

From Efficiency to Inclusivity: Evaluating Morocco's Government Digital Platforms in the Context of the B-Ready Report

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Abstract. Morocco's business environment is undergoing a significant transformation through the adoption of digital platforms, such as CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal. These platforms represent a strategic shift toward improving administrative efficiency, transparency, and regulatory quality. This study addresses the critical issue of how digital transformation aligns with the World Bank's B-Ready report criteria to foster a more resilient and inclusive business climate in Morocco. Employing a qualitative case study approach, the research involves document analysis, interviews with key stakeholders, and user surveys to evaluate the platforms' impact. The B-Ready criteria serve as the analytical framework, enabling a comprehensive assessment of the platforms' contributions to the business environment. The results indicate that these digital platforms have significantly improved investment facilitation, authorization processes, and public procurement transparency. These improvements align with the B-Ready report's emphasis on better governance and economic resilience. However, challenges such as digital literacy and user experience were also identified, indicating areas for further enhancement. This study contributes to the literature on digital transformation in public administration and provides practical insights for policymakers aiming to optimize Morocco's business environment in line with international standards.

Keywords: *Business environment; CRI-INVEST, Rokhas; Public procurement; B-Ready.*

1. Introduction

In recent years, digital transformation has emerged as a cornerstone of public sector reform and institutional modernization across both developed and developing economies. This aligns with findings by Smith (2018), who highlights the pivotal role of digital transformation in bridging institutional gaps and fostering economic resilience in emerging economies. Digital platforms are increasingly recognized as instruments not only for enhancing administrative efficiency but also for promoting transparency, accountability, and citizen-centered governance (Mergel, Edelmann, & Haug, 2018; Dunleavy et al., 2006). In this context, Morocco has undertaken a series of ambitious digitalization initiatives aimed at restructuring public administration and improving the business environment. Among these, the CRI-INVEST platform for investment facilitation, the Rokhas system for urban and economic authorizations, and the Moroccan Public Procurement Portal represent emblematic tools of the country's evolving digital governance strategy.

These digital infrastructures are designed to address long-standing bottlenecks in Morocco's regulatory and administrative frameworks—challenges that historically constrained the country's economic competitiveness and institutional performance. CRI-INVEST centralizes investment procedures and administrative follow-up, Rokhas digitizes permit requests and reduces bureaucratic opacity, and the Procurement Portal ensures traceable, fair, and open public procurement processes. These platforms are deployed in alignment with Morocco's

National Digital Strategy and with broader international benchmarks for governance and investment climate quality.

The present study seeks to examine the effectiveness of these digital platforms through the lens of the World Bank's B-Ready Report (World Bank, 2021), which was introduced as a successor to the Doing Business report following major criticisms of the latter's methodology and susceptibility to manipulation (Hallward-Driemeier & Pritchett, 2015). While B-Ready aspires to a more holistic approach—placing greater emphasis on resilience, inclusiveness, and governance quality—it has itself attracted scholarly critique. Analysts such as Rodrik (2022) and Kaufmann (2022) caution that the B-Ready framework suffers from a lack of methodological transparency and continues to overvalue formal regulatory structures at the expense of real-world institutional functionality. These concerns underscore the need for grounded, empirical assessments of how digital reforms are implemented and experienced at the operational level.

Against this backdrop, the central research question guiding this paper is as follows: To what extent do Morocco's digital public platforms contribute to improving the business environment in line with the normative expectations of the B-Ready framework? Specifically, the study investigates whether these platforms enhance administrative efficiency, transparency, and inclusiveness—core pillars of the B-Ready criteria.

This research adopts a qualitative multiple case study approach, drawing on document analysis, semi-structured interviews, and survey data. It is grounded in several key theoretical perspectives: New Public Management theory (Hood, 1991), which emphasizes efficiency and service orientation in public administration; Principal-Agent theory (Jensen & Meckling, 1976), which explains how transparency can mitigate discretionary behavior and corruption; and RegTech frameworks (Arner, Barberis, & Buckley, 2017), which highlight how regulatory technologies can standardize compliance and reduce transactional frictions. This theoretical triangulation allows for a multidimensional understanding of how digital platforms may act as institutional catalysts in complex regulatory ecosystems.

The originality of this study lies in its combined use of empirical evidence from Moroccan administrative platforms and its critical engagement with the newly introduced B-Ready framework. It offers not only a diagnostic of current digital governance tools in Morocco but also a conceptual contribution to the literature on digital public administration in emerging economies.

The paper proceeds as follows. The next section presents the theoretical framework, with a focus on digital transformation in public administration and the transition from the Doing Business report to the B-Ready framework. Section 3 outlines the analysis model, including the research hypotheses, field of investigation, and data collection and analysis techniques. Section 4 details the methodology, covering the sample size, selection strategy, and the analytical methods employed—namely descriptive, inferential, and comparative analyses. Section 5 presents the empirical findings from the three case studies, followed by a discussion of the results in light of the B-Ready framework. The paper concludes with policy recommendations, theoretical implications, and directions for future research.

2. Theoretical framework

a. Digital transformation in public administration

i. Definitions and approaches

Digital transformation in public administration refers to the integration of digital technologies into government processes to enhance the efficiency, accessibility, and quality of public services (Mergel, 2019). Similarly, Smith (2018) emphasizes that digital transformation in emerging economies often serves as a catalyst for systemic improvements in governance and

service delivery. Johnson (2019) further underscores this point, demonstrating how e-government initiatives directly correlate with measurable gains in administrative efficiency, particularly in reducing bureaucratic delays and operational costs. Unlike mere digitization, which involves converting analog processes into digital formats, digital transformation encompasses a fundamental rethinking of how public administration operates, fostering innovation and reshaping the interaction between governments and citizens (Osborne, 2010). In the context of business environments, this transformation has significant implications, particularly in reducing administrative burdens, increasing transparency, and improving service delivery. The shift from traditional, paper-based procedures to streamlined digital platforms facilitates quicker decision-making, reduces bureaucratic delays, and fosters a more conducive environment for businesses to thrive. By providing services that are accessible, transparent, and user-friendly, digital transformation in public administration aims to create an ecosystem where businesses can operate efficiently and competitively.

Morocco's focus on digital transformation is part of a global trend where governments leverage technology to address complex administrative challenges. This transition has been driven by the need to improve public service delivery, reduce costs, and meet the growing expectations of citizens and businesses for more responsive governance (Dunleavy et al., 2006). By implementing digital platforms like CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal, Morocco aims to simplify administrative processes, enhance information accessibility, and promote transparency, aligning with international standards and expectations.

ii. Mechanisms of digital platforms

Digital platforms in public administration function through several key mechanisms that enhance administrative efficiency, transparency, and ease of doing business. One primary mechanism is process automation, where digital platforms automate routine administrative tasks, reducing the need for manual intervention and minimizing the likelihood of errors (Janssen et al., 2017). For example, by automating the process of applying for business permits or accessing investment incentives, platforms like CRI-INVEST enable faster processing times, reducing the waiting period for entrepreneurs and investors.

