

The Digitalization of Judicial Services: The Case of Moroccan Commercial Courts

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Abstract. The digitalization of judicial services in Morocco forms part of a broader effort to modernize public action, improve administrative responsiveness, and strengthen the confidence of economic actors in public institutions. Against this background, this article examines how the digitalization of services delivered by Moroccan commercial courts may influence the satisfaction of business users. Methodologically, the paper follows a conceptual and analytical approach grounded in a critical review of the literature on New Public Management, e-government, e-justice, perceived service quality, and public user satisfaction. The analysis suggests that digitalization can improve accessibility, speed, traceability, and transparency, but that its positive effects on satisfaction remain conditional upon perceived quality, institutional trust, and the ability of the system to remain inclusive. The article contributes to the literature by proposing an integrative framework adapted to the specific case of Moroccan commercial courts, a field that remains underexplored despite its importance for business activity and judicial governance.

Keywords: *Digitalization, Commercial courts, User satisfaction, Perceived quality, Institutional trust, E- government.*

1. Introduction

For several years now, Morocco has been undergoing a profound digital transformation of its public services, as part of a major strategic initiative aimed at modernising the administration and improving the quality of services offered to citizens and businesses. This transformation is based on the national strategy "Morocco Digital 2030", launched in 2024, which places digitalisation at the heart of priorities to strengthen the country's economic competitiveness and simplify access to administrative procedures (African Scientific Journal, 2024; African Business, 2025; Ministry of Digital Transition, 2025). The aim is not only to optimise processing times and the transparency of services, but also to promote inclusive digital governance that is accessible to the entire population, including rural areas and the least literate segments of the population, through innovative tools such as artificial intelligence (African Business, 2025; Wammorocco, 2025). This transition is reflected in the creation of centralised digital portals such as "service- public.ma", which facilitate administrative procedures by offering secure online access to a wide range of services. These platforms contribute to the dematerialisation of formalities and reduce costs and delays for users, while improving the transparency of procedures (African Scientific Journal, 2024; Visiativ, 2024). The modernisation of public services through digital technology thus responds to a growing demand for efficiency and accessibility, helping to strengthen the confidence of citizens and businesses in public institutions (Belhassani, 2023; El Yamani et al., 2023). However, the success of this digitalisation depends not only on the technological infrastructure put in place, but also on the

ability to manage organisational change within the administration, train civil servants in the use of new tools, and ensure equitable digital inclusion for all categories of users (African Scientific Journal, 2024; de MA Elhazziti, 2023). The process remains a complex challenge, marked by cultural resistance and technical obstacles that must be identified and addressed to ensure a sustainable and efficient transformation of the Moroccan public sector (African Scientific Journal, 2024; Laamraoui & Grine, 2022). Thus, the digitisation of Moroccan public services, in particular the dematerialisation of commercial register formalities in commercial courts, is part of an ambitious strategic framework that seeks to combine administrative efficiency, user satisfaction and inclusive economic development. This development is crucial for the national economic context, where optimising interactions between the administration and businesses plays a key role in the country's competitiveness and entrepreneurial dynamism. Commercial courts in Morocco play a crucial role in the country's economic and legal system. These specialised courts have jurisdiction over commercial disputes between traders, as well as cases relating to commercial contracts, commercial paper and business assets. They also intervene in the management of disputes between partners within commercial companies. Created by law N° 53-95 of 1997, commercial courts have the primary task of ensuring the rapid and specialised resolution of disputes related to commercial activity, thereby helping to secure economic transactions and maintain the confidence of players in the national economy. Their role is all the more strategic as they contribute to economic stability by managing collective proceedings, such as receivership or liquidation, thereby preventing chain bankruptcies and protecting jobs (INHJ, 2025; IurisMa, 2025; Yann Gré, 2025).

The commercial register, maintained by the commercial court registries, is another fundamental pillar for Moroccan businesses. This is an official database in which all natural or legal persons carrying out commercial activities in the country must be registered. This registration gives companies legal existence, allows them to be officially recognised and lends credibility to their activities with economic partners, such as banks and suppliers. The commercial register thus ensures transparency and legal certainty in commercial relations by making essential information about companies, including their identity, legal form, share capital and activities, available to the public (Moroccan Office for Industrial and Commercial Property, 2024; DreamJob, 2024). In this sense, it is a key vehicle for protecting the rights of companies and third parties, while facilitating the smooth functioning of the market. The digitisation of commercial register formalities, carried out in particular by commercial courts, is therefore part of a drive to improve these functions by optimising access, speed and reliability of administrative services that are essential to economic actors. The importance of commercial courts and the commercial register for Moroccan businesses fully justifies the interest in studying the impact of this digital transformation on user satisfaction, in a context where the modernisation of procedures is an essential lever for competitiveness and national economic development. Morocco has entered a new phase in the modernization of public administration in which digitalization is presented not only as a technical option, but also as a managerial and institutional lever intended to simplify procedures, reduce delays, and improve the relationship between public services and their users. In the judicial sector, this dynamic is particularly significant because the quality of court-related services affects legal certainty, the business climate, and the credibility of public institutions.

