



WORLD TRADE
ORGANIZATION



WORLD BANK GROUP

DIGITAL TRADE FOR AFRICA



**Digital Trade for Africa (DTA)
WB–WTO Joint Project**

Côte d'Ivoire

**Digital Trade Review
and Next Steps**

The WTO–World Bank joint work on Digital Trade for Africa (DTA) seeks to support greater engagement in digital trade by African countries. The project seeks to help African countries share fully in the benefits that digital trade brings and improve their development prospects. It builds on a joint World Bank and WTO policy note entitled “Turning Digital Trade into a Catalyst for African Development” (2023), which finds that digital trade offers new opportunities to boost trade-based growth for African countries, especially for SMEs, but requires a supportive ecosystem comprising connectivity infrastructure and a conducive policy and regulatory environment, as well as strengthened international assistance.

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EXECUTIVE SUMMARY

Côte d'Ivoire's digital ecosystem is vibrant and diverse – but nascent and geographically concentrated. Côte d'Ivoire boasts strong economic growth, a young and growing urban population, and increasing use of technologies. The digital economy is expected to contribute approximately USD 5.5 billion by 2025 and USD 22 billion by 2050, representing 6% and 9.9% of Côte d'Ivoire's GDP, respectively.

The country has made notable progress with digital connectivity. Mobile networks are the dominant technology to access the Internet, with approximately two-thirds of households accessing the Internet via mobile networks. Internet access and affordability have appreciably improved over the last few years. Côte d'Ivoire has been especially effective in lowering the cost of its fixed and data-only mobile broadband baskets to below the African average.

Digitally delivered services are the fastest-growing segment of international trade. From 2016, Côte d'Ivoire's exports of digitally delivered services have fluctuated, but they have been generally on an upward trajectory. Its imports of these services, many of which are key inputs for overall economic activity, have grown since 2016.

Côte d'Ivoire is undertaking strategic steps in the WTO to enhance its digital economy and position itself as regional leader in digital innovation and trade. The country has ratified the Trade Facilitation Agreement (TFA) and undertaken commitments under the General Agreement on Trade in Services (GATS) in a number of digital trade-enabling services, and notably in telecommunication services. It participates alongside various WTO Members in two rule-making initiatives of relevance to digital trade. The initiatives resulted in, respectively, the Agreement on Electronic Commerce, which aims to foster an enabling environment for digital trade; and the Investment Facilitation for Development Agreement, whose objective is to improve the investment and business climate, making it easier for investors in all sectors of the economy, including those of digital trade relevance, to invest, conduct their day-to-day business and expand their operations. The incorporation of these two Agreements in the WTO rulebook is currently being pursued.

Côte d'Ivoire has adopted meaningful steps in the regulatory framework for digital trade, especially in the areas of data protection, cybersecurity and electronic documents. These efforts are particularly valuable given the nascent nature of the digital sector in the country and reflect a vision to leverage digital trade as a pillar of economic growth.

Nevertheless, the World Bank's Digital Trade Policy Gap Analysis points to a number of regulatory and institutional initiatives that would further help fostering digital trade by reducing restrictions, increasing trust in digital markets, and increasing transparency in platform regulations. Relevant initiatives could include limiting the scope of the prior approval requirements for cross-border data transfers, improving the regulatory and institutional framework for online consumer protection, implementing regulations on digital authentication and e-signatures, and adopting a balanced framework for platform liability.

ACKNOWLEDGEMENTS

This country report is an analysis by the World Bank and the Secretariat of the World Trade Organization (WTO). The report has been conducted under the framework of the [Digital Trade For Africa](#) joint project, and was co-authored by Antonia Carzaniga from the WTO and Martín Molinuevo and Nigorakhon Sadikova from the World Bank. Additional contributions were provided by Rodrigo Bomfim de Andrade and Xavier Stephane Decoster from the World Bank and Zsofia Tvarusko, Ishrat Hans and Oscar Douglas from the WTO. The report benefitted from the supervision of Abebe Adugna (Regional Director), Mona Haddad (Global Director), Doug Pearce and Sébastien Dessus (both Practice Managers) at the World Bank, and Johanna Hill, Xiangchen Zhang (both Deputy Directors-General), and Xiaolin Chai (former Director, Trade in Services and Investment Division), at the WTO.

The authors are grateful to colleagues from both institutions for their useful comments and guidance during various stages of preparation of the report. At the WTO, the authors wish to thank Claudia Locatelli, Joscelyn Magdeleine and Martin Roy for their comments, and former colleagues Alex Beyleveld and Andrea Bulnes for their research assistance.

At the World Bank, special thanks are owed to Jana Kunicova, Adja Mansora Dahourou, Javier Suárez, Alexandria Schwind, Rob Swinkels and Marie-Chantal Uwanyiligira for their valuable inputs and suggestions.

1 INTRODUCTION

Digital trade¹ has become a cornerstone of global economic activity. Digital technologies reduce the cost of engaging in international trade, allow direct connections between producers and consumers around the world, help diffuse ideas and technologies, and facilitate the coordination of global value chains. In Africa, the potential for digital trade to spur economic growth and development is particularly significant. While Africa represents a small share of global trade in digitally delivered services (less than 1%), exports of digitally delivered services are the fastest growing segment of African trade, showing fast and continued growth in the last 15 years.² The World Trade Organisation (WTO) estimates show that global exports of digitally delivered services have more than quadrupled in value since 2005, and they have registered an 8.3% yearly growth rate between 2005 and 2024, outpacing exports of goods (4.5%) and other services exports (4.9%).

Nevertheless, challenges for digital trade abound, ranging from connectivity investment to policies and regulations. Connectivity infrastructure, though it has advanced greatly in the last decade, remains a hurdle. Estimates obtained using the WTO Trade Cost Index³ show that improving digital connectivity reduces the costs of trading both goods and services in Africa, especially for business and professional services. Yet connectivity is only one (important) piece in a large and complex puzzle.

Digital trade demands a supportive ecosystem, starting with a solid digital connectivity infrastructure. It is critically important that advances in connectivity infrastructure go hand in hand with policy and regulatory reforms to ensure that digital communications are affordable, the population has the necessary digital and entrepreneurial skills, and businesses can leverage those opportunities. Trade policy is an important component of this ecosystem, as it fosters policy predictability and promotes access to global digital markets while advancing broader public policy goals.

Côte d'Ivoire acts as a highly relevant case study due to its rapidly growing digital economy presenting a nascent but promising foundation for digital trade in the medium to long term. Its digital economy is expected to contribute approximately USD 5.5 billion by 2025 and USD 22 billion by 2050, representing 6% and 9.9% of the country's GDP, respectively.⁴ The country boasts strong economic growth, a young and growing urban population, and increasing use of technologies. The Ivorian authorities view digital transformation as a powerful tool to achieve their goals of inclusiveness and economic transformation, and the country also volunteered as a pilot country in the WB-WTO Digital Trade for Africa (DTA) project. Their strategic initiatives and regulatory reforms offer valuable insights into the broader regional context. This report draws on a range of sources⁵, including the World Bank's Digital Trade Regulatory Readiness (DTRR) database (forthcoming 2025) and the World Bank-WTO Services Trade Restrictions Index (STRI), field missions and additional research, to provide a holistic view of the digital trade landscape in Côte d'Ivoire.

This report assesses the policy frameworks relevant for digital trade in Côte d'Ivoire from two perspectives. First, it examines general policy frameworks that, while not directly targeting digital trade, are key facilitators of this trade. As a point of reference, the analysis looks into enabling services trade regimes, tariffs on information and communication technology (ICT) goods and facilitation of border processes, amongst others. Second, it reviews regulatory domains specifically related to key aspects of digital trade. It is based on existing information and data sources and complemented by the World Bank's gap analysis.

¹ Digital trade is defined in this report as all trade that is digitally ordered and/or digitally delivered, as per the IMF/OECD/UNCTAD/WTO (2023), *Handbook on Measuring Digital Trade*. The terms digital trade and electronic commerce are used interchangeably. See also Box 1.

² WBG/WTO (2023a)

³ Ibid.

⁴ According to a report by Google and the International Finance Corporation, the digital economy in Africa – which includes digital financial services, on-line sales and other IT applications – is valued at around USD 115 billion and is projected to reach USD 180 billion by 2025, accounting for 5.2% of the continent's GDP.

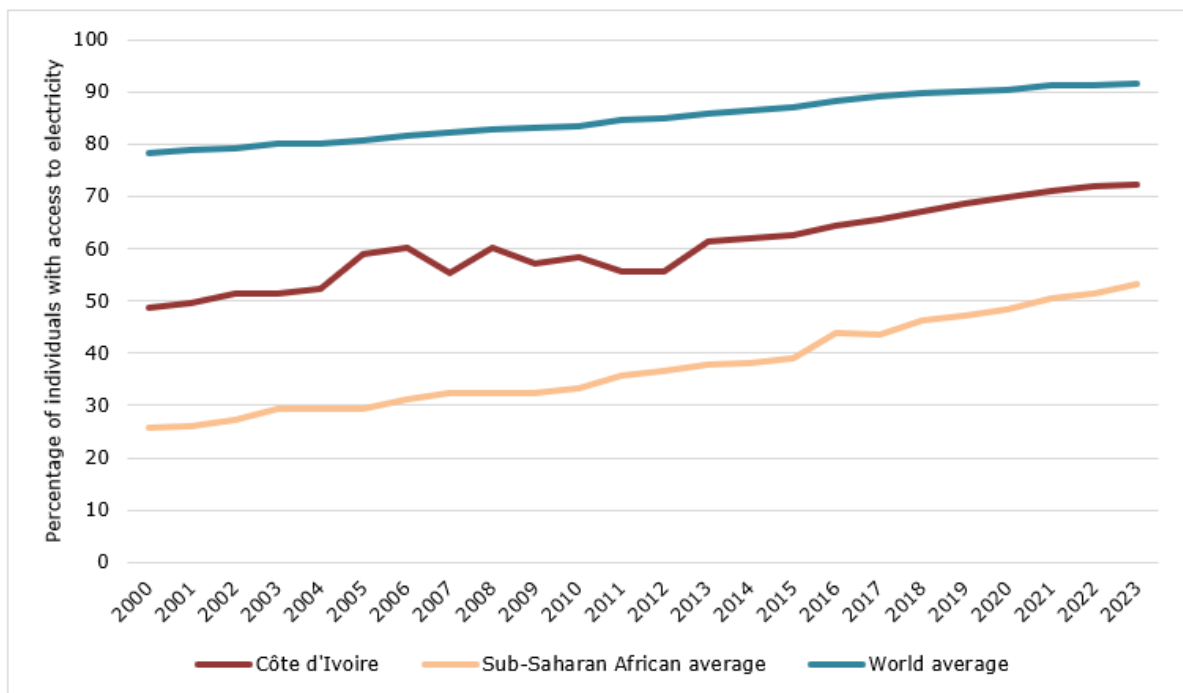
⁵ Table of sources provided in Table A3, Annex 1.

2 BACKGROUND

2.1 Digital Connectivity foundations

Access to electricity, an obvious pre-requisite for Internet connectivity, has progressively improved in Côte d'Ivoire. The country outperforms the Sub-Saharan African average on this front, yet room for improvement remains as the country still lags the global average benchmark (see Figure 1). As of 2023, 72.4% of Ivorians had access to electricity, compared to 53.3% across Sub-Saharan Africa, but well below the global average of 91.6%. The devices, servers, and communication infrastructure necessary to connect Ivorians to the Internet and, in turn, support digital trade, all require a reliable electricity supply.

Figure 1. Electricity access in Côte d'Ivoire (2000-2023)



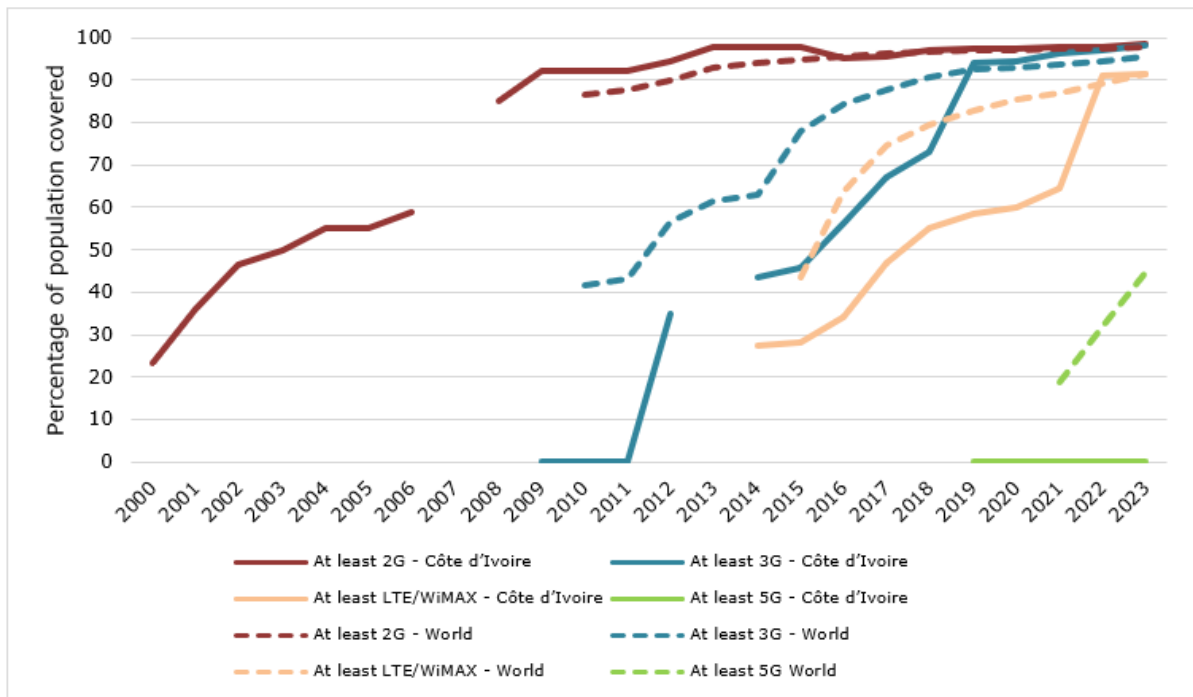
Source: World Bank Development Indicators.

Access to the Internet is a prerequisite for engaging in digital trade. This entails various facets, starting with the availability of Internet connectivity. Beyond availability, the quality of the Internet connection, which includes the speed and reliability of the connection, is also crucial. High-speed Internet is necessary to engage in activities such as real-time customer service and accessing cloud-based applications, all of which have become increasingly essential for digital trade operations to thrive. Finally, Internet access must be affordable for its effective utilization. High costs can be a significant barrier, particularly for micro, small and medium-sized enterprises.

Mobile networks are the dominant technology to access the Internet in Côte d'Ivoire. Approximately two-thirds of Ivorian households only access the Internet via mobile networks.⁶ As such, coverage by technology type is of particular relevance. In 2023, there was no 5G coverage in Côte d'Ivoire, compared to a global average of 44.5% (see Figure 2). It should be noted, however, that 5G technology only became generally available shortly before 2022, and only begun to be rolled out in Côte d'Ivoire after 2022. When more recent figures become available, it would be reasonable to expect higher shares of 5G penetration. 2G, 3G and LTE/WiMAX coverage in Côte d'Ivoire is, instead, extensive and exceeds global averages in each case.