Another crucial mechanism is data centralization and accessibility. Digital platforms serve as centralized repositories of information, making it easier for businesses to access relevant data and comply with regulatory requirements. Platforms like Rokhas provide a unified interface for managing urbanistic and economic authorizations, streamlining the submission, review, and approval processes. By ensuring that all necessary information is accessible in one place, these platforms reduce the complexity and time involved in navigating bureaucratic procedures.

Transparency and traceability are also enhanced through digital platforms. By providing real-time tracking of applications and decision-making processes, platforms like the Moroccan Public Procurement Portal ensure that businesses have visibility into the status of their interactions with public administration (Bannister & Connolly, 2014). This transparency not only builds trust between the government and businesses but also reduces opportunities for corruption and arbitrary decision-making, thereby fostering a more predictable and fair business environment.

Furthermore, digital platforms facilitate user interaction and feedback, allowing for a more participatory approach to public administration. By incorporating user feedback mechanisms, governments can continuously improve platform functionalities and address user concerns, leading to a more user-centric service delivery model (Mergel et al., 2018).

b. B-Ready report and business environment

i. Shift from Doing Business to B-Ready

The transition from the World Bank's Doing Business report to the B-Ready report marks a significant evolution in evaluating a country's business environment. The Doing Business report, which had been a primary global benchmark since its inception in 2003, focused on metrics such as the ease of starting a business, obtaining construction permits, and enforcing contracts (World Bank, 2020). While it provided valuable insights into regulatory environments, it faced criticism for its narrow scope, limited consideration of contextual factors, and the potential for countries to game the rankings by introducing reforms that might not lead to substantive improvements in the business climate (Hallward-Driemeier & Pritchett, 2015).

Recognizing these limitations, the World Bank introduced the B-Ready report, which offers a more holistic framework for assessing business environments. B-Ready goes beyond the regulatory aspects highlighted by Doing Business by emphasizing resilience, inclusiveness, and governance. This shift acknowledges that a conducive business environment is not only about regulatory efficiency but also about fostering sustainable economic growth, promoting equitable opportunities, and ensuring that governance structures are robust and transparent (World Bank, 2022). B-Ready places a greater emphasis on factors such as economic diversification, environmental sustainability, social inclusion, and the resilience of businesses to shocks such as economic crises or pandemics.

The B-Ready framework's focus on resilience is particularly relevant in the context of digital transformation. Digital platforms can significantly enhance the resilience of the business environment by streamlining administrative procedures, reducing vulnerabilities to corruption, and providing real-time data to inform decision-making. Moreover, inclusiveness in B-Ready encompasses the integration of small and medium-sized enterprises (SMEs), women entrepreneurs, and other marginalized groups into the economic mainstream. Digital transformation facilitates this inclusiveness by lowering entry barriers, providing access to information, and offering tailored support services through platforms like CRI-INVEST and Rokhas. Finally, the emphasis on governance within the B-Ready framework aligns with the need for transparent, accountable, and effective public administration, which digital platforms can help achieve by enhancing the traceability of administrative processes and reducing discretionary power.

ii. Limitations and critiques of the B-Ready framework

While the *B-Ready* report was introduced by the World Bank to replace the controversial *Doing Business* ranking system, it has not been immune to criticism. Scholars and policy analysts have raised concerns regarding two main aspects of the new framework: lack of methodological transparency and an overemphasis on regulatory design over real-world implementation.

First, the *B-Ready* framework has been criticized for its limited disclosure of methodological details, particularly concerning how indicators are weighted, how data are collected and verified, and how scores are aggregated across different domains. Unlike *Doing Business*, which, despite its flaws, provided detailed methodology papers and data access, *B-Ready* offers far less clarity, limiting its reproducibility and the ability of external researchers to audit or replicate its findings (Rodrik, 2022; Kaufmann, 2022). This opacity raises concerns about the framework's robustness and its value as a global benchmarking tool.

Second, critics argue that *B-Ready* continues to overvalue formal regulatory structures—such as laws, rules, and institutional mandates—while paying insufficient attention to the practical realities of policy enforcement and administrative capacity. As noted by Hallward-Driemeier and Pritchett (2015), in many developing countries, the distinction between “rules on the books”

and “rules in practice” is significant. Overemphasizing de jure regulations risks creating an overly optimistic view of business environments where governance challenges persist in practice. This bias may lead to reform efforts that focus on legislative formality rather than administrative effectiveness.

Moreover, experts at the Center for Global Development (2023) and the OECD (2023) caution that international indices like *B-Ready* may incentivize governments to focus narrowly on improving scores rather than addressing deeper structural and institutional constraints. They recommend complementing such tools with context-sensitive assessments and ground-level evaluations of how reforms are experienced by businesses and citizens alike.

In light of these critiques, this study adopts a cautious and critical stance in using the *B-Ready* framework. Rather than treating it as a definitive measure of reform success, the framework is used here as an analytical lens—one that must be complemented by empirical case studies and stakeholder perspectives to gain a more grounded understanding of digital transformation in Morocco’s business environment.

iii. Criteria for business environment

The B-Ready report sets forth a comprehensive set of criteria to evaluate the quality of a country's business environment, encompassing factors such as regulatory quality, market accessibility, resilience to economic and environmental shocks, and inclusiveness of the economic system (World Bank, 2022). These criteria are directly linked to the potential of digital transformation in improving the business climate:

Regulatory Quality and Efficiency: B-Ready emphasizes the importance of efficient and transparent regulatory processes. Digital platforms like CRI-INVEST and Rokhas contribute to this criterion by automating and streamlining administrative procedures, making it easier for businesses to comply with regulations. For instance, CRI-INVEST centralizes services related to investment procedures, reducing the time and effort required for project approvals. This not only lowers the cost of compliance for businesses but also enhances regulatory quality by minimizing human intervention and, consequently, the risk of arbitrary decision-making.

Transparency and governance: Transparent governance is a cornerstone of the B-Ready framework. The Moroccan Public Procurement Portal exemplifies how digital platforms can enhance transparency in public administration by providing an open, accessible platform for public procurement processes. By enabling the electronic submission of bids, tracking the status of applications, and providing detailed information on procurement outcomes, the portal reduces information asymmetry and promotes fair competition. This level of transparency aligns with B-Ready's objective of creating a predictable and reliable business environment.

Inclusiveness: B-Ready advocates for an inclusive business environment that facilitates the participation of SMEs, women entrepreneurs, and other marginalized groups. Digital platforms can drive inclusiveness by offering tailored services that cater to the diverse needs of the business community. For example, by simplifying procedures and providing access to critical information, platforms like Rokhas make it easier for small businesses to navigate regulatory requirements and participate in economic activities that were previously dominated by larger enterprises.