In commercial matters, the issue is especially important. Commercial courts and their registries play a central role in the legal life of firms through company registration, filing formalities, document delivery, and the processing of disputes that directly affect economic continuity. Any reform that modifies the way these services are delivered therefore has consequences that go beyond administrative convenience and extend to trust, predictability, and the perceived quality of justice-related services.

The literature generally recognizes that digitalization can improve administrative performance through speed, standardization, traceability, and easier access to information. Yet the same literature also shows that these benefits are never automatic. Digital reforms may generate new inequalities where users differ in legal literacy, digital skills, or access to technical support. In the judicial field, these tensions are even more sensitive because efficiency cannot be separated from fairness, procedural clarity, and confidence in institutions.

This article is based on the following research question: to what extent can the digitalization of services in Moroccan commercial courts improve the satisfaction of business users, and through which mechanisms does this effect operate? In response, the article develops a conceptual framework linking digitalization, perceived quality, institutional trust, and user satisfaction.

The contribution of this paper is positioned at the intersection of public management, e-government, and service quality research. While many studies address digital transformation in public administration in general terms, fewer analyses focus specifically on commercial justice services and even fewer examine them from the perspective of business users. The originality of this article therefore lies in its effort to connect these strands of literature in the Moroccan context and to show that the effect of digitalization on satisfaction is mediated by perceived quality and trust rather than being a direct mechanical outcome of technological deployment alone.

From a practical perspective, the paper also offers a structured reading grid that may support judicial reform actors, registry managers, and policymakers seeking to design digital services that are not only faster, but also more intelligible, reliable, and inclusive. For these reasons, the article aims to contribute both to academic debate and to the operational reflection on the modernization of Moroccan commercial justice.

The structure of this article is organised in a progressive manner in order to address the issue at hand. It begins with an introduction that sets out the context and challenges of the digitisation of public services in Morocco, before presenting a review of the literature drawing on the main theoretical models relating to user satisfaction, perceived quality and digital transformation. The study then develops the conceptual framework and research hypotheses, explaining the proposed model.

2. Literature review

The digitisation of public judicial services, particularly commercial courts in Morocco, is part of a modernisation drive driven by a national strategic desire to profoundly transform public administration. This process goes beyond the simple digitisation of documents and is accompanied by an overhaul of organisational processes and modes of interaction between users and institutions (Ivanova et al., 2020; Parviainen et al., 2017). In Morocco, this transformation is supported in particular by the "Morocco Digital 2030" strategy and government initiatives such as the Digital Development Agency, which promote inclusive, transparent and efficient digital administration (Digital Development Agency, 2025).

In the judicial sector, digitalisation is evident in the implementation of platforms such as "mahakim.ma" and digital tools for tracking cases, consulting judgements and filing documents electronically. This helps to improve the speed and reliability of procedures, which is particularly crucial in commercial justice, where the smooth running of commercial register formalities is essential for the entrepreneurial environment (Zaanoun, 2025; Morocco Ministry of Justice, 2024). The gradual integration of artificial intelligence and blockchain technologies is also underway, promising increased security and transparency (Atalayar, 2024).

Both international and regional research shows that user satisfaction with digitalised public services depends on several key factors: effective accessibility of platforms, reduced delays,

perceived quality of services and transparency of the information provided (Ahmed et al., 2020; Tahtah, 2022). In the Arab context, studies such as Al Maryah (2021) on the digital transformation of the judicial system in the United Arab Emirates highlight the importance of a solid legislative and technological infrastructure and shed light on the specific challenges related to cultural adaptation and the employability of technologies in a traditional legal framework. The Emirates model illustrates the successful integration of digital justice based on principles of efficiency, expanded access and smart governance (Al Kattan, 2024).

While these studies provide valuable insights into the determinants of user satisfaction in digital public services, they tend to adopt a predominantly optimistic and linear perspective, often if digitalization automatically leads to improved performance and user satisfaction. However, this assumption remains subject to debate. Several empirical studies highlight that digital transformation may generate uneven outcomes depending on users' digital capabilities, institutional support mechanisms, and the complexity of administrative procedures.

Issues such as digital exclusion, limited user assistance, and organizational resistance may significantly reduce the expected benefits of digitalization, especially in sensitive sectors such as judicial services. In Morocco, advances in digital justice have, according to official reports, led to a significant increase in online services, such as the issuance of criminal record extracts and other administrative services, while positioning the country among the continent's leaders in e- governance (Morocco Ministry of Justice, 2024; UN E-Government Survey, 2024). However, the digital divide, infrastructural limitations and organisational resistance remain visible obstacles to the full and equitable adoption of digital services (Ouboumlik & Touhami, 2024; Lahlimi et al., 2023). Moreover, an important limitation of the existing literature lies in its tendency to generalize findings from broad public administration contexts without sufficiently accounting for sector-specific characteristics. In the case of commercial justice, interactions between businesses and judicial institutions are governed by stricter requirements related to legal security, procedural clarity, and time sensitivity. As a result, conclusions drawn from general e-government studies cannot be fully transposed to this context without further empirical and conceptual refinement.