⁶ ITU Datahub.

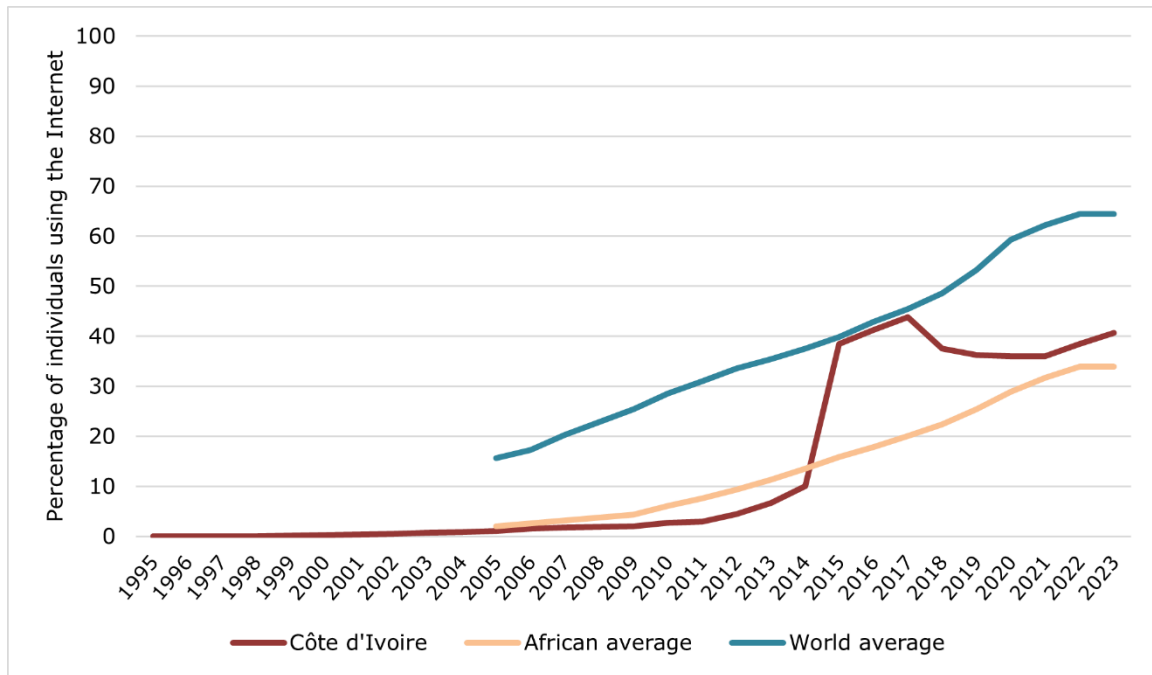
Figure 2. Population coverage, by mobile network technology (2000-2023)



Source: Compiled with data from ITU DataHub.

Internet usage has increased significantly in Côte d'Ivoire and has consistently outperformed the African average over the past decade. According to International Telecommunication Union (ITU) data, in 1995 less than 0.001% of the Ivorian population were using the Internet (see Figure 3). By 2005, this figure had increased to slightly more than 1%, compared to a global average of 15.6%. By 2015, the percentage of Ivorians using the Internet had grown to 38.4%, a significant improvement which brought the country close to the global average of 39.9% at the time. This trend continued to keep pace with global growth until 2017, at which time 43.8% of Ivorians were online compared to a global average of 45.4%. Even when Internet usage in the country declined after 2017, the proportion of users remained above the African average. Internet use across the continent has nevertheless continued to improve, gradually narrowing the gap with Côte d'Ivoire. In 2023, 40.6% of the Ivorian population was using the Internet, compared to the African average of 33.9% and a global average of 64.4%.

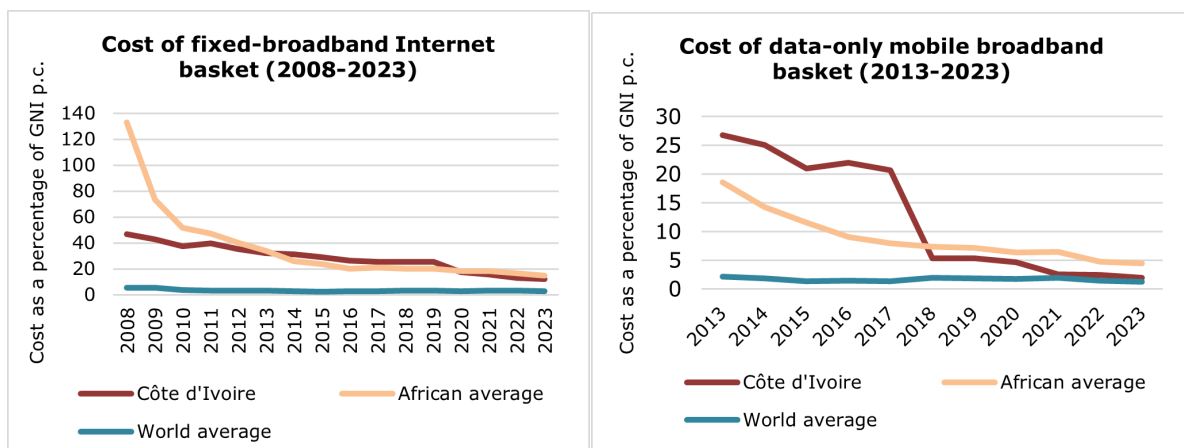
Figure 3. Internet usage in Côte d'Ivoire (1995-2023)



Source: Compiled with data from ITU DataHub.

Internet affordability has appreciably improved over the last few years. The cost associated with connecting to the Internet in Côte d'Ivoire has declined significantly in recent years (see Figure 4). This is corroborated by ITU data, which show that the cost of an entry-level fixed-broadband basket stood at 46.6% of per capita Gross National Income (GNI) in 2008, compared to a global average of 5.2%. By 2023, this had progressively fallen to 11.98%, compared to the global average of approximately 3% in the same year. Similarly, a data-only mobile broadband basket cost Ivorians 26.8% of GNI per capita in 2013 (compared to a global average of 2.2%), and it progressively fell to 2% in 2023 (compared to a global average of about 1.2%). As of 2023, the cost of connecting to the Internet through fixed or mobile broadband networks has fallen below the continental average.

Figure 4. Internet access cost trends in Côte d'Ivoire



Source: Compiled with data from ITU DataHub.

Despite these improvements in connectivity, the scope for technology adoption remains significant. The country has significantly improved Internet coverage and mobile broadband, as well as access to the global Internet through five international submarine cables. However, challenges remain due to affordability (especially for handsets), limited broadband adoption, skills and literacy gaps, and limited access to reliable power (see below). While the network coverage of

mobile operators is vast for 3G and even 4G, only one third of Ivorians in fact use mobile Internet, and only about 5% of households have access to fixed broadband. Moreover, the gender digital divide remains significant, with 77% of adult women having access to a cell phone against 91% of adult men. These gaps are more pronounced in rural areas as the gender gap in cell phone ownership is only 8% in urban areas versus 22% in rural areas. Strengthening digital infrastructure networks (especially in rural areas) and supporting a more competitive telecommunications sector are proposed by the WB to boost the development of the digital economy (World Bank, 2022).

Even when access to the Internet is available, adequate and affordable, a lack of digital literacy and necessary skills can still impede the ability to participate in digital trade. While the digital economy in Côte d'Ivoire is growing rapidly, significant challenges relating to digital literacy and skills remain. Digital skills are unevenly distributed across the population, with urban areas having better access to training and resources compared to rural areas.⁷ According to a World Bank report, at least 29% of Ivorians possess basic digital skills, meaning they can accomplish simple tasks online.⁸ The report also finds that at least 47% of literate individuals possess basic digital skills or could acquire them.⁹ The uneven distribution of digital skills hinders Côte d'Ivoire's ability to fully capitalize on the opportunities presented by the digital economy.

2.2 Participation in digital trade

The measurement of digital trade is challenging. Measuring the exact participation of any economy in digital trade is complicated by the lack of internally comparable statistics for digitally ordered trade (see Box 1). However, the WTO provides estimates for digitally delivered services trade¹⁰, which allow for an assessment of Ivorian participation in this segment of digital trade.

Box 1. Digital trade and electronic commerce – Fundamental concepts and statistical definitions

Over the years, different concepts and definitions relating to e-commerce and digital trade have been developed and used in international fora. The IMF/OECD/UNCTAD/WTO (2023) *Handbook on Measuring Digital Trade* clarifies the linkages between these concepts by providing a statistical definition of digital trade. It defines digital trade as "all international trade that is digitally ordered and/or digitally delivered."

Digitally ordered trade covers transactions in both goods and services conducted over computer networks by methods "specifically designed for the purpose of receiving or placing orders." These would include ordering a pair of shoes from abroad through a retailer's website or booking a hotel room in another country through a digital intermediation platform. Digitally delivered trade, on the other hand, is defined in the Handbook as covering only services trade, which may take place via email, voice and video calls, apps and intermediation platforms. Examples range from computer services to medical transcriptions to banking services to remote learning platforms.

Official data for digitally ordered trade are sparse and not comparable across economies. Statistics on online sales do not typically distinguish between domestic and international trade. However, WTO estimates on exports of digitally delivered services provide a measure of digitally delivered trade (WTO 2023) and a picture, albeit partial, of digital trade. The definition of digital trade in the Handbook is compatible with the WTO definition of electronic commerce agreed under the Work Programme on Electronic Commerce, which refers to "the production, distribution, marketing, sale or delivery of goods and services by electronic means".

Source: Adapted from Box B.1 of IMF/OECD/UNCTAD/World Bank/WTO (2023).

Côte d'Ivoire's participation in exports of digitally delivered services has varied from year to year but has generally been on an upward trajectory since 2016. The country's export performance is relatively strong, albeit somewhat uneven, especially vis-à-vis other ECOWAS countries like Burkina Faso and Togo that have exhibited more consistent export growth (see

⁷ WBG (2021).

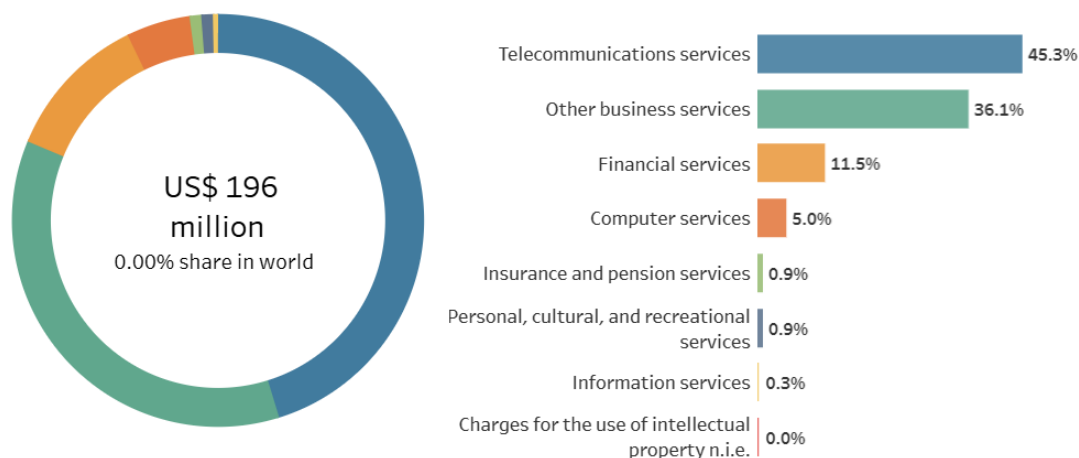
⁸ *Ibid.*, pp. 123-124.

⁹ *Ibid.*, p. 124.

¹⁰ Digitally delivered services include other business services, computer services, financial services, charges for the use of intellectual property not included elsewhere, insurance and pension services, telecommunications services, personal, cultural and recreational services, and information services.

Source: [WTO | Statistics - Global Services Trade Data Hub](#).

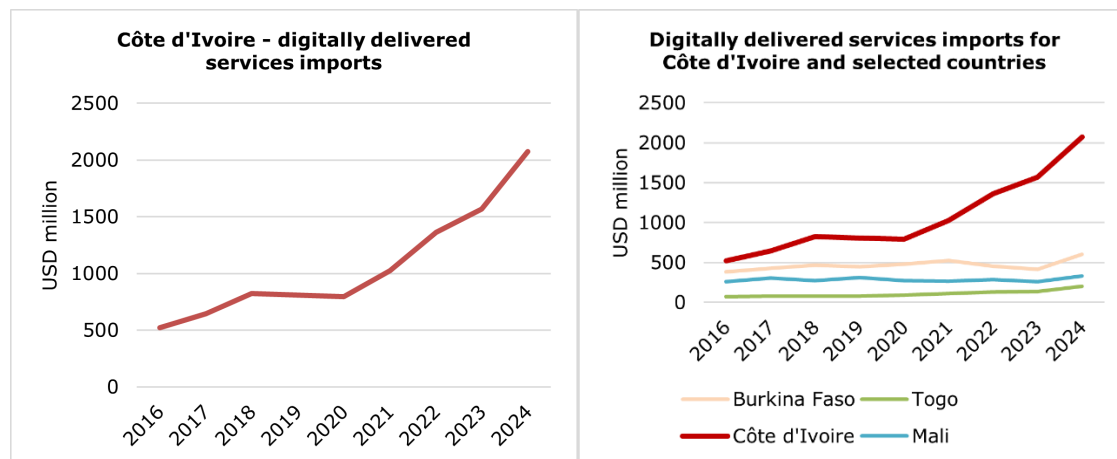
Figure 5c. Structure of Côte d'Ivoire's digitally delivered services exports, 2024



Source: [WTO | Statistics - Global Services Trade Data Hub](https://www.wto.org/trade/development/global-services-trade-data-hub/).

Many digitally delivered services are key inputs for overall economic activity. Importing these services provides an avenue for domestic firms to access greater choice, higher-quality and lower-priced inputs, thus strengthening their competitiveness and enhancing their overall digital trade performance. Côte d'Ivoire's imports of digitally delivered services have significantly increased since 2016, growing at a much faster rate than for other ECOWAS members (see Figure 6a).