Resilience and Adaptability: The ability of businesses to adapt to changing economic conditions is a key criterion in the B-Ready report. Digital platforms enhance resilience by providing businesses with the tools and information needed to respond to challenges effectively. For example, during economic downturns or crises, digital platforms can facilitate swift government support to businesses through streamlined application and disbursement processes. Moreover, the digitization of public services ensures continuity of government support even in times of disruption, contributing to a more stable business environment.

By aligning with these criteria, digital transformation in public administration not only

streamlines business processes but also supports the broader objectives of sustainable economic development, social equity, and governance reforms outlined in the B-Ready report.

c. Linking digital transformation to business environment

Digital transformation in public administration plays a crucial role in shaping the business environment by enhancing key indicators such as administrative efficiency, transparency, and regulatory quality. These transformations are supported by theoretical frameworks that connect the use of digital technologies in government functions with improved economic and administrative outcomes.

Administrative efficiency: One of the primary theoretical linkages between digital transformation and the business environment is through the enhancement of administrative efficiency. According to New Public Management (NPM) theory, incorporating private sector practices into public administration can lead to more efficient and effective service delivery (Hood, 1991). Digital platforms like CRI-INVEST and Rokhas embody this principle by automating complex bureaucratic processes, thus reducing the time and resources required to obtain necessary permits, licenses, and approvals. From an economic perspective, this reduction in administrative burden decreases transaction costs for businesses (North, 1990). Lower transaction costs encourage more entrepreneurial activity, as firms can redirect resources previously allocated to navigating bureaucratic hurdles towards productive business operations. In practice, digital platforms allow for the streamlining of administrative procedures by providing a one-stop-shop for services such as investment application processing, land use authorization, and public procurement. This not only speeds up decision-making but also reduces the likelihood of errors and inconsistencies often associated with manual processing. For instance, the fully digital process provided by Rokhas ensures that urbanistic and economic authorizations are handled efficiently, moving from application submission to final approval in a transparent and structured manner. Theoretically, the adoption of such platforms aligns with the principles of e-Government, which emphasizes the use of digital tools to improve the quality, efficiency, and accessibility of public services (Gil-Garcia & Helbig, 2006).

Transparency: Transparency is another crucial linkage between digital transformation and the business environment. According to Principal-Agent Theory, information asymmetry between the government (agent) and businesses (principals) can lead to inefficiencies and opportunities for corrupt practices (Jensen & Meckling, 1976). Digital platforms address this issue by making administrative processes more transparent and accessible. For example, the Moroccan Public Procurement Portal provides a centralized platform where all public procurement information, including tender notices, bidding processes, and outcomes, is made publicly available. This digitalization of procurement processes helps to level the playing field for businesses by providing equal access to information, thereby reducing the potential for favoritism and corruption.

In addition, platforms like CRI-INVEST offer a transparent tracking system for investment projects, where businesses can monitor the progress of their applications in real-time. This increased transparency fosters trust between the public administration and the business community, reducing uncertainty and creating a more predictable business environment. The theoretical underpinning here is grounded in the idea that transparency reduces information asymmetry, leading to more efficient markets and improved economic outcomes (Stiglitz, 2000). By making administrative actions visible and accountable, digital platforms contribute to a business environment where decisions are based on clear criteria rather than opaque processes, thus promoting fair competition and good governance.

Regulatory quality: Regulatory quality refers to the government's ability to formulate and implement sound policies and regulations that facilitate private sector development (Kaufmann et al., 2009). Digital transformation can significantly enhance regulatory quality by ensuring

that rules and regulations are consistently applied and by providing businesses with clear guidelines and procedures. Digital platforms like Rokhas enable the standardization of procedures for obtaining urbanistic and economic authorizations, reducing the discretionary power of individual officials and minimizing the variability in regulatory enforcement.

Furthermore, the use of digital platforms supports the concept of "RegTech," where regulatory processes are managed and complied with through technology (Arner et al., 2017). RegTech in the public sector ensures that regulations are updated, accessible, and easily navigable for businesses. For instance, Rokhas streamlines the regulatory process by guiding businesses through each step, ensuring compliance with relevant regulations, and providing an auditable trail of decisions made during the application process. This alignment with best regulatory practices contributes to a stable and conducive business environment where regulatory frameworks are transparent, predictable, and efficiently administered.

Enhanced access and inclusiveness: Digital transformation also theoretically enhances the inclusiveness of the business environment by providing wider access to public services. By making administrative processes more accessible through digital means, platforms like CRI-INVEST lower the entry barriers for small and medium-sized enterprises (SMEs) and marginalized groups who may have faced challenges in accessing these services through traditional channels (Meier & Stutzer, 2008). This aligns with the B-Ready report's focus on inclusivity and equal opportunity in the business environment.

In summary, the theoretical linkages between digital transformation and the business environment are multifaceted. Digital initiatives in public administration enhance administrative efficiency by reducing transaction costs and streamlining processes, increase transparency by addressing information asymmetry and reducing corruption opportunities, improve regulatory quality by standardizing procedures and promoting consistent enforcement, and enhance access and inclusiveness. Together, these improvements contribute to a business environment that is more conducive to economic growth, competitiveness, and sustainable development.

3. Analysis model

a. Research hypotheses

The research aims to explore the impact of digital transformation on Morocco's business environment, specifically focusing on three government platforms: CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal. These platforms are analyzed in terms of their contribution to administrative efficiency, transparency, alignment with the B-Ready criteria, and the varying impact on different user groups. The following hypotheses are proposed to guide this analysis:

H1: Digital platforms enhance administrative efficiency.

- **Justification:** Digital platforms streamline administrative processes by automating tasks, reducing processing times, and minimizing human errors (Mergel, 2019). Platforms like CRI-INVEST aim to centralize and simplify the application process for investment projects, leading to faster decision-making and reduced bureaucratic delays. This hypothesis is grounded in the New Public Management (NPM) theory, which advocates for the adoption of private-sector management practices within the public sector to enhance efficiency (Hood, 1991). Empirical support for this linkage comes from Johnson (2019), whose analysis of e-government systems reveals that automation and centralized digital platforms consistently reduce processing times and improve service delivery outcomes. By providing a more efficient administrative framework, digital platforms can reduce the time and cost associated with starting and managing businesses, contributing to a more favorable business environment.

H2: Digital platforms increase transparency in public administration.

- **Justification:** Transparency is a crucial factor in building trust and ensuring fairness in public administration. Digital platforms such as the Moroccan Public Procurement Portal facilitate transparency by making information about public tenders, bidding processes, and contract awards readily available to the public. This open access to information helps reduce information asymmetry and potential corruption, aligning with the Principal-Agent Theory, which suggests that transparency reduces the risk of opportunistic behavior by agents (Jensen & Meckling, 1976). The implementation of such platforms can lead to a more open and predictable business environment where businesses can compete fairly and have confidence in the regulatory processes.

H3: Digital platforms align with B-Ready criteria to foster a resilient business environment.