Based on the literature and field studies, it appears that the digitisation of Moroccan commercial courts contributes to a significant improvement in user satisfaction by facilitating access to the commercial register, reducing processing times and increasing the transparency of procedures (World Bank, 2024; Morocco World News, 2020). This dynamic is also supported by positive feedback, highlighting the importance of enhanced support, particularly through the training of judicial officers and the simplification of digital interfaces (UNESCO, 2024; Engkus, 2025).

In this regard, the present study seeks to address these gaps by moving beyond a purely descriptive approach to digitalization. It proposes a more integrative analytical perspective that considers not only the technological dimension of digital transformation, but also the role of perceived service quality and institutional trust in shaping business user satisfaction. By focusing specifically on Moroccan commercial courts, this research contributes to the literature by providing a context-sensitive analysis of digital justice, an area that remains relatively underexplored in emerging economies.

In summary, the digitisation of public judicial services, particularly in commercial justice in Morocco, illustrates an institutional transformation driven by technological innovations and strong political will. To maximise user satisfaction among businesses, it is important to incorporate recommendations from international and Arab experiences, ensuring broad digital inclusion, agile governance and continuous improvement of digital systems. These elements are crucial if digitisation is to become a real driver of efficiency, trust and economic competitiveness.

Overall, while existing studies provide a useful foundation for understanding digital transformation in public services, they remain limited in their ability to fully explain user satisfaction in specialized institutional contexts such as commercial justice. This justifies the need for a more nuanced and context-specific analysis, which this study aims to provide.

This article analyses the digital transformation in the Moroccan public sector, highlighting benefits such as improved efficiency, increased transparency and reduced delays, as well as challenges related to training, infrastructure and digital inclusion, which are major themes commonly addressed in the work of Ahmed and his colleagues.

This study provides a detailed analysis of the digital transformation of Morocco's public administration, covering the issues, challenges and opportunities involved, as well as the initiatives implemented by the Moroccan government in this area. It includes a review of the literature, an analysis of national strategies such as "Morocco Digital 2020" and "Morocco Digital 2025» and presents recommendations on how to optimise this transformation to improve the efficiency of public services and user satisfaction. This document will be a very useful resource for furthering your work on the impact of the digitisation of public services, particularly those of the Moroccan commercial courts.

Here is a summary table of the requested theories, adapted to the subject of the digitisation of public services in Moroccan commercial courts and the satisfaction of user companies:

Table 1. Theoretical frameworks and their contribution to the analysis of digitalization and user satisfaction

Theory / Model	Key Authors	Analytical Contribution	Link with Digitalization and User Satisfaction	Contribution to Public Performance
New Public Management (NPM)	Hood (1991); Osborne & Gaebler (1992)	Emphasizes efficiency, cost rationalization, user orientation, and managerial modernization within the public sector.	Digitalization is viewed as a key driver for improving service quality, reducing processing time, and enhancing user satisfaction, while also raising concerns related to equity and accessibility.	Supports better allocation of public resources, improves administrative efficiency, and strengthens the overall performance of judicial services.
E-government / E-justice	Bélanger & Carter (2008); Chadwick (2006); OECD; Ministry of Justice	Examines how digital technologies reshape interactions between public institutions and users, with a focus on transparency, traceability, and online accessibility.	The digitalization of judicial services enhances accessibility, speed, and transparency, which contributes to building trust and improving user satisfaction among businesses.	Promotes more effective public governance, modernizes judicial processes, and reinforces institutional transparency.
Perceived Service Quality and User Satisfaction	Parasuraman et al. (1988); Oliver (1980); Thijs (2017); Van de Walle (2018)	Highlights that satisfaction depends on how users perceive service attributes such as reliability, responsiveness, clarity, accessibility, and trustworthiness.	Digitalization affects satisfaction indirectly through perceived service quality, which plays a mediating role between technological transformation and overall user satisfaction.	Enhances the legitimacy of public services, strengthens institutional trust, and improves alignment with user expectations.
Stakeholder Theory	Freeman (1984); Clarkson (1995)	Emphasizes the role of different stakeholders, particularly businesses, in shaping and evaluating public policies and services.	Business users actively contribute to assessing and improving digital services, influencing the effectiveness of digitalization initiatives.	Facilitates the alignment of judicial services with the real needs of economic actors and improves the relevance of public policies.

Source: developed by the authors

a. Digitalization, public management, and judicial modernization

The first stream of literature mobilized in this article comes from public management and digital government studies. In the perspective of New Public Management, digitalization is often associated with better performance, reduced transaction costs, stronger accountability, and a more user-oriented administration (Hood, 1991; Osborne & Gaebler, 1992). In the Moroccan case, this managerial rationale is consistent with broader public-sector modernization reforms and with the effort to make administrative processes more responsive and traceable (OECD, 2018; Lahlou, 2023).

However, the literature also shows that a performance-oriented reading of digitalization is not sufficient on its own. Several authors underline that digital reforms may improve measurable efficiency while leaving unresolved problems related to accessibility, organizational resistance, unequal appropriation of technology, or fragmented service journeys (Mermet, 2022; Gheribi, 2021). In other words, digitalization can rationalize procedures without necessarily improving the experience of all users. This critical point is essential for the judicial sphere, where procedural legitimacy and equality of access matter as much as speed.