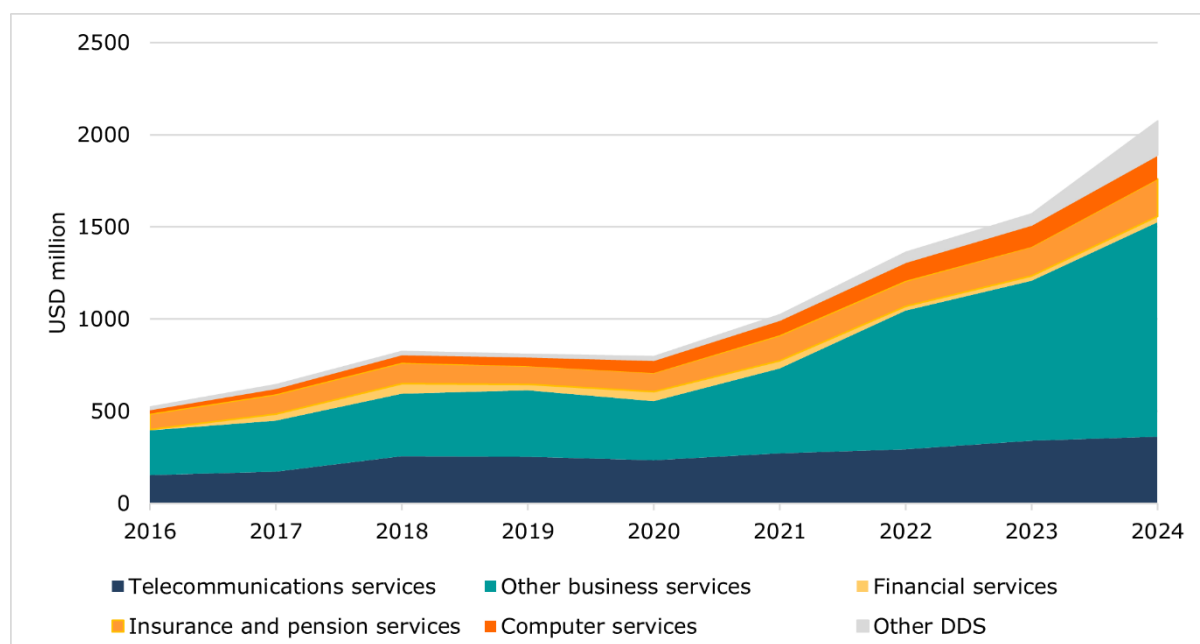
Figure 6a. Côte d'Ivoire's digitally delivered services imports from a comparative perspective, 2016-2024



Note: Comparator countries have been selected based on their membership in ECOWAS.

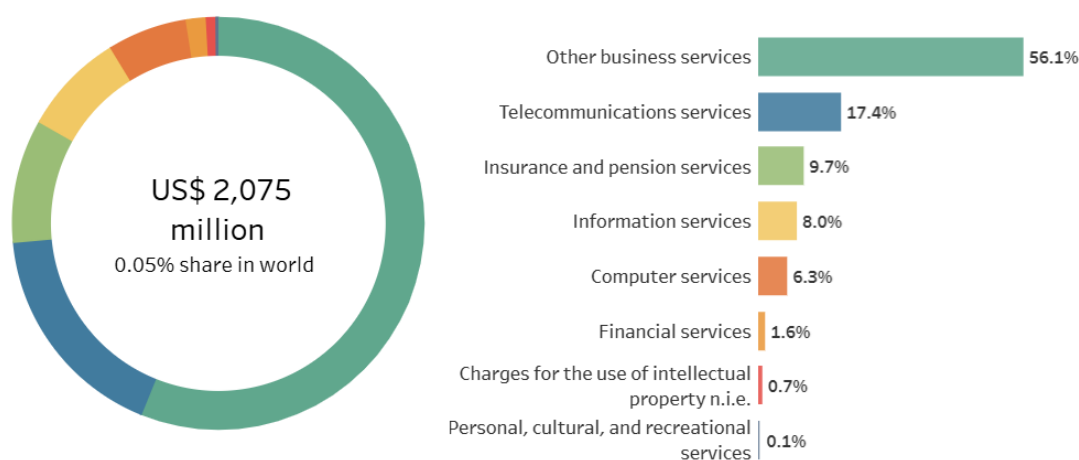
Source: [WTO | Statistics - Global Services Trade Data Hub](https://www.wto.org/trade/development/global-services-trade-data-hub/).

Figure 6b. Breakdown of Côte d'Ivoire's digitally delivered services imports, 2016-2024



Source: [WTO | Statistics - Global Services Trade Data Hub](#).

Figure 6c. Structure of Côte d'Ivoire's digitally delivered services imports, 2024



Source: [WTO | Statistics - Global Services Trade Data Hub](#).

Côte d'Ivoire has witnessed a notable increase in digitally delivered services imports and, in 2024, ranked among the top importers in Africa. From 2016 to 2024, the country's imports of digitally delivered services rose by nearly 300%, from USD 0.5 billion to USD 2.07 billion. Imports over this period have largely been driven by other business services and telecommunications services (see Figures 6b and 6c). Notably, imports of digitally delivered "other business services" have risen significantly and, in 2024, accounted for more than half of total digitally delivered services imports.

3 GENERAL POLICY FRAMEWORK RELEVANT FOR DIGITAL TRADE

3.1 Trade agreements

Trade agreements foster predictability by providing an opportunity to anchor enabling policies and guarantee market opening for digital trade. This section presents Côte d'Ivoire's participation in trade agreements and negotiations, both at the WTO and in regional contexts, in terms of the main obligations and commitments of relevance to digital trade.

3.1.1 Côte d'Ivoire's participation in WTO agreements and negotiations

Existing WTO rules and commitments apply to digital trade and additional ones are being developed by groups of WTO Members. In fact, WTO agreements do not distinguish between the different technological means through which goods or services may be traded. Several of Côte d'Ivoire's commitments at the WTO, as well as its engagement in relevant discussions, are therefore significant factors in shaping its digital trade ecosystem.

Côte d'Ivoire has ratified the WTO's Trade Facilitation Agreement (TFA), which expedites the movement, release and clearance of goods across borders. This faster border passage facilitates digitally ordered trade in goods, which involves goods that are marketed, purchased and/or paid for online but then delivered across borders physically. By simplifying and harmonizing international trade procedures, the TFA reduces red tape and improves the speed and efficiency of customs processes, to the benefit of digital trade activities that rely on quick delivery.¹¹

Côte d'Ivoire has not chosen to eliminate tariffs on ICT goods that underpin the physical infrastructure of digital trade. The WTO's Information Technology Agreement (ITA)¹² has abolished tariffs on a wide range of goods, including computers, telecommunications equipment and semiconductors, that are critical components of the physical infrastructure which make digital trade possible. By reducing the cost of ICT goods, the ITA has the capacity to promote greater accessibility and adoption of technology worldwide. However, Côte d'Ivoire does not participate in the ITA, and on key ITA products, like computers and smartphones, it has bound its tariffs at 5 and 7% in its General Agreement on Tariffs and Trade (GATT) schedules, respectively.

Services are another critical backbone of digital trade. Telecommunications and computer services, postal and courier services, distribution, financial and transport services are some of the key sectors for supporting digital trade. A "typical" digital trade value chain would start with a consumer accessing the Internet (telecommunication service), performing an Internet search (computer services), ordering a product online (distribution and payment services). The product is then delivered either physically (through postal, courier, and freight transport services) or digitally (through telecommunication services), such as in the case of purchase of software or the streaming of a movie.

The General Agreement on Trade in Services (GATS) disciplines provide guarantees for trade in services. The Agreement, which applies to measures affecting trade in services¹³, includes a key, generally applicable obligation that WTO Members must not discriminate between foreign services and services suppliers of different origins. Aside from this obligation, however, the main trade opening disciplines of the GATS apply only in the sectors that each Member selects and to the extent set out in individual schedules of commitments.

¹¹ Côte d'Ivoire ratified the TFA in December 2015 and has committed to a phased implementation of various trade facilitation measures, aiming for full implementation by 2027. As of 30 June 2025, the country has achieved an implementation rate of 57.6%, covering many of the TFA's facilitating measures, with notable exceptions concerning electronic payments or single window (see <https://tfadatabase.org/en/members/cote-divoire>).

¹² Eighty-two economies participate in the ITA, and a further 50 Members have agreed to expand the agreement (see https://www.wto.org/english/tratop_e/inftec_e/inftec_e.htm).

¹³ GATS defines trade as four ways (or modes) in which a service can be supplied internationally: mode 1 describes "cross-border trade" (e.g. through the Internet); mode 2 describes "consumption abroad" (e.g. through tourism); mode 3 describes "commercial presence" of an enterprise (e.g. through foreign direct investment); and mode 4 describes the "movement of natural persons" (e.g. through temporary labour mobility).

Liberalizing trade in services has been shown to have a positive impact on digital trade.

For instance, open telecommunications markets have been found¹⁴ to result in higher penetration rates for broadband Internet, lower prices and higher-quality services, thus increasing connectivity for a larger section of the population. The WTO and the World Bank estimates that if all of Africa improved its mobile broadband connectivity to the level of South Africa, which has the continent's best mobile broadband access, this would reduce the average cost of trade by 7% in goods and 9% in business and professional services. Moreover, in an open regulatory environment, these trade cost reductions would be even greater, amounting to 17% and 25%, respectively.¹⁵

Binding this trade liberalization in GATS commitments has the additional advantage of guaranteeing market openness to foreign services and service suppliers. This provides certainty and predictability of trading conditions and may help attract more investment, including in key enabling services, thus enhancing a country's ability to leverage the opportunities offered by digital trade.

Côte d'Ivoire has undertaken GATS commitments in a number of digital trade-enabling services, and notably in telecommunication services. The commitments provide for generally open conditions for basic telecommunication services, such as voice telephony or data transmission services. In addition, Côte d'Ivoire has subscribed to the pro-competitive obligations contained in the Basic Telecommunications Reference Paper in its GATS commitments.¹⁶ The Reference Paper is an optional set of regulatory principles that govern anti-competitive cross-subsidization, the terms of interconnection, the misuse of information, licensing criteria, transparency and other matters relevant to the prevention of abuse of dominant market positions with respect to basic telecommunication services. By promoting competitive conditions in the supply of basic telecommunication services, the adoption of the Reference Paper contributes to achieving affordable and efficient infrastructure. Around 105 WTO Members have undertaken the obligations of the Reference Paper, and Côte d'Ivoire is one of 12 African countries, out of a total of 44 African WTO Members, to have done so.

GATS access guarantees have also been granted by Côte d'Ivoire with respect to other backbone services. These are financial services, and road and internal waterways freight transportation. The level of trade opening bound for these services varies. Commitments for payment and money transmission services as well as relevant freight transport services are quite restrictive.

Côte d'Ivoire did not commit to open trade in other digital trade-enabling services in the WTO, nor did it subscribe to the disciplines on "services domestic regulation". For instance, it has not undertaken GATS commitments falling under computer services, distribution, postal and courier, and transport services other than road and internal waterways freight transport. The country has also not adopted the SDR disciplines, developed in 2021 by a group of WTO Members.¹⁷ These disciplines are aimed at increasing transparency, predictability and efficiency of procedures for authorization of service suppliers from other countries, including those involved in digital trade.

A group of WTO Members, including Côte d'Ivoire, recently finalized negotiations on disciplines specifically targeted at, and aimed at facilitating, digital trade. These negotiations were launched in 2019 with the objective of developing provisions on the trade-related aspects of e-commerce that build on existing WTO rules, with the participation of as many WTO Members as possible. The outcome of these negotiations, namely the Agreement on Electronic Commerce (AEC), was circulated to all Members on 26 July 2024.¹⁸ Relevant disciplines fall under issues such as an enabling environment for digital trade (e.g. e-authentication and e-signatures, electronic contracts, electronic invoicing and paperless trading), openness (e.g. prohibition of customs duties on electronic transmissions and open government data) and trust (e.g. online consumer protection, personal data protection and cybersecurity). The AEC also provides for certain additions to the regulatory obligations of the Reference Paper on telecommunications services, and contains provisions on transparency and cooperation, as well as disciplines on development.

¹⁴ WBG/WTO (2023b).

¹⁵ WBG/WTO (2023a).

¹⁶ See https://www.wto.org/english/tratop_e/serv_e/telecom_e/tel23_e.htm.

¹⁷ The disciplines have been adopted by more than 70 WTO governments so far (see [WTO | 2024 News items - New disciplines on regulation of services trade enter into force for four more members](#)).

¹⁸ See WTO document [INF/ECOM/87](#).

Côte d'Ivoire joined the negotiations of the AEC in 2019 and was actively engaged in the deliberations. It has tabled a written submission¹⁹ stressing the infrastructural and regulatory challenges faced by low-income countries and calling for technical assistance. Côte d'Ivoire was also a vocal proponent for the inclusion of a robust article on development in the negotiating text. At the time of writing, the country has not signed up to the request of incorporating the AEC into the WTO rulebook.²⁰

Under the Investment Facilitation for Development (IFD) Agreement, Côte d'Ivoire would also take on board disciplines enhancing the transparency and efficiency of investment procedures, including in key digital sectors. In March 2024, it decided to join the group of WTO Members who requested the incorporation of the IFD Agreement into the WTO legal architecture. The IFD Agreement is presently endorsed by three quarters of the WTO Membership but there is not yet consensus on its incorporation in the WTO rulebook.²¹ The Agreement is aimed at improving investment procedures and facilitating the operations of investors in all economic sectors.²² As such, the Agreement would also help attract more and higher-quality investment in digital connectivity infrastructure and other sectors relevant to digital trade.

3.1.2 Côte d'Ivoire's participation in regional trade agreements

Côte d'Ivoire's regional trade agreements (RTAs) that have been notified to the WTO are focused mostly on trade in goods. Côte d'Ivoire is party to two customs unions covering goods trade – the West African Economic and Monetary Union (WAEMU) and the Economic Community of West African States (ECOWAS).²³ As such, no tariffs are to be applied by Côte d'Ivoire in respect of the importation of some key ITA products, like computers and smartphones, from other member states of WAEMU and ECOWAS. Additionally, Côte d'Ivoire has a "Stepping-stone Economic Partnership Agreement" covering goods trade with the European Union. Côte d'Ivoire has also concluded a similar agreement with the United Kingdom upon the latter's exit from the European Union.

Côte d'Ivoire is also a party to the Agreement Establishing the African Continental Free Trade Area (AfCFTA). The AfCFTA includes the Protocol on Trade in Goods, the Protocol on Trade in Services and the Protocol on Digital Trade. The goods Protocol has the capacity to further open trade in ITA goods on the continent; however, according to the IFC's analysis²⁴, this impact will likely be very modest unless external tariffs on IT goods are significantly reduced, as these remain a key obstacle to increasing digital trade competitiveness across Africa. Similarly, the services Protocol could lead to further opening of services trade in sectors that are of importance for enabling digital trade, including because communication, financial and transport services are amongst the priority sectors the AfCFTA negotiations are focused on. Once it is ratified and enters into force, the Protocol on Digital Trade will also take the continent closer to its goal of ultimately establishing a digital single market.

3.2 Applied trade policy regime

Actual trading conditions in Côte d'Ivoire tend to be more open than the bindings and commitments undertaken under trade agreements, particularly at the WTO. This section outlines the trade policy conditions prevailing on the ground. Although generally more open, the fact that these access conditions are not guaranteed by WTO bindings means there is no guarantee against trade-restrictive policy reversals and therefore does not provide the stability and positive impact on trade that international commitments mirroring status quo trade regimes have been found to provide.

¹⁹ See Joint Statement on Electronic Commerce: Communication from Côte d'Ivoire, WTO document INF/ECOM/49, 16 December 2019.

²⁰ WTO Members that are party to the AEC requested its incorporation into Annex 4 of the WTO Agreement as a plurilateral agreement in February 2025 (see WTO document [WT/GC/W/963](#)), but consensus on this has not been reached yet.

²¹ The IFD Agreement was finalized in February 2024, and its current number of participants stands at 127 WTO Members (see WTO document [WT/GC/W/927/Rev.3](#)). The Agreement had not been formally incorporated into Annex 4 of the WTO Agreement as a plurilateral agreement at the time of writing.

²² See WTO document [INF/IFD/W/55](#).

²³ Note that all WAEMU member states are also ECOWAS member states.

²⁴ IFC (2022)

At the same time, Côte d'Ivoire's applied tariff regime for important information technology products covered by the ITA shows room for improvement. While the country has not made tariff reduction commitments on ICT goods under the ITA, its applied tariff regime entails duties between 5 and 10% on key ITA products, like computers and smartphones.