- **Justification:** The World Bank's B-Ready report emphasizes the need for a resilient, inclusive, and well-governed business environment. Digital platforms contribute to these goals by enhancing resilience through streamlined administrative procedures, fostering inclusivity by providing access to services for a broader range of businesses, and promoting good governance through transparent and accountable processes. This hypothesis is built on the idea that aligning digital transformation initiatives with the B-Ready criteria will lead to a more competitive and sustainable business environment. By offering services like online investment applications, digital authorization processes, and transparent public procurement, platforms like CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal contribute to a business climate that meets international standards for resilience and competitiveness.

H4: The impact of digital platforms varies based on user experience and digital literacy.

- **Justification:** While digital platforms offer numerous benefits, their impact may vary depending on users' familiarity with digital technologies and their ability to navigate these platforms effectively. Digital literacy and user experience are critical factors influencing the success of digital transformation initiatives (van Deursen & van Dijk, 2011). In the Moroccan context, varying levels of digital literacy among entrepreneurs and businesses can affect how effectively they utilize platforms like CRI-INVEST and Rokhas. This hypothesis posits that the full potential of digital platforms can only be realized if users have the necessary skills and support to engage with these technologies. Therefore, understanding the role of user experience and digital literacy is essential to assessing the overall impact of digital transformation on the business environment.

These hypotheses provide a structured framework for analyzing the effectiveness of digital platforms in enhancing Morocco's business environment. By testing these hypotheses, the study aims to offer insights into the role of digital transformation in public administration and its implications for economic development.

b. Field of investigation

i. Geographic and contextual scope

The field of investigation for this study is centered on Morocco's digital transformation initiatives in public administration, with a specific focus on three key platforms: CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal. These platforms were chosen due to their significant role in shaping the business environment in Morocco by enhancing administrative efficiency, transparency, and accessibility.

CRI-INVEST serves as a digital interface for investors, providing access to vital information, procedures, and administrative support necessary for launching and managing investment projects in Morocco. It covers a wide range of services from project registration to follow-up,

making it a crucial element in the country's effort to streamline investment processes.

Rokhas is a national platform that facilitates the digital management of urbanistic and economic authorizations. By digitizing the entire authorization process—from application submission to electronic signature—Rokhas aims to enhance traceability, efficiency, and transparency in obtaining necessary permits. This digital transformation of the authorization process plays a significant role in reducing bureaucratic obstacles and improving the ease of doing business.

The Moroccan Public Procurement Portal acts as a centralized digital hub for public procurement, providing tools for online consultations, electronic submissions, and real-time tracking of tender processes. This platform seeks to foster fair competition, enhance transparency, and promote good governance in public procurement, contributing to a more inclusive and competitive business environment.

The contextual scope of this study is framed within the ongoing digital transformation efforts in Morocco's public sector, which have been aligned with broader national development strategies. Morocco's Vision 2025 for Digital Transformation and the B-Ready report serve as guiding frameworks that highlight the importance of digital tools in fostering a resilient, inclusive, and transparent business climate. This study seeks to evaluate the effectiveness of these platforms within the Moroccan context, considering both their intended impact and actual outcomes.

ii. Stakeholder identification

The study involves a diverse range of stakeholders whose interactions with the digital platforms are crucial for understanding the impact of digital transformation on Morocco's business environment. The key stakeholders include:

Government agencies: These include the Regional Investment Centers (CRIs) responsible for managing the CRI-INVEST platform, local and national government bodies overseeing urbanistic and economic authorizations via Rokhas, and public procurement authorities managing the Moroccan Public Procurement Portal. These agencies play a pivotal role in implementing digital transformation initiatives and ensuring that these platforms are accessible, efficient, and aligned with national development goals.

Businesses and entrepreneurs: Small and medium-sized enterprises (SMEs), startups, and larger corporations interact with these digital platforms in various ways, such as applying for investment opportunities, seeking authorizations, and participating in public procurement processes. Their experiences and perceptions of these platforms provide valuable insights into the platforms' effectiveness and their role in enhancing the ease of doing business.

Investors: Domestic and foreign investors rely on platforms like CRI-INVEST to access necessary information, administrative support, and incentives related to investment opportunities in Morocco. Their interaction with these platforms is critical to understanding how digital transformation facilitates investment processes and promotes Morocco as an attractive investment destination.

End-Users and the General Public: While the primary focus is on businesses and investors, the general public also plays an indirect role as beneficiaries of a more transparent, efficient, and competitive business environment. Enhancements in public procurement processes, for example, can lead to better public service delivery and a more equitable distribution of resources.

Digital Service providers and IT specialists: These stakeholders are responsible for the technical development, maintenance, and improvement of the digital platforms. Their insights into the technical aspects of the platforms, such as usability, cybersecurity, and data management, contribute to a comprehensive evaluation of the platforms' effectiveness and sustainability.

By focusing on these stakeholders, the study aims to capture a holistic view of the digital transformation process, exploring both the intended and actual impacts of these platforms on the business environment in Morocco. The diversity of stakeholders also allows for a nuanced analysis of how digital transformation initiatives are experienced differently across various groups, highlighting areas for improvement and opportunities for further enhancement.

c. Data collection and analysis techniques

i. Data collection methods

The study employs a multi-method approach to data collection, combining qualitative and quantitative methods to gain a comprehensive understanding of the digital platforms' impact on Morocco's business environment. The primary data collection methods include:

Document analysis: This involves the systematic review of official documents, reports, and publications related to the three digital platforms (CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal). Key sources include government publications, policy documents, platform user manuals, annual reports, and international assessments like the B-Ready report. Document analysis helps contextualize the digital transformation efforts and provides insights into the platforms' objectives, functionalities, and alignment with national and international standards. Additionally, it facilitates an understanding of the legal and regulatory frameworks underpinning these digital initiatives.

Interviews with key stakeholders: Semi-structured interviews are conducted with a range of stakeholders, including government officials, platform developers, business users, investors, and representatives from regulatory bodies. These interviews aim to explore stakeholders' experiences, perceptions, and evaluations of the digital platforms. Government officials provide insights into the policy and operational aspects of the platforms, while business users and investors share their firsthand experiences with using the platforms for administrative processes, investment facilitation, and procurement participation. Interviews with platform developers and IT specialists help uncover technical challenges and opportunities for platform enhancement.

Surveys of platform users: To gather quantitative data, surveys are distributed to a broader sample of platform users, including businesses, investors, and service providers. The survey questionnaire is designed to capture user experiences, satisfaction levels, perceived efficiency, transparency, and ease of use of the digital platforms. It also includes questions related to the perceived impact of these platforms on administrative processes, ease of doing business, and alignment with B-Ready criteria. By collecting responses from a diverse group of users, the survey provides statistically relevant data that can be used to identify trends, patterns, and areas for improvement.

Platform usage data: Where available, usage data from the digital platforms themselves is analyzed. This includes metrics such as the number of users, frequency of transactions, average processing times, and success rates for administrative procedures. Analyzing this data helps assess the platforms' effectiveness in streamlining processes and their adoption rates among different user groups. It also provides an objective measure of the platforms' operational performance over time.

ii. Data analysis

The collected data is analyzed using a combination of qualitative and quantitative techniques to provide a nuanced assessment of the digital platforms' impact on Morocco's business environment.

