either a specific or/and global solution to their needs:

Web development: Development of institutional websites, e-commerce and landing pages optimized for conversions under diverse technologies and CMS: Drupal, Magento, WordPress, Prestashop, or from scratch.

Mobile development: Conception and development of native Apps (iOS, Android) and hybrids Apps (Multi-platform) for smartphones, tablets, and interactive terminals. Graphic studio: Webdesign (UI and UX), creation of visual identity and graphic line, motion design and 3D modelisation. Web Marketing: SEO, SEA, Social Media Management, Digital advertising, E-mailing.

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## COMPANY INFORMATION



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Majorel designs, delivers, and differentiates Customer Experience (CX) and BPO for some of the world's most respected brands. It does this by combining talent and technology with deep industry knowledge to deliver total reliability – with the unique expertise of cultural nuance and complexity. Majorel is passionate about its clients and its people, exemplified by its company culture: 'Driven to Go Further'.

Its services span the entire customer lifecycle, front-to-back-office, from CX Consulting to CX Delivery, BPO solutions, Content Services – Business Integrity, and Analytics.

Majorel's global footprint currently comprises 58,000+ employees, 30 countries, 120 locations (including 17 multilingual hubs and 7 Digital Labs), and 60+ languages.

All supported with super-flexible and agile delivery capabilities including remote working/WFH.

## COMPANY INFORMATION



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Medtech Group is among the national leaders in Consulting, Engineering and Services in Information Technology. It is the result of 30 years of development and anticipation of the ICT industry in Morocco and includes the following subsidiaries: Omnidata, OmniShore and OmniAcademy, NCRM, AeBDM, Forum International Computer, Dial Technologies, S2M, DDM, Editinfo in Morocco and Axis, Mexon Technology, Credon, OppScience in Europe. Medtech Group has expertise re-

cognized by world leaders in information technology. He is also a major player in the projects of the Moroccan administration and financial institutions.

Among the main services offered by Medtech, we will mention the integration of software and hardware infrastructures, management software packages, IT training, Digital factory, integration of business communication solutions and IT security, digital services and electronic payment

solutions and implementation of Big Data technologies.

Our main partners are: Oracle, IBM, Dell EMC, Nutanix, Microsoft, Redhat, SAP, Cisco, Sage, Huawei, NCR, Fortinet, Palo Alto, Alcatel-Lucent, Qlik, Interact, ...

Finally, Medtech Group has more than 900 employees, over 100 million euros in turnover, over 500 customers and over 50 technological partners.



**Market Wave**  
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Market Wave is a valuable all-in-one solution for managing commercial performance in customer service, initially specialized in Live-chat and call back.

The idea is to duplicate the in-store commercial experience on marketable sites, which without a sales force can see themselves losing the potential of a significant turnover. Today our fields of expertise extend to all facets of customer service (from assistance to

after-sale), a 360 ° concept that is quality-oriented and axed on commercial performance management. Our DNA is based on continuous innovation and the development of new solutions to transform Customer Relationship into a personalized customer experience. Our main mission is to help brands retain their customers and always increase their satisfaction. We design and deploy innovative omnichannel solutions tailored to your business and

every step of the customer journey, enabling end-to-end management of the Customer Experience.

Our teams are trained to master your product line to assist your customers throughout their visit on your website. Our innovative tools detect customer's abandoned carts and allow us to reconnect with them to help with the sale process and increase conversion rates.



**Outsourcia Group**  
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Set up in 2003, the Outsourcia Group is an operator that specialises in remote customer relationship management and that provides several services, in many languages and across multiple channels (call centres, dealing with emails, chat solutions, telemarketing and customer relationships on social networks), in the outsourcing of back-office processes (BPO), in digital services (the development of custom-built web and smartphone applica-

tions, digital communication/PR and community management) and market research, surveys and opinion polls

. Outsourcia is one of the top 10 French outsourcers and is ranked 5th in the French Mid-Market Top 50 published by « En Contact » magazine.

The Outsourcia Group has been certified ISO 9001 in Madagascar since 2012, ISO 18295 as regards

its customer contact centres in France and Morocco and COPC since 2018, and it has held a CGEM Social Responsibility label in Morocco since 2009.