Applied policies in digital trade enabling services sectors are, in practice, more open than indicated in Côte d'Ivoire's GATS commitments. For instance, although the country has no GATS bindings in computer, distribution, and postal and courier, these sectors are all open to market entry through commercial presence (mode 3), subject to certain conditions. Retail and wholesale distribution services are particularly open, with no restrictions on foreign capital participation, forms of establishment, or on the number of suppliers that may establish in the country. Nevertheless, certain limitations of a horizontal nature may impact the operations of foreign service suppliers in all digital trade enabling sectors, such as restrictions on the cross-border transfer of data.

The World Bank–WTO STRI provides a synthetic measurement of the restrictiveness of an economy's services trade regime.²⁵ The STRI ranges from 0, for a completely open regime, to 100 for a totally closed one. It covers measures identified as trade barriers under the GATS (i.e. mainly quota-like restrictions and discriminatory measures) as well as other measures that may hinder trade in services (e.g. absence of good regulatory practices or recognition of qualifications, or lack of competition policy).²⁶

Côte d'Ivoire's STRIs in services sectors that help facilitate digital trade show mixed results compared to the rest of the continent. In relation to telecommunications services, the applied trade regime in Côte d'Ivoire is more restrictive than continental peers. This is true for both fixed-line and mobile telecommunications services.²⁷ For maritime, rail, and road transportation services, the applied trade regime in the country is significantly more restrictive compared to the African average.²⁸ For commercial banking and computer services, its applied trade regime is as restrictive as the average African regime.²⁹ However, for retail and wholesale distribution services, the applied regime is appreciably more open.³⁰

4 WORLD BANK'S ASSESSMENT OF THE DIGITAL TRADE-SPECIFIC REGULATORY FRAMEWORK

A comprehensive and modern digital regulatory framework is essential for supporting digital trade. Regulation plays at least three critical roles for digital transactions. It provides the legal tools needed for concluding valid and enforceable electronic contracts, such as rules giving effect to the electronic authentication of documents and e-signatures. Frameworks for personal data protection, online consumer protection and cybersecurity offer safeguards that enhance trust in digital markets. Finally, regulations on the legal liability of platforms for unlawful or harmful content and rules on the international transfers of data set out basic rules that support a transparent and predictable framework for digital markets.

Regulation can also introduce unwarranted limitations to digital trade. For instance, unnecessarily restrictive or overly cumbersome requirements for cross-border data transfers limit access to certain digitally delivered services. Limitations on the types of products offered online may be warranted by public policy goals (e.g. restrictions on guns or controlled substances) or may add costs and inefficiencies by segmenting markets (e.g. requiring the use of domestic cloud services). The central challenge for policy-makers and regulators is hence to adopt balanced frameworks that minimize restrictions to digital trade while offering a comprehensive framework for digital transactions and sound safeguards for users. By requiring that measures taken in pursuit of public policy objectives not be more trade restrictive than necessary, trade agreements provide useful benchmarks on where to draw this frontier.

In the following section, the report offers a brief assessment by the World Bank of Côte d'Ivoire's main policies and regulations specific to digital trade. The report reviews the country's regulations on a series of policies commonly covered in international negotiations and

²⁵ See [WB-WTO | I-TIP Services](#)

²⁶ See <https://itip-services-worldbank.wto.org/docs/WB-WTO%20STRI%20Methodology.pdf>

²⁷ See Figures A1 and A2 in Annex 2.

²⁸ See Figures A7, A8, and A9 in Annex 2.

²⁹ See Figures A6 and A3 in Annex 2.

³⁰ See Figures A4 and A5 in Annex 2.

agreements on digital trade, such as the AEC negotiated by a group of WTO Members, the AfCFTA Digital Trade Protocol and other bilateral or regional agreements. The list is indicative. Any one agreement may not include all these policy areas, or may include some additional ones not mentioned here, but they provide a useful reference of the key topics specifically relevant to digital trade. The analysis evaluates the country's policies and regulations in light of the nascent best regulatory practices in each of these areas.

Despite its forward-looking policies, Côte d'Ivoire's policy and regulatory framework specific to digital trade features unduly restrictive regulations and significant regulatory gaps.

Figure 7 summarizes the Digital Trade Policy Gap Analysis conducted by the World Bank. Based on a review of Ivorian regulations, the Gap Analysis seeks to assess different policy areas and practices against requirements or standards reflected in trade agreements.³¹ Côte d'Ivoire's framework presents major gaps with regard to some of the most critical policies for digital trade. These challenges include major limitations to cross-border data transfers, the absence of specific rules on intermediary liability, a limited and outdated framework for online consumer protection, and a partial framework for the use of electronic documents and e-signature, including for customs procedures.

In general, Côte d'Ivoire exhibits varying levels of readiness in different aspects of digital trade regulation. The country shows strong regulatory frameworks in areas such as data protection but needs significant improvements in others, particularly in online consumer protection, paperless trade and cross-border data transfer rules. This comparison highlights the areas where Côte d'Ivoire can focus its efforts to enhance its digital trade ecosystem and align more closely with leading regional examples. Figure 8 further compares the "readiness" of some of these policies in Côte d'Ivoire with regional partner countries and with relevant averages.

Figure 7. World Bank's Digital Trade Policy Gap Analysis

	Côte d'Ivoire
Critical	
Electronic signatures	2
Electronic contracts	4
Cybersecurity	3
Personal information/data protection	3
Cross-border data/information flows	1
Location of computing facilities	5
Intermediary Liability	1
High	
Electronic transactions frameworks	3
Electronic authentication	3
Single Windows	3
Access to and use of the Internet	3
Online consumer protection	2
Telecomm services – Reference Paper	n/d
Moderate	
Electronic invoicing	1
Paperless trading	3
Open government data	2
Indirect effect	
Unsolicited commercial electronic messages (spam)	4
Cooperation and cooperation mechanisms	n/d
Transparency	n/d

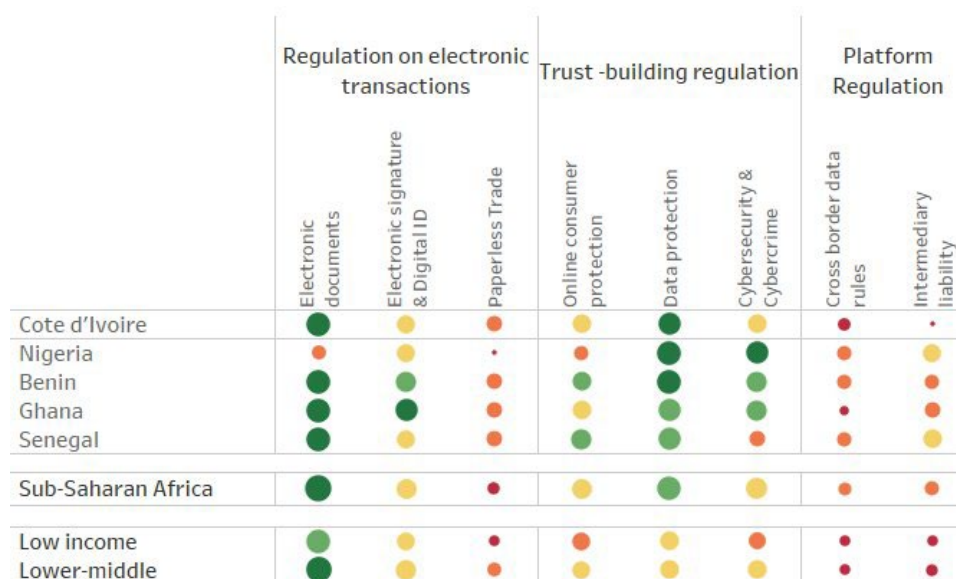
1	No regulation or heavy regulatory restrictions in place.
2	Minimal and inadequate regulation or burdensome restrictions in place.
3	Partial regulatory framework in place. Substantial gaps remain.
4	Broad and adequate regulation in place. Meaningful gaps remain.
5	Comprehensive and modern regulatory framework. Minor improvements may be considered.

Note: Highlighted sections indicate suggested policy areas for priority action.

³¹ The Gap analysis roughly classifies policies based on the degree of their likely effect on digital trade ("critical", "high", "moderate", and "indirect effect") taking into account the policies' scope (whether they apply across the board or to only a form of digital trade) and the nature of the regulation at hand (whether the regulation features a necessary regulatory tool, a restriction to digital trade, or a beneficial-but-not-essential solution). As a result, policies that apply to a broad gamut of trade in goods and services and have a potential to effectively limit or boost it (such as policies on cross-border data flows and measures to facilitate cross-border transactions) are ranked the highest; measures that affect only certain types of digital trade (such as

- A modern framework for electronic transactions provides the legal tools for concluding electronic contracts as well as for the digitalization of trade procedures. Côte d'Ivoire has made some progress in regulating electronic documents, but substantial work remains to be done in the areas of electronic signatures, digital ID and paperless trade.
- Trust-building regulation is a critical area to foster digital trade. Côte d'Ivoire has adopted a strong data protection regulation – a welcome recent development across the continent, indicating a widespread recognition of the importance of data protection. This is also reflected in the signature in 2020 of the Malabo Convention, which sets out common principles on data protection and cybersecurity in Africa. However, the implementation of data safeguards has been partial, focusing on licensing of data firms and paying limited attention to building users' trust. For online consumer protection, Côte d'Ivoire and some neighbouring countries show moderate and poor regulatory "readiness", indicating a need for more robust rules to protect digital market consumers.
- Platform regulation is an area where Côte d'Ivoire shows notable gaps with other countries. For cross-border data rules, Côte d'Ivoire shows significant deficiencies. This challenge is common across the board, with all compared countries showing limited progress in this area. In terms of intermediary liability, Côte d'Ivoire features no regulation in place. In the Sub-Saharan region, only Nigeria and Senegal maintain some regulatory measures, albeit not comprehensive ones.

Figure 8. World Bank's digital trade regulatory "readiness" in Côte d'Ivoire and the region.



Note: Bubbles size and color represent the regulatory "readiness" in each category of the country or grouping concerned, based on the share (in quintiles) of positive answers in that category from 0 to 100%.

Source: World Bank DTRR database (forthcoming 2025)

4.1 Data governance

Robust data protection safeguards are essential to build consumer trust and promote the growth of digital domestic and international markets. Consumers are increasingly conscious of the implications of unrestricted access to personal data. Lack of trust in data management discourages users from engaging in electronic transactions, thereby limiting the growth of digital markets.³² It is essential to have safeguards on when and how firms may collect, process and share

paperless customs procedures that are only relevant to trade in goods), are ranked lower; and policies that don't necessarily have a direct and attributable impact on trade (such as transparency and cooperation) and/or are likely to affect only a limited subsector of digital trade are given the lowest prioritization.

³² WDR (2021)

personal data to create digital markets where users feel secure providing their personal information, knowing that its use and sharing will be limited to necessary purposes.

Strong and consistent data protection regulations are crucial for digital trade, particularly in services. Some studies suggest that robust safeguards for personal data protection are associated with greater trade in digitally delivered services.³³ This trend is influenced by two factors: consumers feel safer transacting with vendors who are required to offer greater assurances about the use and sharing of their personal information, and countries are increasingly requiring comparable data protection measures to allow data sharing, incentivizing trade with countries that have similar data protection regimes.

Côte d'Ivoire has established strong data protection regulations. The Data Protection Law and the Data Protection Decree³⁴ lay out the framework on data protection, which, despite lacking some provisions, cover fundamental aspects effectively, such as legal basis for data collection and processing, users' rights to access their own personal data, have it rectified or deleted, and greater safeguards for sensitive data like biometric information.

Côte d'Ivoire has also made progress addressing cybersecurity and cybercrime regulation. The Law against Cybercrime of 2013 addresses risks from crime, terrorism, and armed conflicts that threaten networks, devices and data. The National Cybersecurity Strategy 2021-2025 further strengthens the digital infrastructure by outlining measures to protect against cyber threats. This strategy includes the establishment of a national cybersecurity agency and the implementation of rigorous cybersecurity standards and protocols. Additionally, Law 2017-803 on the Orientation of the Information Society addresses various cybersecurity issues, complemented by Decree 2020-128, which created the Computer Emergency Response Team (CI-CERT) to monitor and react against cyberattacks.

However, the Data Protection Law introduces major restrictions to digital trade requiring case-by-case prior government authorization for cross-border transfers of personal data.³⁵ Unlike most countries in the region, Côte d'Ivoire does not require the use of local facilities for the storage or processing of digital information. However, the Data Protection Act of 2013 (Articles 7 and 26) mandates that any transfers of personal data to any non-ECOWAS countries must be previously approved by telecommunications authority (ARTCI, *Autorité de Régulation des Télécommunications*). The process of obtaining mandatory government authorization on a case-by-case basis increases uncertainty and introduces hefty costs for digital businesses that rely on cross-border transfers of information. It also allows for great discretion by the authorities in approving data transfers, potentially increasing bureaucratic red tape and corruption. Additionally, digital trade firms are required to obtain separate licences or permits from ARTCI for data processing and transfer. In light of these challenges, mandatory government pre-approval requirements are considered to make for a "limited transfers" model, amongst the most restrictive frameworks for cross-border data transfer (World Bank 2021a). This mechanism hinders international trade and domestic digital activities alike, as authorization would typically be necessary for domestic operations seeking to benefit from cloud services. More flexible mechanisms exist that allow for seamless data transfers while ensuring the safety of the data.

³³ WDR (2021), van der Marel and Ferracane (2021).

³⁴ Data Protection Law 2013-450 of 19 June 2013; Data Protection Decree 2015-79 of 4 February 2015.

³⁵ Article 26 Data Protection Law.

Figure 9. Rules on cross-border data flow

	Cross-border data regime										Cross-border data limitations						
	57. Explicit framework on cross-border data transfers	58. Data protection in cross-border data transfers relies on evaluation of data protection in the destination country	59a. Data controller on its own terms—with no specific guidance	59b. Data controller based on statutory requirements	59c. Government agency	60a. Agreement between governments, DPAs, or other government entities	60b. Intra-group transfers based on binding corporate rules	60c. Use of government approved contractual clauses between private entities	60d. Accountability requirement, where domestic controller is liable	60e. Ad hoc approval by government agency	61. Personal data is explicitly allowed to transfer across border based on consent by data subject	Non-personal data	62a. Government pre-approval	62b. Notification of transfer without authorization/pre-approval	62c. Submission of security assessment	63. Data localization requirements	
Cote d'Ivoire	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Benin	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Ghana	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Kenya	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Nigeria	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Rwanda	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Senegal	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●

Note: For individual countries, bubbles indicate the existence of such regulatory measure. Green represents positive regulatory measures. Red indicates regulatory restrictions to digital trade.

Source: World Bank DTRR database (forthcoming 2025)

These data flow regulations can slow or hinder digital trade in services, in particular, and limit access to international digital markets. Regulatory restrictions on the cross-border movement of data lead to reduced imports of data-intensive services for the countries implementing such policies, resulting in lower levels of digital trade³⁶ (see Figure 9). In contrast, neighbouring countries such as Senegal and Nigeria allow data transfers to nations with similar data protection standards without additional authorization. Other countries such as Ghana have no specific cross-border data transfer rules and rely on general data protection principles.