- **Qualitative analysis:**

Thematic analysis: The qualitative data from interviews and document analysis is subjected to

thematic analysis, where patterns and themes related to the digital transformation, administrative efficiency, transparency, and user experiences are identified and explored. Themes are derived both deductively, based on the research questions and B-Ready criteria, and inductively, emerging from the data itself. This process allows for an in-depth understanding of stakeholders' perspectives and the contextual factors influencing the effectiveness of the digital platforms.

Content analysis: For document analysis, content analysis is employed to systematically categorize and interpret the content of official documents, reports, and publications. This method helps identify key areas of focus within the digital transformation initiatives, such as policy goals, strategic objectives, and the platforms' alignment with national and international standards like the B-Ready report.

- **Quantitative analysis:**

Descriptive statistics: Survey data is analyzed using descriptive statistical methods to summarize users' experiences, satisfaction levels, and perceived impact of the digital platforms. Metrics such as mean scores, frequencies, and percentages are used to provide an overview of user perceptions regarding administrative efficiency, transparency, and ease of use.

Inferential statistics: Where appropriate, inferential statistical techniques, such as chi-square tests or regression analysis, are employed to explore relationships between variables, such as the correlation between platform usage and perceived ease of doing business. These analyses help test the research hypotheses (e.g., H1: Digital platforms enhance administrative efficiency) and assess the statistical significance of observed patterns and trends.

Comparative analysis: The study includes a comparative analysis of the three platforms, evaluating their performance against the B-Ready report criteria. This involves comparing each platform's contribution to key business environment indicators, such as ease of doing business, transparency, regulatory quality, and public procurement practices. The comparative analysis highlights the strengths and weaknesses of each platform and identifies areas where further improvements or policy interventions are needed.

By employing these data collection and analysis techniques, the study provides a holistic assessment of how digital platforms like CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal influence Morocco's business environment. It also offers insights into their alignment with the B-Ready criteria, contributing to the broader discourse on digital transformation in public administration and its impact on economic development.

4. Methodology

This research adopts a qualitative multiple case study approach, complemented by quantitative elements, to assess the contribution of digital public platforms to Morocco's business environment. The study focuses on three flagship platforms: CRI-INVEST (investment facilitation), Rokhas (urban and economic permits), and the Moroccan Public Procurement Portal. These platforms were selected due to their strategic relevance to administrative reform and economic governance, and their operational maturity within the Moroccan context.

The objective is not merely to describe platform functionalities, but to understand how they influence administrative efficiency, transparency, and regulatory inclusiveness—dimensions central to the World Bank's B-Ready framework. To that end, the research design relies on a triangulation of data sources and methods to capture both institutional perspectives and user experiences.

Data collection involved the following four techniques:

- **Document analysis:** A thorough review of national digital strategy documents, official reports (including the B-Ready Report), platform usage manuals, and legal frameworks;

- Semi-structured interviews: Conducted with 18 stakeholders including government officials, platform developers, investors, SMEs, and public procurement actors;
- User survey: A structured online questionnaire targeting users of the three platforms;
- Platform usage data: Where available, metrics such as number of users, service completion times, and system response rates were reviewed.

This multi-method approach allows the study to generate rich insights into both the design and performance of digital administrative tools in Morocco.

a. Sample size and selection method

The user survey was administered to a total of 216 respondents, selected through purposeful (non-probabilistic) sampling. The sample includes entrepreneurs, SME managers, startup founders, architects, real estate professionals, and procurement bidders. Participants were recruited via:

- Outreach on social media platforms operated by Regional Investment Centers (CRIs),
- Collaboration with local municipalities involved in Rokhas deployments,
- Invitations extended during webinars and public forums focused on public procurement.

The sample reflects a diversity of users in terms of geographic location (urban and rural areas across four Moroccan regions), sector (manufacturing, services, construction), and digital literacy levels. The aim was to gather a representative view of how various user groups engage with and perceive the platforms.

b. Analytical methods and justification

The analysis combined descriptive, inferential, and comparative methods to test the study's four hypotheses and evaluate platform performance against B-Ready benchmarks.

a) Descriptive statistics

Descriptive analyses were used to summarize user characteristics (e.g., sector, platform usage frequency) and measure trends in perceived efficiency, transparency, and ease of use. Tools such as means, medians, frequencies, and standard deviations helped establish a general profile of user experiences.

b) Inferential statistics

To examine relationships between variables—such as digital literacy and satisfaction—chi-square tests and logistic regressions were employed. These tests allowed the researcher to assess the statistical significance of correlations and verify hypotheses such as:

H1: Digital platforms enhance administrative efficiency;

H2: Digital platforms improve transparency;

H4: User impact varies with digital literacy.

c) Comparative analysis

A structured comparison was made between the three platforms using an analytical grid derived from B-Ready criteria. Each platform was evaluated in terms of:

- Administrative simplification (efficiency),
- Regulatory transparency,
- Inclusion of SMEs and underserved users,
- Alignment with governance quality indicators.

This comparative lens enables the identification of performance asymmetries and best practices among platforms.

5. Results and discussion

a. Case study findings

i. CRI-INVEST Platform

The CRI-INVEST platform, designed to facilitate investment projects in Morocco, has had a significant impact on the country's business environment. The platform offers a centralized digital interface for investors, allowing them to access a variety of services related to project creation, progress tracking, and administrative support. By streamlining previously cumbersome administrative processes, CRI-INVEST has reduced the time and effort required for project setup, thereby enhancing the ease of doing business in Morocco.

Impact on the business environment: One of the key impacts of the CRI-INVEST platform is its ability to simplify the process of launching new business ventures. By offering a one-stop shop for various services—such as obtaining permits, registering businesses, and accessing investment incentives—the platform has significantly improved project facilitation. For instance, users report a marked reduction in the time needed to navigate administrative procedures, which traditionally involved multiple visits to different government offices and lengthy paperwork. The platform's user-friendly interface and its capacity to provide real-time updates on the status of applications have increased investor confidence and satisfaction. These findings resonate with Johnson's (2019) observations on e-government systems, where transparency and real-time tracking were identified as critical drivers of both efficiency and user trust. This improvement in administrative efficiency has been particularly beneficial for foreign investors unfamiliar with Morocco's regulatory landscape, making the country a more attractive destination for investment.

In addition to enhancing administrative efficiency, CRI-INVEST has introduced a level of transparency previously lacking in investment-related procedures. The platform offers a traceable and accountable process where each step of the administrative workflow can be monitored by the user. This transparency reduces the risk of corruption and discretionary practices, contributing to a more predictable and secure investment climate. Moreover, the platform's digital nature facilitates the collection and analysis of data on investment activities, providing policymakers with valuable insights into investment trends and areas that require further support or reform.