The specific literature on e-justice confirms this ambivalence. The introduction of online services, dematerialized filings, digital consultation tools, and case-tracking interfaces may strengthen transparency and reduce administrative friction, yet the quality of outcomes depends heavily on implementation conditions, staff support, legal clarity, and the ability to preserve understandable interactions for users who are not specialists of the legal system (Moroccan Ministry of Justice, 2022; Benhaddou, 2024).

b. Perceived quality and public user satisfaction

A second body of work concerns perceived quality and user satisfaction. Classical service quality research suggests that users assess a service by comparing their expectations with the actual experience they encounter (Oliver, 1980; Parasuraman et al., 1988). In the public sector, this judgement is not limited to technical functionality; it also includes clarity, fairness, reliability, confidence, and the feeling that the institution is responsive to users' needs (Thijs, 2017; Van de Walle, 2018).

This perspective is particularly relevant for digital judicial services. A portal may be technically available and still be perceived negatively if the information is incomplete, the process is difficult to understand, support is weak, or delays remain opaque. Conversely, a relatively simple platform may generate positive evaluations when it improves predictability, reduces unnecessary travel, and allows users to monitor the status of their request. Studies conducted in the Moroccan public sphere confirm that perceived quality remains a key explanatory variable of user satisfaction with online services (Ben Youssef & Malki, 2022; Bouzoubaa & Kabbaj, 2024).

Yet an important limitation in the literature is that many analyses measure satisfaction in a broad administrative context without distinguishing between user categories. Businesses interacting with commercial courts have specific expectations related to continuity of activity, documentary reliability, legal security, and time sensitivity. This article therefore argues that business user satisfaction in commercial justice deserves a more targeted conceptual treatment than the one usually adopted in generic e-service studies.

c. Toward a more critical reading of digitalization in commercial justice

The literature reviewed above is useful, but it also presents contradictions that justify the present article. On the one hand, digitalization is frequently described as a direct source of efficiency, transparency, and satisfaction. On the other hand, empirical and institutional studies point to

enduring barriers such as unequal digital access, weak intermediation for users, organizational inertia, and the risk that procedural dematerialization may transfer complexity from the administration to the user (Court of Auditors, 2023; Human Rights Defender, 2022).

A second limitation concerns context transferability. Findings produced in tax administration, municipal services, or general e-government platforms cannot automatically be transposed to commercial justice. Judicial services involve stronger requirements of legal certainty, documentary authenticity, confidentiality, and procedural fairness. The commercial court registry is not merely a service counter; it is part of an institutional chain that structures firms' legal existence and the security of commercial relations. This institutional density calls for a more specific analytical framework.

Accordingly, the present study does not treat digitalization as an end in itself. It treats it as a set of organizational and technological arrangements whose effect on satisfaction depends on how users perceive service quality and on whether institutional trust is strengthened rather than weakened. This critical stance helps explain why the article focuses not only on potential gains, but also on the conditions required for those gains to be credible and sustainable.

3. The digitalisation of services and of the commercial justice

The digitisation of public judicial services, particularly that of commercial courts in Morocco, is part of a modernisation drive driven by a national strategic desire to profoundly transform public administration. This process goes beyond the simple digitisation of documents and is accompanied by an overhaul of organisational processes and modes of interaction between users and institutions (Ivanova et al., 2020; Parviainen et al., 2017). In Morocco, this transformation is supported in particular by the "Morocco Digital 2030" strategy and government initiatives such as the Digital Development Agency, which promote inclusive, transparent and efficient digital administration (Digital Development Agency, 2025).

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Both international and regional research shows that user satisfaction with digital public services depends on several key factors: effective accessibility of platforms, reduced waiting times, perceived quality of services, and transparency of the information provided (Ahmed et al., 2020; TAHTAH, 2022). In the Arab context, studies such as Al Maryah (2021) on the digital transformation of the judicial system in the United Arab Emirates highlight the importance of a solid legislative and technological infrastructure and shed light on the specific challenges related to cultural adaptation and the employability of technologies in a traditional legal framework. The Emirates model illustrates the successful integration of digital justice based on principles of efficiency, expanded access and smart governance (Al Kattan, 2024).

In Morocco, according to official reports, advances in digital justice have led to a significant increase in online services, such as the issuance of criminal record extracts and other administrative services, while positioning the country among the continent's leaders in e-governance (Morocco Ministry of Justice, 2024; UN E-Government Survey, 2024). However, the digital divide, infrastructural limitations and organisational resistance remain visible obstacles to the full and equitable adoption of digital services (Ouboumlik & Touhami, 2024; Lahlimi et al., 2023).

Based on literature and field studies, it appears that the digitisation of Moroccan commercial courts contributes to a significant improvement in user satisfaction by facilitating access to the commercial register, reducing processing times and increasing the transparency of procedures (World Bank, 2024; Morocco World News, 2020). This dynamic is also supported by positive feedback, highlighting the importance of enhanced support, particularly through the training of judicial officers and the simplification of digital interfaces (UNESCO, 2024; Engkus, 2025).

In summary, the digitisation of public judicial services, particularly in commercial justice in Morocco, illustrates an institutional transformation driven by technological innovations and strong political will. To maximise user satisfaction among businesses, it is important to incorporate recommendations from international and Arab experiences, ensuring the promotion of broad digital inclusion, agile governance and continuous improvement of digital systems. These elements are crucial if digitalisation is to become a real lever for efficiency, trust and economic competitiveness.