4.2 Online consumer protection safeguards

Consumer protection regulation is key to fostering trust and strengthening digital markets, which are still developing. The main reason people avoid online purchases, especially internationally, is the lack of trust in remote electronic transactions.³⁷ Without face-to-face interaction, consumers may not be able to assess the properties of the goods and, miss visual cues such as location and facilities that help assess a vendor's professionalism. In the digital environment, consumers must share sensitive information, such as home addresses or banking details, with retailers, online intermediaries or digital platforms. This lack of trust in the security of cross-border online transactions and the availability of remedies when problems occur is a major limiting factor in both developed and developing economies.³⁸

Rules on online consumer protection are essential to address information asymmetries between vendors and consumers in online transactions. Distance shopping poses challenges, such as the inability to physically inspect products before purchase. Online consumer protection laws aim to provide protection comparable to that in offline commerce.³⁹ These laws build on traditional consumer protection principles and adapt them to digital markets, mitigating the challenges of online transactions.⁴⁰

Consumer protection rules also play an important role in digital trade, especially for developing economies. As digital markets are still in their infancy, lack of trust in remote electronic transactions remains the top reason for not engaging in online purchases (CIGI-Ipsos Global Survey on the Internet, 2017 and 2019). Consumer protections are particularly important for digitally ordered goods, as trust in international orders of goods is typically lower. Online consumer protection

³⁶ Ferracane and Van Der Marel (2021a).

³⁷ See <https://www.ipsos.com/en/2019-cigi-ipsos-global-survey-internet-security-and-trust>.

³⁸ World Economic Forum (2019).

³⁹ UNCTAD (2017).

⁴⁰ OECD (2000).

regulations can help bridge these trust gaps by ensuring that cancellations and returns policies, including internationally, are adequately set up and rules are clearly set out. In addition, requiring the establishment of online dispute resolution mechanisms also offers an important channel for boosting consumer confidence, especially when it allows the consumer to bring a claim directly to its national consumer protection agencies (Chung and Yu, 2021).

Lack of trust in remote transactions is limiting digital markets development in Côte d'Ivoire. Ivorian business view the lack of consumer trust in online platforms and apps as a major barrier to the growth of digital trade. Some digital intermediation platforms seek to address this challenge through their own intervention, such as training activities and awareness campaigns. However, an official consumer protection policy recognizes consumers' rights and ensures a minimum level of good business practices, contributing to an enabling environment for digital trade.

Consumer protection regulation in Côte d'Ivoire lacks key disciplines for online digital transactions. The current framework for online consumer protection in Côte d'Ivoire builds on the Law on Consumption of 2016, supplemented by the Electronic Transactions Law of 2013. However, this framework does not comprehensively address the challenges of digital markets, in particular regarding information for online consumers and means to remedy failed transactions.

Côte d'Ivoire has partially implemented measures to prevent deceptive commercial activities. Figure 10 portrays consumer protection regulations in Côte d'Ivoire, neighbouring countries and peer-countries. Côte d'Ivoire has implemented some important protection measures for online transactions, such as the ability to cancel a transaction without an explicit reason, as well as some information disclosure requirements, but lags behind in addressing critical areas, such as providing adequate information to consumers prior to contract conclusion and ensuring penalties for non-compliance with consumer protection rules.

Figure 10. Rules on online consumer protection



Note: For individual countries, bubbles' size and color indicate the existence of such regulatory measure. Green represents positive regulatory measures. Red indicates regulatory restrictions to digital trade. For regional and income groups, bubbles represent the regulatory "readiness" in each category, based on the share (in quintiles) of positive answers in that category from 0 to 100.

Source: World Bank DTRR database (forthcoming 2025)

Côte d'Ivoire also lacks a particular institution responsible for developing consumer protection and market surveillance policies. Although a legal and regulatory framework for traditional and electronic commerce has been in place since 2016, based on ECOWAS regulations⁴¹, this framework is not rigorously enforced, mirroring the situation in many other countries in the region. The failure to implement consumer protection policies leads to a poorly structured and non-transparent framework for consumer protection in online commerce.⁴²

4.3 Regulation of electronic transactions

With the surge in electronic transactions, the need for electronic authentication methods and substitutes to handwritten signatures has become increasingly important. E-documents and e-signature laws are essential as they provide legal recognition for electronic

⁴¹ Law No. 2016-410 of June 15, 2016 relating to the repression of fraud and falsification in the sale of goods or services, Law No. 2016-412 of June 15, 2016 relating to consumption, Law No. 2013-546 of 30 July 2013 relating to electronic transactions, and Directive Act A/SA.2/01/10 relating to electronic transactions.

⁴² UNCTAD, 2021

transactions, thereby removing obstacles and facilitating their broader adoption and use. The primary global legal framework for electronic transactions is the United Nations Commission on International Trade Law (UNCITRAL) Model Law on Electronic Commerce, established in 1996, and incorporated into the legislation of over 170 jurisdictions, including Côte d'Ivoire.⁴³ UNCITRAL Model Law aims to harmonize international commercial law, thereby reducing trade costs and improving interoperability. The Model Law offers guidelines for states and jurisdictions to adopt domestic legislation that facilitates electronic commerce, allowing them to tailor the content to fit their specific legal contexts.

Ensuring legal equivalence for electronic tools like e-contracts, e-evidence, e-signatures and e-communications is crucial for treating digital transactions the same as traditional paper-based ones. Transactions with final consumers, such as those on distribution platforms like Amazon.com, or Jumia.com, and app-based services like Airbnb, do not typically entail major documentation exchanges and can be concluded even without a specific regulatory framework for electronic transactions. However, for business-to-business transactions that entail customization of goods and services provided over time, such as those that allow suppliers to connect to global value chains or that require peripatetic delivery over extended periods, the ability to conclude or amend contracts across borders in a secure and reliable way is essential to reduce costs and expedite business. The legal recognition of e-documents and e-signature and their equivalence with paper documents helps reduce legal uncertainties and risks related to international transactions, facilitating cross-border contracts.

The Ivorian legal framework provides for the validity of electronic contracts, but full implementation of the framework remains incomplete. Côte d'Ivoire has established a legal framework to support electronic transactions by implementing the Electronic Transactions Law of 2013. The law partially implements electronic authentication, recognizes electronic seals, e-time stamps and registered delivery services. However, there is no designated legal entity responsible for overseeing electronic authentication, or systems in place to verify the validity of e-signatures, causing uncertainty regarding their equivalence to traditional paper contracts. While electronic documents are now common, paper documents are still used in some situations, making it essential to recognize both as legally equivalent. Similarly, the mechanism for recognizing foreign e-signatures is unclear, leading to practical challenges in their application. Electronic invoicing is another area with significant gaps, as the law lacks provisions for its recognition and use in business transactions.⁴⁴

Although foreign e-signatures might be recognized, the practical mechanisms for their use are not well-defined. This limitation, along with an ambiguous regulatory and licensing framework for trust services providers, hampers the effective implementation and utilization of electronic authentication and signatures. Figure 11 shows that electronic signatures are legally recognized in Côte d'Ivoire, and certificates issued by qualified certification authorities are accepted. Digital signatures with a valid certificate have the same legal effect as handwritten signatures. This is consistent across countries like Benin, Ghana and Senegal, which also have strong legal bases for electronic signatures.

⁴³ See

<https://uncitral.un.org/en/texts/ecommerce#:~:text=The%20most%20widely%20enacted%20text,principles%20of%20non%2Ddiscrimination%20against>.

⁴⁴ Pichler and Tomić (2019).

Figure 11. Electronic signature and digital identification

		Côte d'Ivoire	Benin	Ghana	Nigeria	Senegal
Electronic signatures	05. Electronic signatures are legally valid	●	●	●	●	●
	06. Certificates issued by a qualified certification authority (CA) or using specific technology have the same legal status as handwritten..	●	●	●	●	●
	07. Digital signatures with a valid certificate are afforded a rebuttable presumption, regardless of certification provider or tec..	●	●	●	●	●
	08. Foreign signatures have same legal effect as domestic signatures	●	●	●	●	●
Digital ID	09. The national digital ID system is accessible by private services providers.	●	●	●	●	●
	10. Restrictions exist on the numbers and types of services that may use of the national digital ID system for authentication	●	●	●	●	●

Note: For individual countries, bubbles indicate the existence of such regulatory measure. Green represents positive regulatory measures. Red indicates regulatory restrictions to digital trade.

Source: World Bank DTRR database (forthcoming 2025)

The national digital ID system in Côte d'Ivoire is not fully implemented yet⁴⁵, as indicated by the absence of green dots under the relevant criteria in Figure 11. The system is important for secure and reliable identification, and essential for facilitating e-transactions and accessing e-government services. The figure also highlights restrictions on the numbers and types of national digital ID systems, suggesting that while the framework exists, there might be limitations in its implementation or scope.⁴⁶

In summary, while Côte d'Ivoire has made advances in recognizing electronic signatures and contracts through its Electronic Transactions Law of 2013, poor implementation is hampering the effectiveness of these valuable regulations. The absence of a designated legal authority, unclear mechanisms for foreign e-signature recognition, lack of a comprehensive regulatory framework for trust services providers, and limitations in the digital ID system are significant obstacles. Addressing these issues is crucial for fully leveraging electronic transactions and enhancing the digital economy in Côte d'Ivoire.

4.4 Intermediary liability

The Internet's ability to connect individuals worldwide has boosted business models based on intermediation between vendors and consumers. Distribution platforms like Jumia and Anka offer goods to consumers from thousands of different providers rather than their own stock. "Gig economy" apps offer services such as taxi rides, lodging, or delivery of food or groceries from firms and individuals. Other services rely on content such as video (YouTube, Vimeo), opinions and reviews of products or services (Yelp, Google), or information (blogs) developed by thousands of users, most of whom remain relatively unknown to the final consumer. The relationship between the intermediary (websites and apps) and the firms or individuals offering their own goods or services is hence essential to the functioning of those digital transactions.

Given the central role of digital platforms, clear rules on intermediary liability are essential to digital trade. Social media and e-commerce platforms are the trademark of digital markets, whose inherent universality provide a natural environment for connecting suppliers and consumers around the world. Further, the network effects involved in digital platforms (i.e. a service becomes more valuable when more people use it) incentivize the growth of a limited number of major global providers. These global providers, however, can face significant challenges in the absence of adequate, modern rules on intermediary liability. This can result in severe consequences due to user activities, even when the platforms themselves are not directly responsible. These

⁴⁵ Côte d'Ivoire is rolling out its digital identification system as part of its National Development Plan of 2016-2020. The National Office of Civil Registries and Identification (Office National de l'Etat Civil et de l'Identification, ONECI) oversees this ID system. Additionally, Côte d'Ivoire is involved in the World Bank-financed West Africa Unique Identification for Regional Integration and Inclusion (WURI) project, which aims to enhance regional integration and inter-agency collaboration through interoperable foundational ID (fID) systems and the ECOWAS National Biometric ID Card (ENBIC) (see WBG, 2022).

⁴⁶ See WBG (2022).

consequences could include substantial fines, operational restrictions, or even forced shutdowns. Further, the risk of such sanctions also applies to domestic start-ups, who may face potentially prohibitive costs in case of improper conduct by their users. By establishing balanced and transparent rules on intermediary liability, governments can foster a safer online environment for consumers while also ensuring that both dominant platforms and emerging domestic players can operate with legal certainty and fair accountability.

Rules on intermediary liability need to strike a balance between protecting consumer rights and supporting the expansion of digital markets. Intermediary liability rules set out the responsibility that falls upon online intermediaries, such as e-commerce marketplaces, social networks and other platforms for third-party content featured in, or goods and services offered through, their website or apps. Digital intermediaries manage the relationship with the consumer, and they are often the larger, more sophisticated party involved in the transaction. As such, regulations can impose liability on intermediaries (jointly with the third party) for fake or faulty products or services, or for offensive or illegal content, transacted through or featured in their services. On the other hand, intermediaries often do not have full knowledge of everything that is being offered by producers and content developers, who have greater control over it. In this context, well-defined and balanced rules provide assurances to consumers and users that digital platforms have procedures in place to minimize offensive or unlawful content, while they also allow platforms, especially in their start-up stage, to engage in these business models by limiting the legal compliance risk and costs faced by such platforms.

Côte d'Ivoire lacks an explicit framework on platform liability. Unlike its regional peers, Côte d'Ivoire has not introduced any rules on the liability of digital intermediaries (see Figure 12). As a result, relationships between the platforms, users and third parties are governed by standard tort laws or even contractual terms, which often leads to uncertain and undesirable results. For instance, platforms may face heavy costs in legal liability for unlawful content or products submitted by their users and vendors, even when they have taken all due-diligence steps to prevent it. Smaller firms, especially start-ups, may find this legal risk daunting and potentially overwhelming, thus limiting growth and innovation in the local ecosystem for digital trade in services. While responsible businesses tend to adopt measures to monitor and limit potential unlawful content, the lack of explicit rules allows for fraudulent actors to also enter the market, reducing trust in online transactions and hampering growth of digital markets.

Figure 12. Rules on intermediary liability

		Cote d'Ivoire	Benin	Ghana	Nigeria	Senegal
Intermediary liability	67. Framework explicitly addresses online intermediary liability	•	●	●	●	●
	68. Online intermediaries are not required to routinely monitor content uploaded by third parties	•	●	●	•	●
	70. Notice and take down procedures required for: Unlawful activity generally	•	●	●	•	●
	71. Notice and take down procedures required for: Infringements related to intellectual property	•	•	•	●	•
	72. Content providers' right to counter notice	•	•	•	●	•
	73. Online platforms' / Hosting providers' right to counter notice/appeal	•	•	•	•	●
	74. Online platforms / Hosting providers are not liable for wrong deletion if they conduct deletion by following a takedown notice	•	•	•	●	•
	75. Complainants are liable for wrong deletion following a takedown notice	•	•	●	●	●
	76. Online platforms / Hosting providers are required to disclose the identity of infringers to the extent it is available to them	•	•	•	•	●
	77. If online platforms / hosting providers are required to disclose the identity of infringers (Q76=1), they are not liable for the failure..	•	•	•	•	•
	78. Online platforms / Hosting providers may not disclose their users' identity information to third parties without court orders	•	•	•	•	●
	79. An order from a judicial court or competent authority is required to require content restriction	•	•	•	•	•
69. Safe harbor provisions for:	69a. -Unlawful activity generally	•	●	●	•	●
	69b. -Infringements related to intellectual property	•	•	•	●	•

Note: For individual countries, bubbles indicate the existence of such regulatory measures. Green represents positive regulatory measures. Red indicates regulatory restrictions to digital trade.

Source: World Bank DTRR database (forthcoming 2025)

4.5 Other regulatory and policy challenges

Lengthy administrative processes, complex procedures, long waiting times and high costs add to a challenging environment for digital firms. Depending on the services they provide, digital platforms may need to secure 16 licences and permits from various government agencies to operate in Côte d'Ivoire.⁴⁷

High and overlapping tax rates on e-commerce activities are a significant concern for digital business owners. Ivorian digital firms point in particular to a 1% tax on every digital transaction, which applies to the total value of the transaction, leading to a cascade effect rather than taxing just the value added at each stage. This regulatory and tax burden may contribute to the growth of informal businesses in digital trade. According to the findings by the Ivorian International Trade Administration and statistics from the e-commerce associations, the sector is largely dominated by informal sellers on social media using mobile Internet, making up about 75% of the market.⁴⁸

⁴⁷ See Table A.4 of Annex 1 for lists of the licenses and permits.