Alignment with B-Ready criteria: When evaluated against the B-Ready report criteria, CRI-INVEST shows a positive alignment, particularly in the areas of administrative efficiency, transparency, and governance (Figure 1, p. X). The platform addresses several key indicators of a conducive business environment by minimizing bureaucratic obstacles, streamlining administrative processes, and fostering a more investor-friendly climate. By digitizing the procedures for business registration and investment approvals, CRI-INVEST supports the B-Ready report's emphasis on reducing administrative burdens and enhancing regulatory quality. Furthermore, CRI-INVEST contributes to the resilience and inclusiveness aspects of the B-Ready framework. It provides a more accessible entry point for small and medium-sized enterprises (SMEs), which often face higher barriers to entry due to complex administrative requirements. The platform's digital nature allows for greater inclusiveness, as it can be accessed remotely, reducing the need for physical presence and making it easier for entrepreneurs in remote or underserved areas to engage in economic activities.

In summary, the CRI-INVEST platform has made substantial strides in improving Morocco's business environment by facilitating project launches, enhancing administrative efficiency, and promoting transparency. Its alignment with the B-Ready criteria underscores its role in fostering a resilient and inclusive business climate, contributing to Morocco's ongoing efforts to attract investment and drive economic growth.

ii. Rokhas Platform

The Rokhas platform plays a pivotal role in managing urbanistic and economic authorizations in Morocco. Developed to digitize and streamline the complex process of obtaining permits and approvals for construction, business activities, and urban development, Rokhas offers a

centralized and transparent digital solution. It caters to various stakeholders, including entrepreneurs, investors, and government officials, by providing a unified system for submitting, processing, and tracking authorization requests.

Contribution to Transparency and Efficiency: Rokhas has significantly enhanced transparency and efficiency in the management of urbanistic and economic authorizations (Figure 2, p. X). Before its implementation, the process of acquiring permits was often mired in lengthy bureaucratic procedures, requiring multiple visits to various government offices and facing potential discretionary practices. The platform addresses these challenges by digitizing the entire authorization workflow, allowing applicants to submit their requests online and monitor their progress in real time.

This digitization reduces opportunities for opacity and corruption, as every stage of the process is recorded and can be traced back to specific actions by both the applicant and the administrative body. Rokhas enforces a level of accountability, making it more difficult for discretionary practices to influence the outcome of authorization requests. As a result, businesses and individuals experience a fairer and more predictable process when applying for permits, which improves trust in public administration.

Furthermore, Rokhas has made the authorization process more efficient by consolidating the procedures into a single digital interface. Previously, applicants had to navigate various administrative entities, each with its own requirements and timelines. Rokhas simplifies this by integrating these entities into one platform, ensuring that applications are processed in a coordinated manner. This streamlining has led to a considerable reduction in the time required to obtain authorizations, allowing businesses to commence their operations more quickly and reducing the costs associated with administrative delays.

The platform also includes features that facilitate communication between applicants and the administration, such as notifications and status updates. This functionality enables applicants to stay informed about their application's progress and provides a channel for addressing any issues or additional requirements promptly. The improved efficiency and transparency provided by Rokhas enhance the overall ease of doing business in Morocco, particularly in sectors where urbanistic and economic authorizations are crucial.

Alignment with B-Ready Criteria: Rokhas aligns well with the B-Ready report's emphasis on regulatory quality, transparency, and efficiency in the business environment. By providing a digital, standardized process for managing authorizations, the platform directly contributes to reducing bureaucratic obstacles—a key indicator in the B-Ready framework. Its approach to consolidating and digitizing authorization procedures aligns with the B-Ready criteria that focus on promoting a predictable and efficient regulatory environment.

The platform's impact on transparency is particularly notable. The B-Ready report stresses the importance of reducing corruption and enhancing the rule of law to foster a more resilient business climate. Rokhas' traceability and accountability features effectively address this requirement by ensuring that every step in the authorization process is documented and accessible for review. This transparency not only deters discretionary practices but also builds confidence among businesses and investors regarding the integrity of the regulatory process.

Moreover, Rokhas contributes to the inclusiveness aspect of the B-Ready report by making the process of obtaining authorizations more accessible to a wider range of businesses, including small and medium-sized enterprises (SMEs). By reducing the complexities and costs associated with permit acquisition, the platform lowers the barriers to entry for new market participants, fostering a more inclusive economic environment.

In conclusion, the Rokhas platform has made significant contributions to Morocco's business environment by enhancing transparency and efficiency in the management of urbanistic and economic authorizations. Its alignment with the B-Ready criteria further underscores its role in improving regulatory quality and fostering a fair, efficient, and inclusive business climate.

iii. Moroccan Public Procurement Portal

The Moroccan Public Procurement Portal is a comprehensive digital platform aimed at transforming the public procurement process by enhancing transparency, accessibility, and competitiveness. It serves as a centralized hub for all public procurement activities, where government entities can publish tenders, and suppliers can access and participate in bidding processes. The portal addresses long-standing challenges in public procurement, such as lack of transparency, limited access to information, and inefficiencies that often resulted in reduced competitiveness and higher costs.

Influence on Public Procurement Transparency and Competitiveness: Before the introduction of the Moroccan Public Procurement Portal, the procurement process was often criticized for its opacity and susceptibility to favoritism, which led to a lack of trust among potential suppliers, particularly small and medium-sized enterprises (SMEs). Information about public tenders was not always easily accessible, and the manual process of bidding involved considerable administrative burden. This environment discouraged competition, often resulting in suboptimal procurement outcomes.

The portal has significantly improved transparency by ensuring that all public tenders are publicly accessible in one digital space (Figure 3, p. X). Each tender is accompanied by detailed documentation, including terms of reference, bidding criteria, and deadlines. This openness allows potential suppliers to have equal access to information, enabling them to make informed decisions about participating in procurement opportunities. By providing a complete record of the tendering process, from announcement to award, the portal ensures that procurement activities are conducted with a high degree of transparency.

Furthermore, the portal has incorporated features that enhance traceability and accountability. For instance, it records all interactions and submissions related to each procurement activity, creating an audit trail that can be reviewed to ensure compliance with procurement regulations. This traceability mitigates the risks of corruption and discretionary practices, fostering a more competitive and fair bidding environment. As a result, suppliers are more willing to participate in the process, knowing that it is governed by transparent and equitable rules.

The Moroccan Public Procurement Portal has also increased competitiveness in public procurement by lowering barriers to entry. The digitalization of the procurement process has made it easier for a broader range of suppliers, including SMEs and foreign companies, to access tender opportunities. The platform offers electronic submission of bids, reducing the time and costs associated with the traditional paper-based process. This digital approach has led to a broader and more diverse pool of bidders, resulting in more competitive pricing and higher-quality goods and services for the public sector.

Additionally, the portal provides valuable data and analytics that help both the government and suppliers understand market trends, bidding patterns, and procurement performance. This data-driven approach allows government entities to optimize their procurement strategies and encourages suppliers to improve their offerings, fostering a more dynamic and competitive marketplace.

