

RELIGIOUS EDUCATION AND ECONOMIC BEHAVIOR: APPROACH ON THE FINANCIAL BEHAVIOR OF THE CONSUMER IN MOROCCO CASE STUDY: TADLA-AZILAL REGION

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***Abstract_** The present research study intends to monitor and analyze the nature of possible relationships between different forms of religious education and the economic and financial behavior of household consumption in Morocco, taking into account the current national and international transformations, especially in an era of economic and financial crises that widen the gap between the rich and the poor. A predictive statistical model (multiple regression analysis) is used to investigate the impact of five independent variables on dependent variable: “the possibility of spreading and enhancing the culture of rationalization of the financial behavior of the consumer in Morocco”, through a sample of 1,400 families (quantitative study) from Tadla Azilal region according to a random stratified way. Adherents of Judaism and Christianity are also included (qualitative study); to establish a common religious educational that can rationalize the economic and financial behavior of household consumption. To achieve the research’s objectives and verify hypotheses, it used the necessary tests on the paragraphs of the questionnaire, to demonstrate the suitability of the model for the study. The results showed the power of the model and guaranteed by the majority of the variables affecting the possibility of rationalizing the financial behavior. So that the providing of various forms of religious education efficiency guarantor to reach this rationalization, that can predict the success of anticipated participatory banks in Morocco. And the statistical analysis results Shows the details of the used model.*

***Key words:** Religious Education; Economic and financial behavior; Moroccan consumer.*