⁴⁸ See <https://www.trade.gov/country-commercial-guides/cote-divoire-ecommerce>.

5 MAIN FINDINGS AND NEXT STEPS

5.1 General observations and main findings

Côte d'Ivoire has made notable progress with digital connectivity. Internet access and affordability have increased significantly over the last two decades. The country has also generally outperformed its regional peers in these metrics.

The country's participation in exports of digitally delivered services has been uneven, but exports have generally been on an upward trajectory since 2016. Promisingly, Ivorian exports of digitally delivered "other business services" have performed especially well. Côte d'Ivoire's imports of digitally delivered services, many of which are key inputs for overall economic activity, have significantly increased since 2016.

Côte d'Ivoire has undertaken WTO commitments and participates in ongoing work that contribute to a facilitative environment for digital trade. The country has ratified the WTO's TFA and undertaken GATS commitments in some digital trade enabling services, notably, telecommunications, but many others remain uncommitted. Moreover, it does not participate in the ITA nor has it subscribed to disciplines aimed at increasing transparency and predictability of procedures related to services trade. Côte d'Ivoire has participated in the negotiations of the IFD Agreement and the AEC and is seeking the incorporation of the first one into the WTO rulebook. The country is a participant in regional frameworks, such as the AfCFTA, which can also promote digital trade.

Côte d'Ivoire has adopted meaningful steps in the regulation of digital trade, especially in the areas of data protection, cybersecurity and a legal framework for basic electronic documents. These efforts are particularly valuable given the nascent nature of the digital sector in the country, especially online marketplaces, which suggest a vision to leverage digital technologies and digital businesses as a pillar of economic growth.

5.2 Maximizing the benefits of trade agreements

Trade agreements offer the opportunity to build, and legally guarantee, policy regimes that are conducive to greater digital trade. Côte d'Ivoire may consider using existing and emerging trade agreements to anchor its own efforts to increase its participation in digital trade. It can do so at the WTO or in regional contexts. For example, it can bring its commitments closer to its currently applied regimes for services and ICT goods trade, or even commit to the future opening of its trade policy regimes in a manner that increases competition and encourages greater investment in digital trade-enabling sectors. Making these commitments in the context of trade negotiations would have the potential added benefit of helping overcoming resistance to domestic reforms by securing market openings in other sectors of domestic economic interest.⁴⁹

5.3 Policy and regulations

The current World Bank's Digital Trade Policy gap analysis points to a number of regulatory and institutional initiatives (see more details in Table 1 below) that would further help fostering digital trade by reducing restrictions, increasing trust in digital transactions, and increasing transparency in platform regulations. Some specific recommendations⁵⁰ resulting from the analysis include:

- **Reducing barriers to cross-border data flows.** Requirements for government approval for cross-border data transfers, in particular, introduce a cumbersome and uncertain procedure to share data from Côte d'Ivoire with other countries, increasing trade costs. While these measures may be adopted in response to legitimate policy concerns like protection of national security, blanket requirements such as across-the-board ad hoc government authorization appear to go beyond those goals and introduce hefty costs in the Ivorian economy and particularly in its digital sector as a whole.

⁴⁹ See WTO (2019).

⁵⁰ The recommendations contained in sections 5.3 and 5.4 are from the World Bank only. The WTO Secretariat does not offer trade policy advice or recommendations.

Côte d'Ivoire may consider limiting the scope of the prior approval requirements for cross-border transfers to focus it on data raising national security concerns. For privately-generated personal data, Côte d'Ivoire may establish a more flexible regime that balances safety and individual privacy with seamless data transfers, in line with other ECOWAS countries.

- **Improving the regime for consumer protection.** Despite the recent growth of digital transactions, lack of general trust in digital markets remains a major challenge for the development of digital trade in Côte d'Ivoire. While the country has already adopted some valuable rules for online consumer protection, the framework remains patchy and, more importantly, largely unknown to Ivorian consumers. These regulatory advances should be completed with adequate resources and technical capacity in the government bodies to ensure their effectiveness. Establishing an effective consumer protection agency to advance regulations on digital transactions, provide an accessible dispute resolution mechanism, and ensure effective and timely remedies would be a valuable step towards increasing trust in digital markets. In addition, concrete measures like a comprehensive awareness campaign to disseminate consumer protection measures would be a cost-effective initiative to ensure compliance with laws and regulations, as well as to foster synergies between the private sector and policy-makers.
- **Implementing digital authentication and e-signature regulations:** Côte d'Ivoire's regulations on digital signature are strong but lack implementation. Ivorian authorities could focus on bringing the e-authentication and e-signature frameworks to full effect, with a special focus on allowing greater flexibility for e-signatures for commercial use by private parties. This flexibility will enable businesses and individuals to opt for the most efficient method for remote digital contracts in each case, balancing costs and security in their transactions. The country could ensure that digital authentication and e-signatures are legally recognized and admissible in court, providing greater confidence in their use and encouraging wider adoption of digital solutions.
- **Adopt a balanced framework for intermediary liability:** A modern and balanced regulation to address the rights and obligations of intermediary platforms would support good practices and trust in the digital environment, while reducing legal risks faced by start-up platforms.
- **Streamlining licensing and permit requirements for digital firms, especially platforms:** Côte d'Ivoire could decrease the number of licensing and permit documents required for e-commerce businesses to streamline operations and encourage growth. Simplifying these processes will reduce administrative burdens and make it easier for businesses to enter and compete in the digital market.

Table 1. Action Table of WB policy and regulatory recommendations

	Challenges	Possible Actions	
		Short term	Medium/Long term
Data protection and cross-border data flow	• Cross-border transfers of personal data to non-ECOWAS countries subject to prior approval by ARTCI.	• Amend Arts 7 and 26 of Data Protection Act, eliminate general prior approval requirements. Adopt flexible regime for privately generated personal data. • Limit prior government approval requirements to cases of national security.	• Harmonize data protection regulation with ECOWAS by aligning international best practices. • Adopt a framework to facilitate the safe sharing of personal data with firms in ECOWAS and third countries, even in the absence of data protection regulations.

	Challenges	Possible Actions	
		Short term	Medium/Long term
Consumer protection	• Lack of trust in e-commerce platforms. Little public awareness about consumer rights.	• Implemented effective awareness raising campaigns and educational programs.	• Establish a consumer protection agency to enforce regulations and resolve disputes. • Update consumer protection framework to include specific safeguards for online markets (information requirements, redress, opt-out protections).
	• Inadequate resources and technical capacity.		• Increase government capacity with training and resource allocation.
Electronic transactions and e-signature regulations	• Uncertainty about the legal validity of electronic contracts.	• Appoint and empower implementing agency for electronic authentication and signatures. • Pass regulation or guidance setting out requirements and procedures for recognition of foreign signatures.	• Ensure legal recognition in courts by updating judicial guidelines.
	• Need for flexible e-signatures for commercial use.	• Introduce alternative regime for digital signature for commercial purposes that facilitates private adoption.	
Intermediary liability	• High legal liability risks for platforms for content.	• Adopt a balanced intermediary liability framework covering both intellectual property and generally unlawful content.	• Foster collaboration with platforms through regular dialogues and workshops.
Licensing and permit requirements	• Multiple licensing requirements for e-commerce businesses.	• Reduce requirements by developing single "e-commerce platform" registration procedure, as well as other online platforms (media, news).	• Establish a digital platform for licensing to centralize and simplify applications.

5.4 Digital infrastructure

As noted in Section 2, digital infrastructure in Côte d'Ivoire has advanced substantially, but overall adoption of digital technologies remains low. Specific measures that can serve to that end include:

- **Strengthening the regulatory framework for the national fibre-optic backbone:** Finalizing the Public-Private Partnership management contract (concession) as soon as possible by finding a private partner to operationalize the public backbone (National Broadband Network, NBN) will ensure that the potential of the infrastructure is preserved. An unwarranted delay in concluding the concession bears an opportunity cost as the fibre network sits idle.
- **Improving last-mile connectivity:** To improve last-mile connectivity (i.e. the final leg of telecommunications networks that delivers telecommunication services to customers), the authorities could consider a mix of regulatory, fiscal, financial and political tools to support

broadband access in rural areas and to achieve near-universal coverage of mobile broadband. To achieve these objectives, the authorities could: (i) enforce coverage obligations with coverage targets at the regional/departamental level rather than the national level; (ii) offer specific rural tax breaks or exemptions for new towers (e.g. property tax paid to municipalities), with the government or the Universal Access and Service Fund (USF) compensating for the loss of revenue to municipalities; (iii) consider using Universal Service Funds to subsidize the deployment of sites in rural areas, and/or consider implementing a “pay-or-play” mechanism whereby operators that invest in rural areas can deduct these investments from their contribution to the USF. The World Bank is currently supporting the extension of digital connectivity in rural areas through the e-Agriculture Investment Project.

- **Strengthening the regulator to open up the wholesale fixed broadband market.** This would boost the retail fixed broadband market. Currently, where Orange enjoys a dominant position in the wholesale fixed broadband market. The regulator has passed Decree 2013-300 on local loop unbundling (LLU). LLU is a widespread wholesale offer in much of the developed world and is a key success factor for stimulating the retail broadband market. Unfortunately, LLU has not been fully implemented in Côte d’Ivoire as alternative operators claim that the dominant operator does not provide a technically and financially viable LLU offer. It is therefore recommended that to open up the retail fixed broadband market, the regulator ARTCI could ensure that the obligation for Orange to provide local loop unbundling to alternative operators is respected. The regulator could also ensure that appropriate supervision of the fibre market (Fibre to the Home) is in place to foster investment and competition.

5.5 Potential future work

The WTO and the World Bank are ready to undertake a joint action programme, tailored to Côte d’Ivoire’s needs. The two institutions can complement each other’s assistance initiatives and offerings in a manner that strengthens Côte d’Ivoire’s ability to leverage the promise of digital trade.

The World Bank is engaged with Côte d’Ivoire both through lending operations and advisory and analytical services, and WTO technical assistance can complement these efforts. Implementing the World Bank’s recommended policy and regulatory reforms would involve initiating technical assistance activities aimed at refining diagnostics for each reform area. The World Bank’s engagement would include hiring consultants to conduct in-depth analyses, proposing concrete regulatory changes through normative draft texts, facilitating extensive consultations with stakeholders and supporting the adoption of reforms. The WTO offers training and technical assistance (TA) activities that could reinforce policymakers’ awareness and understanding of the trade disciplines applicable to digital trade. This is an area which WTO TA recipients have indicated as a priority in a recent survey.⁵¹

Technical assistance can be tailored to the specific needs of Côte d’Ivoire. Depending on the nature of the reforms envisaged – whether requiring legislative amendments or infra-legal regulations like decrees – World Bank technical assistance could be structured as standalone initiatives, initiated upon government request, or integrated into existing or future lending operations with a dedicated technical assistance component. WTO technical assistance activities can, for their part, provide a catalyst to engage a diverse range of domestic stakeholders in a dialogue centred on digital trade. They can also help foster greater domestic inter-agency coordination and may contribute to the development of a more encompassing and coherent approach to digital trade policymaking.

The WTO and the World Bank could also engage other international organizations, academics and donors to further focus technical assistance on the regulatory framework for digital trade. This would offer Côte d’Ivoire the opportunity to benchmark its regulatory framework against regional and global economic peers, with a view to charting a possible course to strengthen it. If so requested, the WTO stands ready to provide tailored technical assistance focused

⁵¹ WBG/WTO (2023a). The most recent survey, which was conducted in the context of planning for WTO training activities in 2026-27, confirmed e-commerce as a priority TA area for African WTO Members.

on existing WTO rules, emerging disciplines, and their relation to the digital policy regime in Côte d'Ivoire.

Digital connectivity is also an established theme of the WTO-led Aid for Trade initiative and, together with digital trade, an area where financing is flourishing, including in the form of public-private partnerships. The WTO and the World Bank can play an important role in promoting coherence in the deployment of the resources mobilised to address the trade-related constraints identified by developing and least-developed countries. Under Aid for Trade, donors have already announced financing commitments of nearly USD 500 million over the 2023 to 2025 period to support Internet connectivity and the digital economy in various African countries, including Côte d'Ivoire.

ANNEXES

ANNEX 1 – WORLD BANK'S DIGITAL TRADE POLICY GAP ANALYSIS

The World Bank's Digital Trade Policy Gap Analysis provides an assessment of Côte d'Ivoire's digital trade regulations. It is structured into several sections, each focusing on a specific aspect of digital trade regulation such as electronic transactions frameworks, electronic authentication, electronic signatures and electronic contracts, consumer protection, data protection and others (see Table A1).

Table A1. Data sources for desktop review of Gap Analysis

	STRI (WTO-WB)	DTRR	ECIPE DTRI	STRI (OECD)	UNCTAD Cyberlaw tracker	Data Guidance	UN Global Survey Digital & Sust. Trade	OECD Open Gov. Data	Global Open Data Index	Global Trade Alert	DE4A	E-Trade Readiness
Positive or facilitative obligations												
Electronic transactions frameworks	✓	✓		✓	✓						✓	✓
Electronic authentication		✓		✓	✓						✓	✓
Electronic signatures	✓	✓		✓	✓						✓	✓
Electronic contracts	✓	✓		✓	✓						✓	✓
Electronic invoicing	✓	✓									✓	✓
Paperless trading	✓	✓					✓				✓	✓
Single Windows							✓				✓	✓
Open government data								✓	✓	✓	✓	✓
Access to and Use of the Internet				✓								
Online consumer protection	✓	✓			✓						✓	✓
Unsolicited commercial electronic messages	✓	✓			✓	✓					✓	✓
Cybersecurity		✓			✓	✓					✓	✓
Personal information/data protection	✓	✓		✓	✓	✓						
Telecomm services-Reference paper	✓			✓								
Transparency											✓	
Cooperation and cooperation mechanisms											✓	
Cross-border data/information flows	✓	✓	✓	✓		✓					✓	✓
Location of computing facilities		✓		✓		✓						
Intermediary Liability	✓	✓		✓								

The Gap Analysis includes the following steps:

- 1) **Review and classification of relevant provisions:** The Gap Analysis addresses policies and regulations that are generally covered in trade negotiations, such as the plurilateral WTO Agreement on E-Commerce. The choice of such an instrument is based on its broad (potential) geographical coverage, and the fact that it generally reflects policies and rules on digital trade present in other RTAs already in force. For completeness, however, additional key regulations that were not included in the agreement are also addressed in the Gap Analysis, namely provisions on cross-border data transfers and intermediary liability. Individual provisions of each policy category are separated for individual review, resulting in a total of 66 individual provisions stemming from 19 policy categories.
- 2) **Assessment of policies with regard to individual provisions:** The analysis then focuses on the regulatory framework of the country concerned, and assesses whether relevant regulations exist and align with the requirements or expected practices outlined in the trade agreement, such as enabling cross-border data flows or providing legal certainty for electronic transactions. The desktop review of the regulatory framework draws upon various standard databases and reports, such as the World Banks' DTRR database (forthcoming 2025), WB-WTO's Services Trade Policy Database, STRIs from OECD and from WB-WTO, and DTRI from the European Centre for International Political Economy (ECIPE), in addition to other available literature and country specific sources of information. For each category, the document lists provisions and assigns a rating ('Implemented', 'Not Implemented', 'Partially Implemented') based on the current state of the country's regulations.