Currently, the Outsourcia Group employs more than 1,800 people, in France, Morocco, Madagascar and Niger, and meets the requirements of renowned clients such as: Coyote, Manutan, Orange, Renault, Total, Veepee.



## COMPANY INFORMATION



PREMO is a global leader engaged in the development, manufacture, and sale of electronic components with a special focus on the key enabling technologies of the 4th Industrial Revolution: IoT, M2M, VR, Connected and Electric Vehicles.

Our product portfolio includes RFID antennas (worldwide leader), AR/VR Motion Tracking Sensors, power transformers, inductors & chokes, current sensors,

and PLC components. In addition to our broad range of standard, off-the-shelf products, PREMO also designs custom solutions to fit customer requirements, based on the latest technologies to help your systems be more efficient. PREMO, with an export share of 98%, has a presence in 57 countries, with China, Korea, Germany, France, and the United States being its main markets. Over 1400 employees with five design centres and three production loc-

ations (Morocco, China & Vietnam) and an extensive sales network allow PREMO to have a global presence in more than 36 countries to meet our customers' specific needs.

More than 58 years being a preferred supplier because of our strong commitment to business excellence, engineering support, reliable delivery, and the quality of our products.

**PREMO Méditerranée SARL**

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# OUTSOURCING DESTINATION GUIDES

**A SERIES BY GERMAN OUTSOURCING ASSOCIATION**

**For:**

**Sourcing Consultants, Vendor Managers, Contracting Departments, IT Directors and Managers, Finance Directors and Managers, CxO and Offices, HR Departments, Location Consultants, Industry Associations, Investor Support Agencies, Public Administration and Government Organizations**

**Available for free download at  
[www.outsourcing-destinations.org](http://www.outsourcing-destinations.org)**



Xceed, Egypt's leading business process outsourcing (BPO) and shared services company, In 2001 Xceed was founded to help clients around the world meet the requirements of the rapidly evolving global market.

Driven by great passion towards growth, Xceed adopts the latest technologies, accentuates an immaculate customer experience and promotes sustainable development in order to provide com-

prehensive and optimized on-shore/offshore customer management solutions. Xceed eyes expansion as a goal and a vision, as it connects four continents in 8 languages through 10 sites in Egypt, Morocco and Mauritius. Xceed is fully owned by Telecom Egypt and has an overall operating capacity of more than 10'000 Omni-channel workstations and 8,000 remote agents. The company serves several accounts and has continuous support from the

Ministry of Communication. Its growing network of onshore and offshore corporate clients include key government accounts, Fortune Global 500 firms and a growing network of top industry clients. Capitalizing on the ground breaking success in the contact center area, Xceed extended the services to include "Human resources outsourcing", "Finance & Accounting outsourcing" and "BPO consultancy"

**Xceed**

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# COMPANY INFORMATION

## Associations, agencies, Real Estate

- ABEPI Association
- MEDZ sourcing (Office Parks)
- Invest in Morocco
- GIZ Morocco

## Other ICT companies in Morocco

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"><li>• Accenture</li><li>• AEBDM</li><li>• Algo Consulting Group</li><li>• Altran</li><li>• Amaris</li><li>• Atos</li><li>• CACIOPEE</li><li>• CBI</li><li>• CGI Inc. (previously Logica)</li><li>• Cloudme BI Group</li><li>• Datacium Ltd</li><li>• Dial Technologies</li><li>• DDM (Dimension Data Morocco)</li><li>• Disway</li><li>• E-Solution</li><li>• Editinfo IT</li><li>• Enadev</li><li>• ETAFAT</li><li>• Eureka Creation</li><li>• EXP'NTIC</li><li>• Finatech Group</li><li>• FORNET</li></ul> | <ul style="list-style-type: none"><li>• GEMADEC</li><li>• Groupe SII (Polish owned)</li><li>• HMDServices</li><li>• Human Marketing Consulting</li><li>• ibento</li><li>• IBM Maroc</li><li>• IBS North Africa</li><li>• IMS Technology</li><li>• INMOROCCO Solutions</li><li>• Innovarius</li><li>• INTEL CIA MAROC (pr. Atento)</li><li>• Intelcom</li><li>• ITC Maroc</li><li>• ITechnology Group</li><li>• Kavaa Global Services</li><li>• Logigroup</li><li>• Magnav GPS</li><li>• Maroc Cloud</li><li>• MedTech Group</li><li>• MTDS</li><li>• Munisys</li><li>• N+ONE Datacenters</li></ul> | <ul style="list-style-type: none"><li>• Nadoweb</li><li>• Navcities</li><li>• Omnidata</li><li>• Optimum Marketing Group</li><li>• Oracle Morocco</li><li>• Orange Business Morocco</li><li>• Pixelon Studios</li><li>• Premo</li><li>• QuickTech</li><li>• SanadTech</li><li>• Sofrecom Maroc</li><li>• Solve IT technologies</li><li>• ST.Microelectronics</li><li>• Supsys</li><li>• Taillis Labs</li><li>• TC Agency</li><li>• Terabyte Software Solutions</li><li>• Total Call</li><li>• Web Logiciel/Datacium Ltd.</li><li>• WEBHELP MAROC</li><li>• xHub</li></ul> |
|--|--|---|