Alignment with B-Ready Criteria: The Moroccan Public Procurement Portal aligns closely with the B-Ready report's emphasis on transparency, regulatory quality, and fair competition. By ensuring that all stages of the procurement process are conducted in a transparent and traceable manner, the portal directly addresses the B-Ready criteria related to good governance and the rule of law. It exemplifies how digital transformation can enhance the integrity of public procurement processes, reducing the risk of corruption and promoting a level playing field for all market participants.

The portal's impact on competitiveness aligns with the B-Ready report's focus on fostering a resilient business environment through inclusive economic participation. By simplifying access

to public tenders and facilitating the participation of SMEs, the portal supports the development of a more competitive marketplace. This inclusivity not only benefits the suppliers but also enhances the quality and cost-effectiveness of goods and services procured by the public sector, ultimately contributing to more efficient public service delivery.

In summary, the Moroccan Public Procurement Portal has had a profound influence on enhancing transparency, accountability, and competitiveness in public procurement. Its alignment with the B-Ready criteria underscores its role in supporting good governance and creating a more resilient and inclusive business environment. The portal serves as a model for how digital transformation can address complex challenges in public procurement, resulting in a fairer and more dynamic market.

b. Testing research hypotheses

i. Hypothesis Testing

H1: Digital platforms enhance administrative efficiency.

The findings from the case studies of CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal confirm this hypothesis. CRI-INVEST streamlines the process for investors by centralizing administrative procedures, facilitating faster project launches, and reducing bureaucratic delays. Rokhas has digitized the authorization process for urbanistic and economic activities, minimizing paperwork and reducing the time needed for obtaining necessary permits. Similarly, the Moroccan Public Procurement Portal has digitized the entire public procurement process, allowing for more efficient management of tenders and contracts. These platforms have collectively reduced administrative burdens and processing times, indicating a significant enhancement in administrative efficiency.

H1 is confirmed, as digital platforms have demonstrated a measurable improvement in administrative efficiency across various domains within the business environment.

H2: Digital platforms increase transparency in public administration.

The case studies provide substantial evidence in support of this hypothesis. The CRI-INVEST platform offers investors real-time access to information regarding project status and necessary procedures, enhancing transparency in investment processes. Rokhas introduces a transparent mechanism for managing authorizations, where applicants can track the progress of their requests online, minimizing opacity in decision-making. The Moroccan Public Procurement Portal ensures open access to public tenders and provides a traceable record of procurement activities, fostering an environment of transparency and accountability. By making information readily available and ensuring traceable interactions, these platforms have increased the level of transparency in public administration.

H2 is confirmed, as the digital platforms have been instrumental in increasing transparency in various aspects of public administration, aligning with the principles of open governance.

H3: Digital platforms align with B-Ready criteria to foster a resilient business environment.

The alignment of these digital platforms with the B-Ready report's criteria is evident from the case studies. CRI-INVEST supports the ease of doing business by streamlining administrative processes and providing investor support, directly contributing to a more favorable business climate. Rokhas addresses regulatory quality by simplifying and digitalizing the authorization process, thereby reducing bureaucratic obstacles and improving service delivery. The Moroccan Public Procurement Portal enhances governance by ensuring transparency, fair competition, and effective public service delivery. These actions resonate with the B-Ready criteria, which emphasize resilience, inclusiveness, and regulatory quality in the business environment.

H3 is confirmed, as the examined digital platforms align with B-Ready criteria and contribute

to fostering a resilient and conducive business environment in Morocco.

H4: The impact of digital platforms varies based on user experience and digital literacy.

While the case studies demonstrate the positive impacts of digital platforms, the extent of their effectiveness may be influenced by users' digital literacy and experience. Interviews and surveys with platform users indicate varying levels of engagement and benefit derived from the platforms. Users with higher digital literacy tend to navigate the platforms more efficiently and derive more value from the services offered. Conversely, users with limited digital skills may encounter challenges in utilizing these platforms to their full potential, which could limit the overall impact on the business environment. For instance, some SMEs reported difficulties in accessing the Moroccan Public Procurement Portal due to a lack of familiarity with digital procurement processes.

H4 is partially confirmed. While digital platforms have a positive impact, this impact is moderated by the users' digital literacy and experience, highlighting the need for complementary digital literacy initiatives to maximize the benefits of digital transformation.

ii. Internal consistency of the proposed analysis model

The analysis confirms the internal consistency of the proposed model, which posits that digital platforms contribute to administrative efficiency, transparency, and alignment with B-Ready criteria. The findings indicate that digital transformation initiatives can significantly enhance the business environment. However, the moderating effect of user experience and digital literacy suggests that a holistic approach, including user education and support, is essential for maximizing the benefits of these digital platforms.

In summary, the evaluation of the research hypotheses supports the conclusion that digital platforms like CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal play a crucial role in enhancing Morocco's business environment. The platforms' contributions to administrative efficiency, transparency, and alignment with B-Ready criteria underscore the potential of digital transformation in public administration. However, the variability in impact based on user experience highlights the need for ongoing efforts to address digital literacy gaps.

6. Discussion in light of B-Ready Report

a. Alignment with B-Ready

The B-Ready report emphasizes the creation of a resilient and inclusive business environment, highlighting key areas such as administrative efficiency, regulatory quality, governance, transparency, and the ease of doing business. The case studies of CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal demonstrate a considerable alignment with these recommendations, reflecting the Moroccan government's efforts to leverage digital transformation as a means of enhancing the business climate.

Administrative efficiency and ease of doing business: One of the core criteria of the B-Ready report is the simplification of administrative processes to foster a more business-friendly environment. CRI-INVEST's platform directly contributes to this goal by offering a centralized hub for investors to manage their projects. By streamlining processes such as business registration, permit acquisition, and investment facilitation, CRI-INVEST significantly reduces bureaucratic obstacles, which aligns with the B-Ready focus on reducing administrative burdens. Similarly, Rokhas enhances ease of doing business by digitizing the authorization process for urbanistic and economic activities, providing clear guidelines and reducing the time required for approvals.

The platforms demonstrate a high degree of alignment with the B-Ready criteria for administrative efficiency. They have not only simplified the processes but also made them more accessible and predictable, which are crucial factors in fostering a resilient business

environment.

Regulatory quality and inclusiveness: The B-Ready report stresses the importance of a predictable and inclusive regulatory framework that supports business operations. Rokhas addresses this by providing a transparent and accessible system for managing urbanistic and economic authorizations, ensuring that businesses of various sizes and sectors can navigate regulatory requirements more effectively. This digital platform improves regulatory quality by ensuring that procedures are standardized, and decisions are traceable. The Moroccan Public Procurement Portal similarly contributes to regulatory quality by offering a transparent platform for public tenders, allowing equal access to procurement opportunities and fostering fair competition.

The digital platforms align well with the B-Ready emphasis on regulatory quality and inclusiveness. By creating a more equitable environment where businesses can easily understand and comply with regulations, these platforms enhance the overall quality of the business ecosystem.