- 3) **Assessment of gaps between current regulatory frameworks and best practices at the policy level:** Based on the assessment at the level of each provision, the analysis turns to aggregating such assessment at the policy level, for each of 19 categories in the analysis. This expert assessment is not free from subjective considerations; however, the granular review of each provision provides a solid factual base that limits subjectivity.
- 4) **Based on such assessment, identification of recommendations at the provision and policy level** that would support the development of an enabling regulatory framework for digital trade, in particular on the policy categories under review. This systematic approach aims to provide a comprehensive understanding of the country's regulatory "readiness" and eventual compliance with rules on digital trade featured in trade agreements.

Table A2 provides the assessment at the individual provision level, including the sources of information used in each case and the information taken therefrom.

Table A2. Digital Trade Policy Gap Analysis. Assessment of individual provisions for Côte d'Ivoire

The following provisions/elements are based on several of the disciplines contained in the text of the plurilateral WTO AEC, as well as other agreements, such as the AfCFTA Digital Trade Protocol.

Provisions/elements	Rating	Source: DTRR	Source: UNCTAD Cyberlaw tracker
Electronic transactions frameworks			
Adoption or maintenance of a legal framework governing e-transactions (in line with the principles of the UNCITRAL Model Law on Electronic Commerce 1996).	Implemented	Article 17 Electronic Transactions Law #2013-546 of July 30, 2013. Article 23 Electronic Transactions Law #2013-546 of July 30, 2013. Article 37 Electronic Transactions Law #2013-546 of July 30, 2013. Article 40-42 Electronic Transactions Law #2013-546 of July 30, 2013.	Electronic Transactions Law #2013-546 of July 30, 2013.
Avoidance of undue regulatory burden on e-transactions.			
Facilitating inputs into the development of the legal framework for e-transactions			
Adoption or maintenance of a legal framework for the use of electronic transferable records (taking into account the UNCITRAL Model Law on Electronic Transferable Records 2017).	Not implemented	No provision was identified	No provision was identified
Adoption of a national policy that either unduly restricts electronic commerce or treats it more restrictively than traditional forms of commerce.	Not implemented	No provision was identified	No provision was identified

Provisions/elements	Rating	Source: DTRR	Source: UNCTAD Cyberlaw tracker	Source: Digital Economy for Africa Initiative (DE4A)
Electronic authentication				
No denying the legal effect/validity/admissibility for e-seals, e-time stamps and e-registered delivery services, if any.	Partially implemented	Decree No. 2021-915 of December 22, 2021 adopting the security policy for public administration information systems	Electronic Transactions Law #2013-546 of July 30, 2013.	
No prohibiting parties to an e-transaction from determining appropriate e-authentication/e-signature methods (with some exceptions) and from having the opportunity to demonstrate compliance with relevant legal requirements before judicial or administrative authorities.	Partially implemented	No provision was identified	No provision was identified	Côte d'Ivoire is currently rolling-out its digital identification system as part of its National Development Plan of 2016-2020. The National Office of Civil Registries and Identification (Office National de l'Etat Civil et

Provisions/elements	Rating	Source: DTRR	Source: UNCTAD Cyberlaw tracker	Source: Digital Economy for Africa Initiative (DE4A)
				de l'Identification, ONECI) is in charge of the ID system planned to be used in the upcoming elections of 2020.
Encouragement of use of interoperable e-authentication.	Implemented			Côte d'Ivoire is also part of the World Bank financed West Africa Unique Identification for Regional Integration and Inclusion (WURI) project that supports enhanced regional integration and inter-agency collaboration based on interoperable foundational ID (fID) systems and the ECOWAS National Biometric ID Card (ENBIC).

Provisions/elements	Rating	Source: DTRR	Source: UNCTAD Cyberlaw tracker	Source: UNCTAD E-Trade readiness assessment
Electronic signatures No denying the legal effect/validity/admissibility as evidence in legal proceedings of an e-signature solely because electronic (except as provided for under domestic laws).	Partially implemented	Articles 23 and 37 Electronic Transactions Law	Electronic Transactions Law #2013-546 of July 30, 2013.	Law No. 2013-546 of July 30, 2013 relating to electronic transactions, defining in particular the electronic signature. This law is the transcription of the ECOWAS regulations (additional act on electronic transactions). In fact, it sets very high standards which, in practice, can only be met by the use of certificates based on public key infrastructure (PKI) technology according to Articles 23 and 37.
Electronic contracts No denying the legal effect, legal validity, or enforceability of an electronic contract solely on the basis that the contract has been made by electronic means (except as provided for under domestic laws).	Implemented	Arts. 18-19, 25 Electronic Transactions Law	Electronic Transactions Law #2013-546 of July 30, 2013.	

Provisions/elements	Rating	Source: DTRR	Source: UN Global Survey Digital & Sust. Trade
Electronic invoicing			
No denying the legal effect/validity/admissibility of e-invoices solely because it is electronic (except as provided for under domestic laws).	Not implemented	No provision was identified	
Implementation of measures related to e-invoicing in its jurisdiction designed to support cross-border interoperability. For that purpose, each [Party/Member] shall base its measures related to e-invoicing on international standards, guidelines or recommendations, where they exist.	Not implemented		Not implemented

Provisions/elements	Rating	Source: UN Global Survey Digital & Sust. Trade	Source: DE4A
Paperless trading			
Encouragement to eliminate paper forms and documents and facilitate, as appropriate, the transition toward using forms and documents in data-based formats that can be processed electronically without human intervention.	Partially implemented	Automated Customs System established, however is not fully implemented.	Ivorian Single Window for Foreign Trade (Guichet Unique du Commerce Extérieur en Côte d'Ivoire, GUCECI): is an interactive website, offering a real-time map of freight-transport in the port of Abidjan and San Pedro, an online calculator estimating custom borders fees, and a research function allowing to find different import fees.
Adoption of any form issued or controlled by customs for import, export, or transit of goods through its territory available to the public in an electronic format.	Partially implemented	Automated Customs System established, however is not fully implemented.	The website also offers such user login features as an online declaration for import/export and follow up on transaction files.
Acceptance for processing electronically any form issued or controlled by customs and supporting documentation (such as invoice bills of lading packing lists, and money transfers) required by customs for import, export or transit of goods through its territory as the legal equivalent of the paper version of those documents.	Partially implemented	Automated Customs System established, however is not fully implemented.	Ivorian Single Window for Foreign Trade (Guichet Unique du Commerce Extérieur en Côte d'Ivoire, GUCECI): is an interactive website, offering a real-time map of freight-transport in the port of Abidjan and San Pedro, an online calculator estimating custom borders fees, and a research function allowing to find different import fees. The website also offers such user login features as an online declaration for import/export and follow up on transaction files.
Encouragement to cooperate, where appropriate, in international fora to promote the use of electronic forms and documents required for import, export and transit of goods.	Implemented		The website also offers such user login features as an online declaration for import/export and follow up on transaction files.

Provisions/elements	Rating	Source: UN Global Survey Digital & Sust. Trade	Source: DE4A
Adoption of the standards of, and/or methods agreed by relevant international organizations recognize in particular: Electronic phytosanitary certificate (e-Phyto), as defined in the International Standard for Phytosanitary Measures 12 of the Food and Agriculture Organization of the United Nations; Electronic CITES permit (eCITES), for the implementation of the Convention on International Trade in Endangered Species of Wild Fauna and Flora; International Air Transport Association (IATA) Electronic Air Waybill (e-AWB) and Cargo XML; United Nations Centre for Trade Facilitation and Electronic Business (UN/CEFACT) Data Interchange for Administration, Commerce and Transport (UN/EDIFACT), Electronic SPS Certificate (eCERT).	Not implemented	Electronic exchange of Sanitary & Phyto-Sanitary Certificate are not implemented yet.	
Single Windows			
Each Party, when creating or maintaining its single window for trade facilitation, should aim to allow the electronic submission of required documents or data for importing, exporting, or transiting goods through a single access point covering all relevant authorities or agencies involved.	Partially implemented	Electronic Single Window System partially implemented.	The National Agency for Universal Telecommunications Service (ANSUT) supported and funded the development of an application that would help manage government's cabinet meetings. ANSUT was also responsible for the elaboration of the official e-services portal with over 90 services.

Provisions/elements	Rating	Source: DE4A
Open government data		
Making "government data" digitally available for public access and use.	Partially implemented	The CIGC (Centre d'Information et de Communication Gouvernementale) is maintaining an Open Data platform where some datasets are available, however, the frequency of update is unclear.

Provisions/elements	Rating	Source: DE4A
Digitally accessible public data, have to be with the following characteristics: (a) made available in a machine-readable and open format; (b) searchable and retrievable; (c) updated, as applicable, in a timely manner; (d) accompanied by metadata that is, to the extent possible, based on commonly used formats that allow the user to understand and utilise the data, and (e) made generally available at no or reasonable cost to the user.	Not implemented	Côte d'Ivoire does not have a clear strategy or protocols for public data management. On the legal side, the country has a public license for data reuse and a privacy law for personal data. The GoCI developed a document management system to digitize official documents since 2012. It is also digitizing the public archive and working on backlog dating back to 1960.
To the extent a Party chooses to make government data available for public access and use, avoiding to impose conditions that unduly prevent or restrict the user of such data from: (a) reproducing, redistributing, or republishing the data; (b) regrouping the data; or (c) using the data for commercial and non-commercial purposes, including in the process of production of a new product or service.		
Access to and use of the Internet for Electronic Commerce		
"Access to Internet" shall not cover the services provided through network infrastructure by natural or juridical persons within their premises, which are used exclusively for individual or organisational needs without any commercial intention to provide any Internet access to third parties or to public	Implemented	The 2017-803 Information Society Law that is directly related to digital infrastructures are: (i) the enforcement of technology neutrality (Art. 5); and (ii) the support of in-building infrastructure deployment (Art. 21-30).
Ensuring that end-users in their territory are able to: access/distribute/provide and use services and applications of their choice available on the Internet, subject to: -reasonable network management;- that does not discriminate between traffic of the same category; and which does not block or slow down traffic based on commercial reasons		
Recognising that an Internet access service supplier that offers its end-user certain content on an exclusive basis would not be acting contrary to this principle. (b) connect the end-user devices of their choice to the Internet, provided that such devices do not harm the network; and (c) access [transparent and clear] information on the network management [practices / policies] of their Internet access service supplier.		

Provisions/elements	Rating	Source: DTRR	Source: UNCTAD E-trade readiness assessment
Online consumer protection			
Adoption of measures to proscribe misleading, fraudulent and deceptive commercial activities that cause harm, or potential harm, to consumers engaged in electronic commerce.	Not implemented	No provision was identified	Côte d'Ivoire lacks a visible institution to develop a consumer protection and market surveillance policy. The institutional framework for consumer protection, whether in ICT commerce or online commerce in general, is poorly structured and not very visible.
Adoption of measures that aim to ensure: (a) that suppliers of goods and services deal fairly and honestly with consumers; (b) that suppliers provide complete, accurate, and transparent information on goods and services including any terms and conditions of purchase; and (c) the safety of goods and, where applicable, services during normal or reasonably foreseeable use.	Partially implemented	Arts. 1-12 Consumer Law	The Ivorian legal and regulatory framework governing traditional commerce and consumer practices as well as electronic commerce has been in place since 2016, or even 2017 for the most recent laws, decrees and orders. These laws, which are based on the ECOWAS regulatory framework and are intended to reassure consumers and players in e-commerce services, seem to be not strictly applied in Côte d'Ivoire as in many countries in the region.
Promote access to, and awareness of, consumer redress or recourse mechanisms, including for consumers transacting cross-border.	Not implemented	No provision was identified	Payment for online orders is, in this context, largely in cash on delivery. This poses security problems linked to the transport of cash and implies additional difficulties for merchants, who may find themselves faced with ill-intentioned consumers who, in the context of the absence of addressing, do not show up at the place of withdrawal of the goods, or renegotiate the amount of the transaction once delivery has been made.
Unsolicited commercial electronic messages (spam)			
Adoption of measures that: (a) require suppliers of commercial electronic messages to facilitate the ability of recipients to prevent ongoing reception of those messages; or (b) require the consent, as specified in the laws or regulations, of recipients to receive commercial electronic messages; or (c) otherwise provide for the minimisation of unsolicited commercial electronic messages.	Implemented	Art. 14 Electronic Transactions Law	
Provision of access to either redress or recourse against suppliers of unsolicited commercial electronic messages that do not comply with previous provision.	Partially implemented	Art. 15 Electronic Transactions Law	

Provisions/elements	Rating	DTRR	UNCTAD Cyberlaw tracker	DE4A
Cybersecurity				
Adoption of provisions for (a) building the capabilities of their respective national entities responsible for cybersecurity incident response; (b) strengthening existing collaboration mechanisms to identify and mitigate malicious intrusions or dissemination of malicious code that affect electronic networks and use those mechanisms to swiftly address cybersecurity incidents, as well as for the sharing of information for awareness and best practices.	Implemented	Cybersecurity Strategy 2021-2025 Art. 15 Cybersecurity Directorate on the Organization of the Ministry of the Digital Economy, Telecommunications, and Innovation	Law N. 2013-451 of June 2013 on the fight against cybercrime	Law 2017-803 on the Orientation of the Information Society clarified several points concerning cybersecurity (supplemented by Decree 2020-128 creating the Computer Emergency Response Team - CI-CERT), digital identity, technological neutrality, and infrastructure sharing.
Provisions to build capabilities to prevent and respond to cybersecurity incidents by adopting, <i>inter alia</i>, risk-based approaches to mitigating threats that avoid trade restrictive and trade distortive outcomes.	Not implemented	No provision was identified		

Provisions/elements	Rating	DTRR	DE4A
Personal data protection			
Adoption of measures that provide for the protection of the personal data of users of electronic commerce.	Implemented	Data Protection Law Art. 3	ANSUT uses this comprehensive amount to fund back-office systems, citizen e-service and strategic guidelines for public platforms supervision like data management and interoperability.
Adoption of the safeguards appropriate to ensure the protection of personal data and privacy, including through the adoption and application of rules for the cross-border transfer of personal data.	Partially implemented	Data Protection Law Art. 26	
Adoption of measures that ensure the protection of personal data, including the cross-border transfer and processing of personal data and the conditions and requirements relating to it to promote the fundamental values of respect for privacy and protection of personal data	Partially implemented	Data Protection Law Arts.3,7 and 26	

Provisions/elements	Rating	DTRR	DE4A
Applying principles and guidelines/international standards of relevant international organisations such as the OECD Recommendation of the Council concerning Guidelines Governing the Protection of Privacy and Transborder Flows of Personal Data (2013).	Partially implemented	Data Protection Law Art. 26	
Adoption of non-discriminatory practices in protecting users of electronic commerce from personal data protection violations [occurring within its jurisdiction.	No data	N/A	
Adoption of non-discriminatory practices in protecting users of electronic commerce from personal information protection violations occurring within its jurisdiction.	Implemented	Data Protection Law Art. 7 and 14	
Obtaining the directly expressed individual's consent for cross-border transfer and processing of his personal data.	Not implemented	No provision was identified	
- Publishing information on the personal data protections it provides to users of electronic commerce, including how: (a) a natural person can pursue remedies; and (b) an enterprise can comply with any legal requirements.	No data	N/A	
Development of mechanisms to promote compatibility between different regimes.	Partially implemented	Data Protection Law Art. 38	ANSUT uses this comprehensive amount to fund back-office systems, citizen e-service and strategic guidelines for public platforms supervision like data management and interoperability.
Prohibition on using the personal information of natural persons obtained from enterprises operating within their jurisdiction in a manner which constitutes targeted discrimination on manifestly wrongful grounds such as race, colour, sex, sexual orientation, gender, language, religion, political or other opinion, national or social origin, property, medical, birth, or other status, genetic identity, age, ethnicity, or disability.	Partially implemented	Data Protection Law Art. 7 and 14	
Any personal information disclosed to a government authority by an enterprise is protected against loss or theft, as well as unauthorized access, disclosure, copying, use or modification.	Not implemented	No provision was identified	
Any personal information disclosed to a government authority by an enterprise is not accessed, disclosed, used or modified by a government authority in a manner that can reasonably be expected to cause significant harm to a natural person.	No data	N/A	

Provisions/elements	Rating	DTRR	DE4A

Provisions/elements	Rating	Source: DTRR
Cross-border data / information flows		
• Not restricting the cross-border transfer of information, including personal information, by electronic means.	Not implemented	Data Protection Law Art. 7, 26
• Cross-border data flows shall not be restricted by: (a) requiring the use of computing facilities or network elements in the country's territory for processing, including by imposing the use of computing facilities or network elements that are certified or approved in the territory of the party; (b) requiring the localisation of data in the country's territory for storage or processing; (c) prohibiting storage or processing in the territory of the other country; (d) making the cross-border transfer of data contingent upon use of computing facilities or network elements in the country's territory or upon localisation requirements in the country's territory.	Implemented	Data Protection Law Art. 26

Note:

 Green – Implemented

The provision is fully addressed in the country's legal or regulatory framework.