This summary, based on references from Arab and international authors, shows that the study of this transformation in Morocco is part of a global and regional framework for reflection on digital justice, its challenges and its impact on user satisfaction.

4. Measuring user satisfaction with digital services

Measuring user satisfaction with digital services is key to assessing the effectiveness and quality of digital platforms, particularly in the public sector. This measurement not only gathers users' perceptions of the services offered, but also identifies areas for improvement and adapts systems to real needs. In the specific context of digital public services, satisfaction reflects several key dimensions such as accessibility, ease of use, speed, reliability, data security and transparency of procedures.

The methodological approaches used to measure satisfaction are diverse and often combine quantitative and qualitative tools. Questionnaire surveys, particularly those using Likert scales or simple rating scores, remain the most widely used method for collecting satisfaction data. Specific metrics such as the Net Promoter Score (NPS), which measures users' propensity to recommend the service, or the Customer Satisfaction Score (CSAT), which focuses on immediate satisfaction related to an interaction or task, are widely used to obtain accurate and comparable indicators (Trymata, 2024; AOC, 2023).

In addition, integrated theoretical models such as the combination of the Technology Acceptance Model (TAM) and the Information System Success Model (ISSM) have provided a better understanding of how the dimensions of digital system quality, information and service impact user satisfaction, trust and intention to reuse the service (Kala et al., 2024). This approach highlights that satisfaction is a determining factor for the continued use and legitimacy of public digital platforms.

The timing of data collection also appears to be crucial: surveys are often conducted "in the heat of the moment", i.e. immediately after interaction with the service, to maximise the accuracy and relevance of the feedback (AOC, 2023). In addition, questionnaires are designed to be short, non-intrusive, and sometimes accompanied by an open-ended question to allow users to express their expectations or suggestions (AOC, 2023).

Innovative methods are gaining importance with the emergence of artificial intelligence (AI) and social media sentiment analysis technologies, which complement traditional surveys with qualitative, real-time data. These techniques make it possible to analyse comments, online reviews and exchanges to detect users' emotions, concerns and overall satisfaction (InsightSofa,

2024). They offer an additional dimension by enabling continuous monitoring of perception and service quality.

In the field of digital public services, several studies have shown the importance of measuring satisfaction by taking contextual factors into account: the match between users' initial expectations and the reality of the service, ease of use, reliability of features, and perceived support, particularly through the availability of technical assistance and explanatory resources (Alawneh, 2013; Tuebou, 2024). These elements are essential for assessing the real impact of digitalisation on the quality of the user experience and for ensuring sustainable adoption.

In summary, measuring user satisfaction with public digital services relies on a combination of rigorous and flexible methodologies, tailored to the specificities of contexts and target audiences. This measure is a strategic tool for driving continuous improvement, strengthening user confidence and guiding digital transformation policies towards an optimal user experience.

This analytical presentation is based on recent field studies and robust theoretical models, such as those of Kala et al. (2024), Trymata (2024), AOC (2023), and work on perceived quality and satisfaction in digital public services (Alawneh, 2013; Tuebou, 2024). It can be effectively applied to the Moroccan context of digitised commercial courts to assess the satisfaction of user companies.

5. Institutional performance and perceived quality of online services

The link between institutional performance and perceived quality of online services is a central focus of research on the digital transformation of the public sector. According to international and Arab literature, institutional performance refers to the ability of administrations to achieve their missions in an effective, transparent and accountable manner through the use of digital technology (Kala et al., 2024; Alawneh, 2013). Digitalisation makes it possible, for example, to streamline processes, automate repetitive tasks and offer broader access to services, thereby contributing to an overall improvement in institutional productivity (Parviainen et al., 2017; World Bank, 2024).

The perceived quality of online services, meanwhile, is based on users' experiences and feelings when using public digital platforms. Several analytical models, such as the Information System Success Model (ISSM) and the Technology Acceptance Model (TAM), highlight the essential dimensions of this quality: accessibility, ergonomics, reliability, security, processing speed, transparency and support capacity (Trymata, 2024; InsightSofa, 2024). When these criteria are met, user satisfaction, trust in the administration and even loyalty to the digital service are enhanced.

The literature also highlights the effect of perceived quality on institutional performance: the more an online service is considered reliable, fast and accessible, the more it generates frequent use, positive feedback and facilitates the management of requests by the administration (Alawneh, 2013; AOC, 2023). This virtuous circle not only makes it possible to meet the growing expectations of citizens and businesses, but also to legitimise public investment in digital transformation.

However, several challenges remain in Morocco and more broadly in emerging countries: disparities in access to digital technology, regional inequalities, lack of resources for technical maintenance, and resistance to organisational change (World Bank, 2024; InsightSofa, 2024). To improve performance and perceived quality, the authors recommend strengthening digital infrastructure, investing in user support, and developing tools for continuous evaluation of satisfaction and service quality.

In summary, institutional performance and perceived quality of online services are interdependent and constitute the pillars of successful administrative digitalisation. They promote effective modernisation of the public sector while ensuring an optimal, inclusive and secure user experience.