## Other BPO & related service provider companies in Morocco

- |   |  |  |
|---|--|--|
| <ul style="list-style-type: none"><li>• Agharass Group Consulting</li><li>• Amazenet</li><li>• Digital Works Company</li><li>• E-Call Services Maroc</li><li>• Eleven Media</li><li>• EOL Center</li><li>• Flexi Apps</li></ul> | <ul style="list-style-type: none"><li>• Hightech Payments Systems</li><li>• Ipg Group</li><li>• Konecta</li><li>• KPMG</li><li>• Marketing Call Center</li><li>• NCR Morocco</li><li>• Newco</li></ul> | <ul style="list-style-type: none"><li>• Notoriety</li><li>• Offshore Valley</li><li>• Perfectia</li><li>• S2M (Payment Solutions)</li><li>• STM Loop International</li><li>• Webbuzz</li></ul> |
|---|--|--|



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The **German Outsourcing Association** is a completely independent member organization, acting as a platform for professionals and organizations (national and international) involved or interested in sourcing or providing IT or business process services in/for the D-A-CH markets.

With more than 1,000 members, a reach of more than 300.000 contacts the association represents one of the largest international networks of industry experts, companies, associations and government organizations. The association actively supports the market for co-operations with external service providers in IT, finance, HR, procurement, manufacturing and management. The

management works together with industry experts and organizations on improving the transparency in the sector in Germany, Europe and worldwide, on providing independent information services.

The association maintains active relations to leading and emerging sourcing destinations, such as Poland, Bulgaria, Romania, Armenia, Georgia, Portugal, Egypt and many more.

**Interest representation** - As independent association we represent the interests of all market attendees. We organize occasions and provide platforms for communication and exchange between representatives from buyer,

service provider, consulting and regulatory side.

- Activities** - Among the activities of the association are:
- Market observation
  - Research and analysis
  - Publishing information
  - Maintaining information platforms
  - Advising in aspects around the market for ICT / BPO / SSC / RPA
  - Organizing events
  - International relations
  - General public relations and more.

You can find more information at [www.outsourcing-verband.org](http://www.outsourcing-verband.org)

### Initiatives, platforms, events and services of the association:





# EDITOR'S MESSAGE

# PUBLISHER & PARTNERS

*This guide provides information for professionals and organizations interested and/or involved in buying, providing or advising in ICT, business process and shared services. The information helps to better understand the local conditions and opportunities in the Moroccan ICT sector and to get to know the relevant companies, persons and support organizations in Morocco.*



*The Outsourcing Destination Guide Morocco is commissioned by the Digital Skills Accelerator Africa e.V. in Germany and has been produced independently without representing commercial interests of the participating companies.*

*Basis for the information we present are more than 40 different resources (given in the texts) ranging from local organizations and media, over government organizations, local and international sector experts, to international organizations such as the International Monetary Fund or the Worldbank Group.*

*The articles are written by local sector experts to provide first hand insights into working methods, business mentality and achievements. We would like to thank all of our partners, especially the Digital Skills*

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*This publication is distributed among more than 300.000 contacts and is available as free download and as print copy on selected industry events around Europe and Africa.*

**Stephan Fricke, Brigitta Bihari,**  
Editors, Deutscher Outsourcing  
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