Transparency and governance : Transparency and good governance are central tenets of the B-Ready report, which advocates for open access to information and accountability in public administration. Both the Rokhas platform and the Moroccan Public Procurement Portal excel in this area. Rokhas enables users to track the progress of their authorization requests in real-time, offering a transparent decision-making process. The Public Procurement Portal provides a comprehensive, digital repository of public tenders and contracts, ensuring that procurement processes are transparent and accessible to a wide range of participants. CRI-INVEST also contributes to transparency by offering a clear roadmap for investment procedures, reducing the opacity that often characterizes administrative processes.

The platforms exhibit a strong alignment with the B-Ready report's recommendations on transparency and governance. They establish clear, open, and accountable systems that reduce the risk of corruption and enhance trust in public administration.

Resilience and digital transformation: The B-Ready report encourages economies to embrace digital transformation as a path to resilience in the face of changing global dynamics. The Moroccan government's adoption of digital platforms like CRI-INVEST, Rokhas, and the Public Procurement Portal signifies a proactive approach to building a resilient business environment. These platforms enable the business community to continue operating efficiently, even in times of disruption, by providing digital alternatives to traditional, paper-based processes.

The initiatives strongly align with the B-Ready criteria for resilience through digital transformation. By fostering a culture of innovation and adaptability within public administration, these platforms contribute to a more robust and responsive business environment.

While the alignment with B-Ready criteria is evident, certain challenges persist. For instance, the digital divide and varying levels of digital literacy among users can limit the effectiveness of these platforms, particularly for small and medium enterprises (SMEs) and entrepreneurs in rural areas. The B-Ready report also emphasizes inclusivity, which necessitates ongoing efforts to ensure that all potential users can fully engage with these digital systems.

Overall, the digital platforms CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal exhibit substantial alignment with the B-Ready report's recommendations. They represent significant progress in enhancing administrative efficiency, regulatory quality, transparency, and resilience in Morocco's business environment. However, to achieve full alignment, additional measures to improve digital literacy and ensure broad-based access to these platforms are essential. This would further strengthen Morocco's position in creating an inclusive, digitally empowered business ecosystem that meets international standards.

b. Policy implications and recommendations

The findings from the case studies of CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal offer several insights that can guide policy and practice in Morocco's digital transformation strategy. While these platforms have significantly contributed to enhancing the business environment, there are key areas where policy interventions could further optimize their impact.

Despite the positive impact of digital platforms, a gap remains in digital literacy, particularly among small and medium enterprises (SMEs) and entrepreneurs in rural areas. The digital divide poses a challenge, as not all potential users are equipped with the necessary skills to navigate these platforms effectively.

Digital literacy programs: The government should implement nationwide digital literacy programs aimed at educating SMEs and entrepreneurs, especially in remote regions, on how to use these platforms effectively. By offering training and support services, the government can ensure broader engagement with digital tools.

Inclusive access measures: Implement initiatives such as mobile-friendly versions of these platforms or local support centers that can assist users with limited digital access. Providing multilingual support and simplified interfaces could further enhance inclusivity, ensuring that the benefits of digital transformation are more equitably distributed across the business community.

Improving user experience and engagement : User experience plays a crucial role in the effectiveness of digital platforms. While CRI-INVEST, Rokhas, and the Public Procurement Portal have streamlined processes, user feedback indicates a need for continuous improvement in the user interface and overall experience.

User-Centric design: Adopt a user-centric design approach to continually refine these platforms based on user feedback. Regular surveys and user testing sessions can help identify areas for improvement, ensuring that the platforms remain intuitive and efficient.

Engagement and support: Establish dedicated support channels, including chatbots, help desks, and community forums, to assist users in navigating the platforms. Encouraging user engagement through these channels can help maintain a dynamic and responsive digital environment.

Strengthening Inter-Agency collaboration : The integration of digital platforms into public administration requires coordination across various government agencies. CRI-INVEST, Rokhas, and the Public Procurement Portal have improved processes within their respective domains, but further inter-agency collaboration could amplify their impact.

Integrated digital ecosystem: Develop an integrated digital ecosystem that enables seamless data sharing and coordination among different government platforms. Creating a unified digital framework can streamline processes, reduce duplication of efforts, and provide a more cohesive experience for businesses.

Cross-Agency training: Conduct cross-agency training programs to ensure that public officials are well-versed in digital tools and processes. This fosters a culture of collaboration and ensures consistent application of digital transformation principles across various sectors.

Ensuring data, security and privacy : As digital platforms handle sensitive business data, ensuring data security and privacy is paramount. While the platforms offer secure services, there is an ongoing need for robust cybersecurity measures to protect user data.

Enhanced cybersecurity measures: Implement advanced cybersecurity protocols, including encryption, multi-factor authentication, and regular security audits, to safeguard user data and maintain trust in digital services.

Promoting continuous innovation and adaptability : The dynamic nature of digital transformation requires continuous innovation to address emerging challenges and

opportunities. Current platforms like CRI-INVEST, Rokhas, and the Public Procurement Portal have laid a strong foundation, but there is a need for ongoing adaptation to evolving business needs.

7. Conclusion

The findings from this study highlight Morocco's significant progress in leveraging digital platforms such as CRI-INVEST, Rokhas, and the Moroccan Public Procurement Portal to enhance its business environment. These initiatives have improved administrative efficiency, transparency, and accessibility, aligning with the B-Ready report criteria for resilience, inclusivity, and sustainability. However, to fully harness the potential of digital transformation, a comprehensive policy approach is essential. Addressing gaps in digital literacy, user experience, inter-agency collaboration, data security, and fostering continuous innovation alongside public-private partnerships will be critical to strengthening Morocco's digital transformation strategy.

This research contributes both theoretically and practically to the discourse on digital transformation in public administration. Theoretically, it enriches academic literature by demonstrating how digital platforms can act as catalysts for improving the business environment in emerging economies, linking public administration reforms with broader business climate indicators. It introduces a novel framework for understanding how digital transformation fosters transparency, resilience, and inclusivity, particularly in alignment with the B-Ready report standards.

Practically, the study offers actionable insights for policymakers and practitioners, identifying the strengths and limitations of Morocco's digital platforms. Recommendations emphasize the importance of enhancing digital literacy, optimizing user experiences, ensuring robust data security, and fostering collaborative efforts between public and private sectors. These insights not only inform Morocco's ongoing digital transformation efforts but also provide a model for other nations seeking to improve their business environments through technology.

Future research could explore the long-term impact of digital platforms on Morocco's economic growth, job creation, and entrepreneurship through longitudinal studies. Comparative analyses with similar initiatives in other emerging economies could uncover transferable best practices. A user-centric approach, focusing on the experiences of citizens and businesses, could further refine platform effectiveness. Additionally, integrating advanced technologies like artificial intelligence, blockchain, and big data analytics presents an avenue for optimizing public administration processes. By addressing these areas, Morocco and other nations can build more effective, inclusive, and resilient digital ecosystems that support sustainable economic development.

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