6. Factors influencing satisfaction with digital administrative procedures

User satisfaction with digital administrative procedures is the result of a complex interaction between technological, organisational and psychosocial factors, which are widely recognised in global and regional literature. Accessibility is an essential prerequisite, meaning that digital services must be designed for all audiences, regardless of their location or digital literacy, particularly through multilingual and inclusive interfaces compatible with various media (Alawneh, 2013; World Bank, 2024; InsightSofa, 2024). Ease of use, combined with a clear and ergonomic user journey, helps to limit frustration and encourage sustainable adoption of the service, as highlighted by Davis (1989) and DeLone and McLean (2003), who also emphasise the importance of evaluating these aspects through behavioural methods and field tests (Trymata, 2024).

Data security and confidentiality are another decisive factor, reinforcing the confidence of users who expect solid guarantees regarding the protection of their personal information and the responsiveness of systems in the event of an incident (Kala et al., 2024). Furthermore, the speed and reliability of digital services are essential criteria for a satisfactory user experience, as platforms must provide accurate responses, avoid interruptions and limit technical errors in order to effectively meet expectations (Trymata, 2024; World Bank, 2024). Transparent procedures, reflected in clear visibility of steps, deadlines and rights, also promote better understanding and increased trust in digital administration (InsightSofa, 2024).

Support and quality assistance, through appropriate channels such as online chat, hotlines or tutorials, are essential, especially for those who are less familiar with digital technology, thus facilitating their use of the services (DeLone & McLean, 2003). Finally, the individualised adaptation of services, which anticipates the specific needs of users and offers personalised solutions, is an additional factor in satisfaction, optimising the overall experience (AOC, 2023; Kala et al., 2024).

These factors vary depending on the institutional context, user characteristics, the digital maturity of the region, and the support strategy employed (World Bank, 2024; Davis, 1989). The literature therefore converges on the recommendation of an integrated and participatory approach, combining innovation, co-construction with users, and transparent and inclusive governance, to maximise satisfaction with digitised administrative procedures.

7. The digitisation of judicial services: the case of the commercial court register

a. The commercial register: functions and objectives

The Moroccan Trade Register is the cornerstone of the regulation and supervision of commercial activities, providing an essential infrastructure for the transparency and security of economic transactions (Law No. 15-95 establishing the Commercial Code, Articles 27 to 54). Its main function is to centralise legal information on traders and commercial companies, assigning each entity a unique identification number, which is a prerequisite for legitimacy on the national market. This system not only guarantees public access to key information—incorporation data, statutory amendments, financial statements, collective proceedings—but also facilitates the verification of partners and the prevention of commercial fraud (Slaoui, 2016; OMPIC, 2024). In accordance with the legal organisation, the commercial court registries administer the local registers, in addition to the Central Trade Register managed by the Moroccan Office for Industrial and Commercial Property (OMPIC), which is the national

reference database for commercial data (Benabdallah, 2020). The obligation to register applies to all natural and legal persons engaged in commercial activity on national territory, thereby strengthening accountability, traceability and trust within the business ecosystem (Commercial Code, Articles 38 and 49).

b. Historical context of the commercial register in Morocco

The history of the commercial register in Morocco is part of the country's desire to equip itself with a modern tool for monitoring and supervising economic operators. Initially established by the Commercial Code promulgated by Law No. 15-95 in 1996, the Commercial Register replaced previous fragmented systems, centralising the collection and dissemination of information through the commercial courts and the Central Commercial Register (Bouazzaoui, 2018). The adoption of Law No. 13-99 on the creation of the OMPIC in 1999 enabled the standardisation of practices and the modernisation of commercial document management, facilitating the cross-referencing of industrial and commercial property data (OMPIC, 2024). Despite these advances, persistent difficulties have been identified by legal scholars—administrative complexity, lack of awareness, territorial disparities—motivating a proliferation of reforms and digitisation projects aimed at streamlining procedures and bringing the commercial register closer to the contemporary needs of businesses (Slaoui, 2016; World Bank, 2024).

c. Digitisation and digitalisation of the commercial register

The digital transformation strategy of the Moroccan commercial register has accelerated in recent years with the introduction of centralised electronic platforms and databases (OMPIC, 2023; Ministry of Justice, 2024). One of the major innovations is the dedicated online platform, accessible to the public via the RCC portal, which allows commercial information to be registered, modified and consulted without the need to travel physically (El Bouazzaoui, 2020).

The tools also include the electronic issuance of Kbis extracts, the automation of document processing by registries, and the possibility of electronic payment, greatly simplifying operations and reducing administrative delays (Benabdallah, 2020). The OMPIC plans to roll out a digital identity card for companies, with advanced features for managing and verifying status, in line with international best practices (OMPIC, 2024). Automated notification systems provide information.

Now, those involved in statutory changes or legal deadlines can promote compliance and improve user responsiveness. Efforts to digitise the Moroccan commercial register are primarily aimed at increasing the efficiency of procedures and enhancing market transparency. The transition from paper to a paperless platform is designed to optimise access to services, reduce bureaucratic barriers and save time and improve reliability for businesses (Ministry of Justice, 2024; World Bank, 2024). The digital register improves the quality and integrity of information, enabling economic partners, lawyers and administrations to carry out quick and reliable checks, while limiting the risk of error or fraud (Slaoui, 2016; OMPIC, 2024). The creation of a digital business card and the integration of blockchain technology are among the new features announced to ensure the security and traceability of documents (OMPIC, 2023). This modernisation offers many opportunities: stimulating investment, facilitating financing, aligning with global standards and consolidating the climate of trust that is essential for Moroccan commercial development (Benabdallah, 2020; World Bank, 2024).

The digitisation of judicial services has profoundly transformed the functioning of judicial systems around the world, notably by improving access, transparency and the efficiency of procedures. This transformation is based on the integration of information and communication technologies to automate case management, facilitate the filing and tracking of requests, and

enable paperless exchanges between litigants and courts. According to DeLone and McLean (2003), the quality of information systems in the public sector determines overall performance and user satisfaction, while the work of the World Bank (2024) emphasises the role of robust digital infrastructure and appropriate governance in ensuring the sustainability and efficiency of digitised judicial services. In the Moroccan context, the digital modernisation of courts aims to reduce processing times, increase the transparency of procedures and facilitate access for litigants, in particular through the establishment of platforms such as "mahakim.ma" (Kala et al., 2024; InsightSofa, 2024). However, this digitalisation faces significant challenges such as staff adaptation, data security and equitable access, issues that have also been identified in regional comparative studies (Alawneh, 2013; Trymata, 2024).

At the same time, the digitisation of the commercial register of commercial courts is an essential component of administrative and economic modernisation. The register, which is the official database containing legal information on companies, contributes to the legal security of commercial transactions by ensuring the transparency and traceability of documents. The transition to a digital register simplifies the procedures for registering, modifying and consulting data, thereby reducing costs and delays for companies while improving the reliability of the information disseminated (World Bank, 2024; Morocco Ministry of Justice, 2024). Recent research has shown that digitising the commercial register can strengthen investor confidence and facilitate the business environment, provided that security, system interoperability and accessibility for all stakeholders, including the smallest ones, are guaranteed (Kala et al., 2024; InsightSofa, 2024). Nevertheless, the literature also notes that this transition must be accompanied by an appropriate legal framework, training for agents and to the digital divide in order to avoid the exclusion of certain categories of businesses (Alawneh, 2013; Lahlimi et al., 2023).

In conclusion, the digitisation of judicial services and the commercial register represents a major lever for institutional modernisation. It makes it possible to meet users' growing expectations in terms of efficiency, transparency and accessibility, while posing significant challenges related to governance, security and digital inclusion. The success of these digital transformations in the judicial sector therefore depends on an integrated approach combining technological innovation, human support and regulatory adaptation.

8. Conceptual framework and assumptions

To develop a solid conceptual framework for studying the impact of the digitisation of commercial court services on business satisfaction, it is necessary to draw on key variables from theoretical and empirical literature and articulate them in a coherent manner in order to explain the mechanisms by which digital services influence user perception. The literature review reveals six fundamental dimensions that play a decisive role in this process, namely accessibility, speed, reliability, transparency, perceived quality and, ultimately, user satisfaction.

Accessibility appears to be the primary condition for successful digitisation, insofar as it reflects the ability of businesses to interact with digital platforms without encountering technical or organisational barriers. An intuitive interface, compatibility with different devices and adaptation to various user profiles are identified as essential prerequisites for ensuring that digital reforms have a positive impact (Alawneh, 2013; World Bank, 2024). Speed, then, refers to reducing the time taken to process administrative procedures, which directly contributes to improving the user experience and the competitiveness of businesses. Recent studies confirm that fast digital services reduce bureaucratic frustrations and increase satisfaction (Trymata, 2024; Kala et al., 2024).

Reliability is another key dimension, as it relates to the consistency and accuracy of the services offered, including the technical stability of platforms and the accuracy of the information provided. User confidence is closely linked to this characteristic, as highlighted by DeLone and McLean (2003) in their model of information system success. Transparency, for its part, is linked to the clarity of processes, the visibility of steps and deadlines, and understandable communication about users' rights and obligations. This variable promotes institutional trust and is a recognised determinant of satisfaction in digital environments (InsightSofa, 2024).

The perceived quality of digital services is an intermediate variable that links the objective characteristics of the system to the observed levels of satisfaction. It corresponds to the overall assessment made by companies based on their experiences, incorporating technical, relational and functional dimensions. Acting as a mediator, this concept helps to understand the extent to which users' specific expectations influence final satisfaction (Davis, 1989; Trymata, 2024).

Finally, user satisfaction expresses the final judgement on the ability of the digital service to meet the needs and expectations of companies, an essential factor in the sustainability and legitimacy of digitalised services.

Based on the preceding discussion, the article proposes a framework in which digitalization improves business user satisfaction indirectly through perceived quality and institutional trust. Accessibility and fairness are treated as contextual conditions that can strengthen or weaken the first stage of this relationship, while user involvement is assumed to reinforce the conversion of trust into satisfaction. As shown in Table 2, the hypotheses structure the model around a sequential logic: digitalization influences perceived quality; perceived quality supports trust; and trust, together with perceived quality, contributes to overall satisfaction. This architecture is consistent with the idea that technology alone does not produce legitimacy unless users consider the resulting service to be reliable, clear, and responsive.

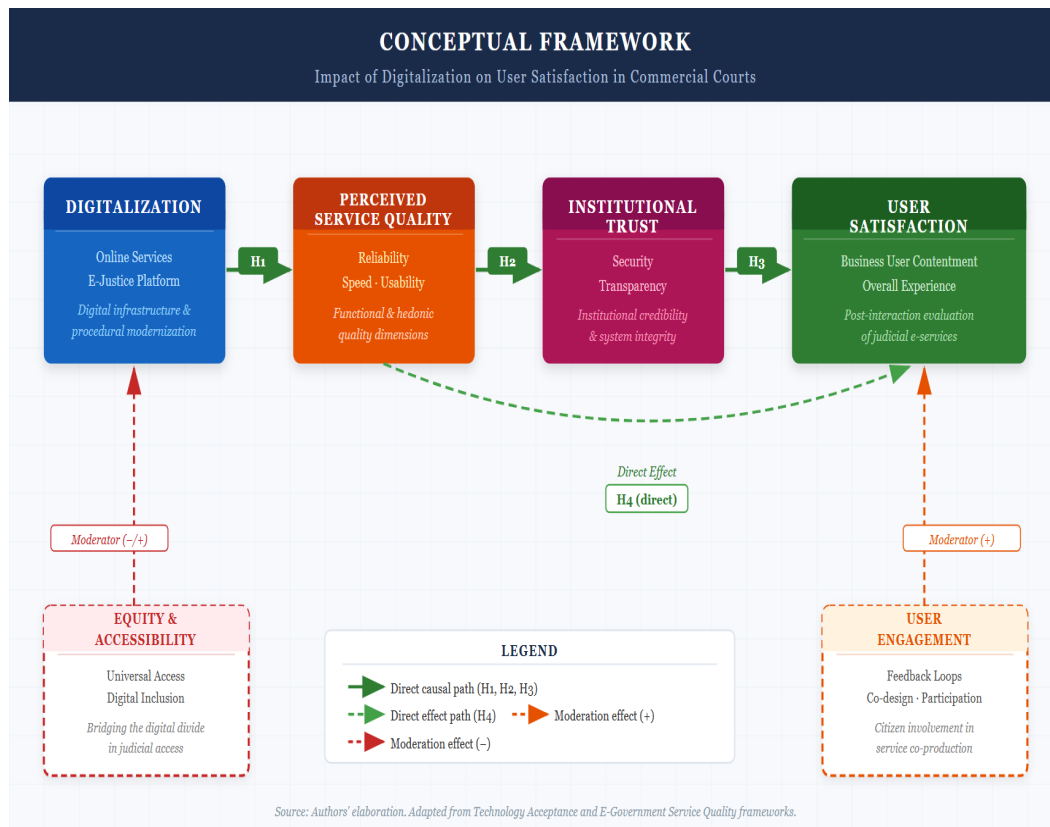
Based on this conceptual framework, the hypotheses formulated to guide the empirical analysis are as follows:

Table 2: Summary of the hypotheses of the chosen model

	Hypothesis	Relationship tested
H1	Digitalization has a positive impact on perceived perceived of services of commercial courts.	Digitalization → Perceived quality
H2	Perceived quality has a positive influence on users' trust in digital services.	Perceived quality → Trust
H3	Trust has a positive effect on user satisfaction (businesses).	Trust → Satisfaction
H4	Perceived quality has a direct positive effect on user satisfaction, regardless of trust.	Perceived quality → Satisfaction
H5	Fairness and accessibility strengthen the relationship between digitalization and perceived quality.	(Digitalization × Fairness/Accessibility) → Perceived quality
H6	User involvement strengthens the relationship between the trust and the satisfaction.	(Trust × User involvement) → Satisfaction

This conceptual architecture allows the study to be structured into explanatory models that can be tested using advanced statistical tools such as SMART PLS, promoting a deeper understanding of the key drivers of satisfaction in the specific context of judicial digitisation in Morocco.

Figure 1. Conceptual framework of the relationship between digitalization, perceived quality, institutional trust, and business user satisfaction



In summary, the model proposes that digitisation improves perceived quality, which strengthens trust, which increases user satisfaction, with effects modulated by equity of access and user involvement.

9. Conclusion

The digitisation of Moroccan commercial courts represents a major step forward in the modernisation of the judicial system and the transformation of public services. This study has shown that digitisation is a powerful lever for improving the quality of services provided to businesses by reducing delays, simplifying procedures and increasing transparency. However, the real impact on user satisfaction depends heavily on the perceived quality of services, the trust established in institutions and the suitability of digital solutions to the expectations of businesses. Potential limitations, such as the digital divide and issues of fairness, must be taken into account to ensure effective inclusion. Finally, stakeholder involvement, particularly that of businesses, appears to be a strategic factor in ensuring the continuous improvement of digitalised judicial services. This conceptual work thus provides an integrative theoretical framework that can inform future empirical research and guide public policy towards a justice system that is more accessible and adapted to contemporary economic needs.

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