 Yellow – Partially Implemented

The provision is addressed in part, but gaps remain in coverage, enforcement, or implementation.

 Red – Not Implemented

No relevant legal or regulatory measure has been identified for this provision.

 Grey – No Data

The provision could not be assessed due to a lack of available information.

Table A3. Reference of sources for Côte d'Ivoire Gap Analysis

Source name:	Link:
Electronic Transactions Law #2013-546 of July 30, 2013.	http://www.droit-afrique.com/upload/doc/cote-divoire/RCI-Loi-2013-546-transactions-electroniques.pdf
Data Protection Law #2013-450 of June 19, 2013	https://www.artci.ci/images/stories/pdf-english/lois_english/loi_2013_450_english.pdf
Data Protection Decree #2015-79 of February 4, 2015	https://www.artci.ci/images/stories/pdf/decrets/decret_2015_79.pdf
World Bank DTRR Database	File available upon request
UNCTAD Cyberlaw tracker	https://unctad.org/page/cyberlaw-tracker-country-detail?country=bj
Digital Economy Assessment Country Report: Côte d'Ivoire – DE4A	https://thedocs.worldbank.org/en/doc/61714f214ed04bcd6e9623ad0e215897-0400012021/related/P1774220ef9ded03e09df002ef08dab4e63.pdf
DataGuidance	https://www.dataguidance.com/legal-research/law-no-2009-09-may-222009-dealing-protection
UN Global Survey Digital & Sust. Trade	https://www.untsurvey.org/economy?id=CIV
UNCTAD Côte d'Ivoire E-Trade Readiness Assessment Report	https://unctad.org/system/files/official-document/dt1stict2020d11_fr.pdf
DE4A Côte d'Ivoire Digital Economy Diagnostics	https://thedocs.worldbank.org/en/doc/61714f214ed04bcd6e9623ad0e215897-0400012021/related/Rapport-Etude-Economie-Numerique-Final-FR-2021-08-23.pdf

Table A4. List of required licences and permit documents for e-commerce business (based on the services they provide)

Description	Administration
Trade and Personal Property Credit Register (RCCM)	Commercial Court
Unique Identifier (IDU)	Investment Promotion Center of Côte d'Ivoire (CEPICI)
Tax Existence Declaration (DFE)	Tax Department (DGI)
Employer declaration	National Social Security Fund (CNPS)
Declaration receipt for the call centre	Telecommunications Regulatory Authority of Côte d'Ivoire (ARTCI)
Receipt of declaration for the website	Telecommunications Regulatory Authority of Côte d'Ivoire (ARTCI)
Authorization for the provision of national postal services	Telecommunications Regulatory Authority of Côte d'Ivoire (ARTCI)
Authorization for the process of personal data	Telecommunications Regulatory Authority of Côte d'Ivoire (ARTCI)
Authorization for the transfer of personal data	Telecommunications Regulatory Authority of Côte d'Ivoire (ARTCI)
Authorization for the sale of cosmetics	Ivorian Pharmaceutical Regulatory Authority (AIRP)
Advertising agency licence	Superior Advertising Council (CSP)
Carrier's licence	Ministry of Transport
Carrier's card	Ministry of Transport
Promotional authorizations	Ministry of Trade
Sanitation certificate (All warehouses)	National Institute of Public Hygiene (INHP)
Merchant's Card	Ministry of Trade

ANNEX 2 - WORLD BANK-WTO STRI, SELECTED SECTORS

Figure A1. STRI – Mobile Telecommunication Services (Côte d'Ivoire and other African countries)

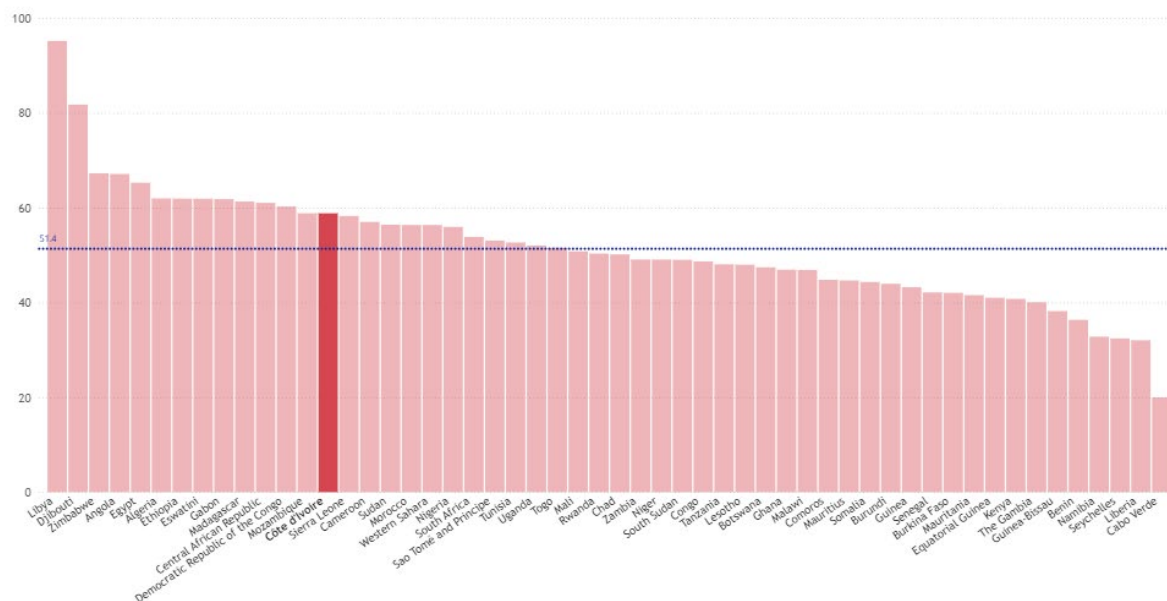


Figure A2. STRI – Fixed-Line Telecommunication Services (Côte d'Ivoire and other African countries)

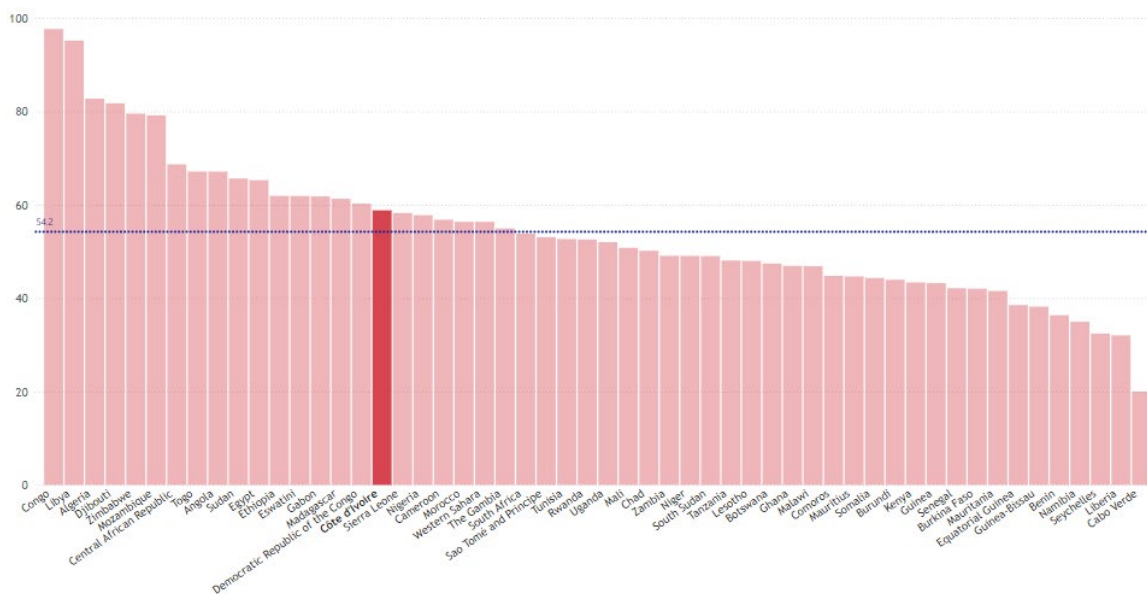


Figure A3. STRI - Computer services (Côte d'Ivoire and other African countries)

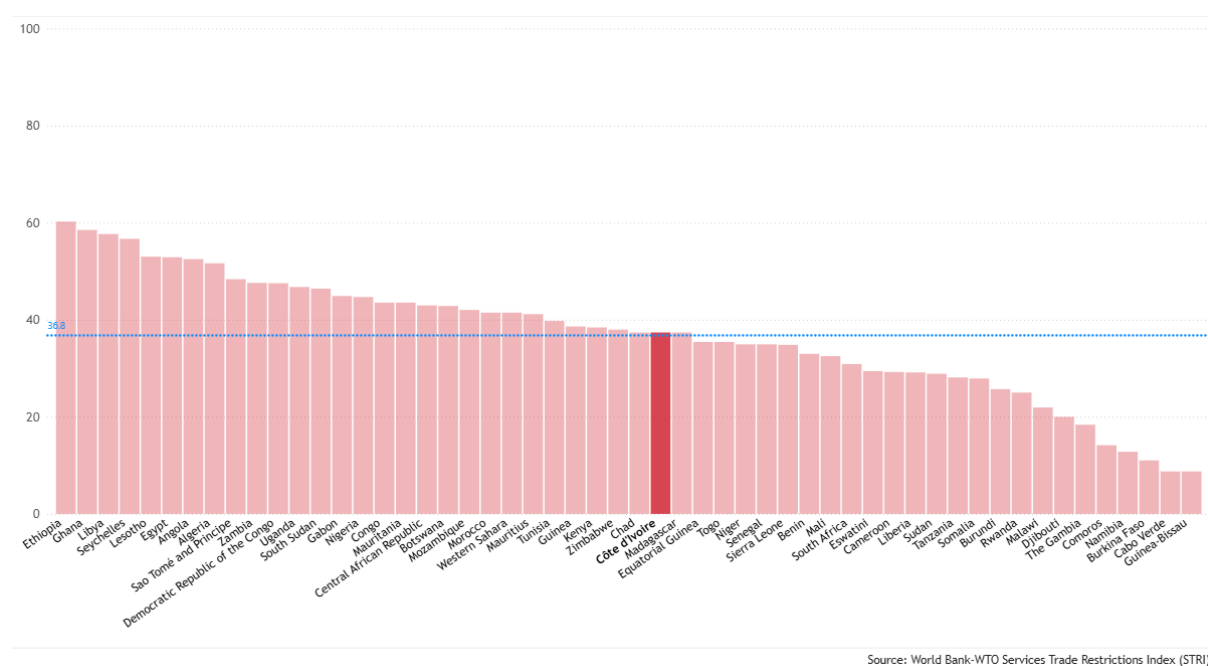


Figure A4. STRI – Retail Distribution services (Côte d'Ivoire and other African countries)

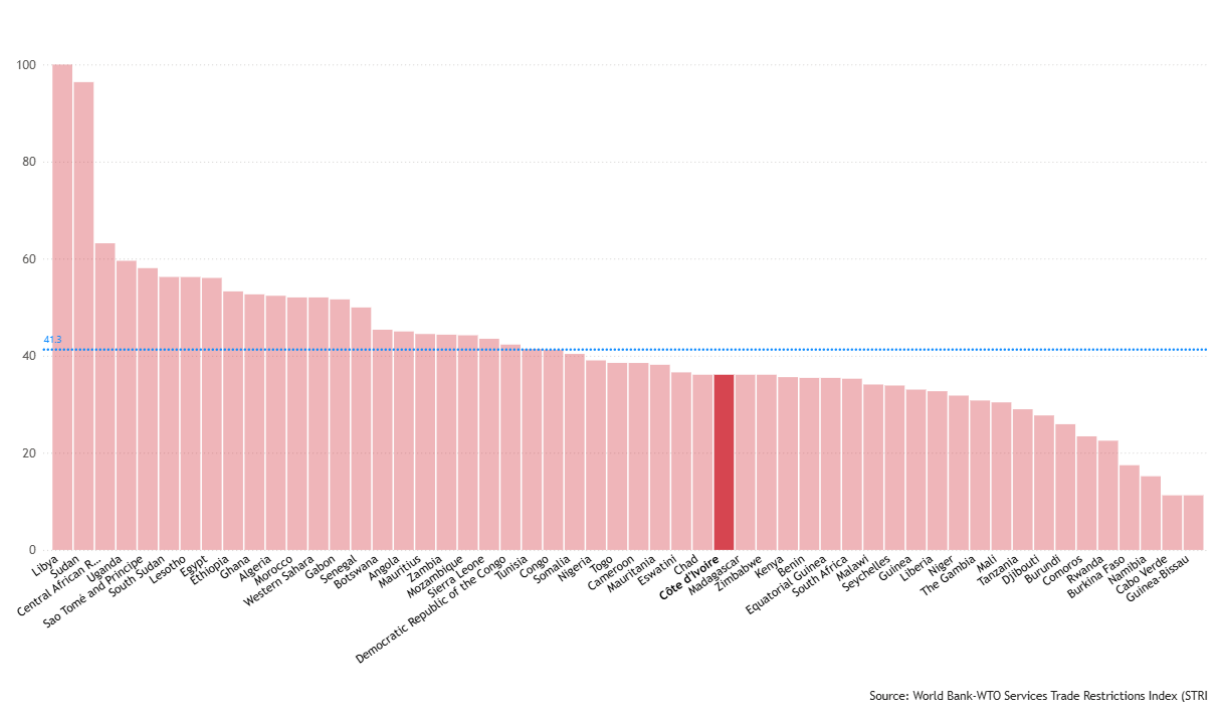


Figure A5. STRI – Wholesale Distribution services (Côte d'Ivoire and other African countries)

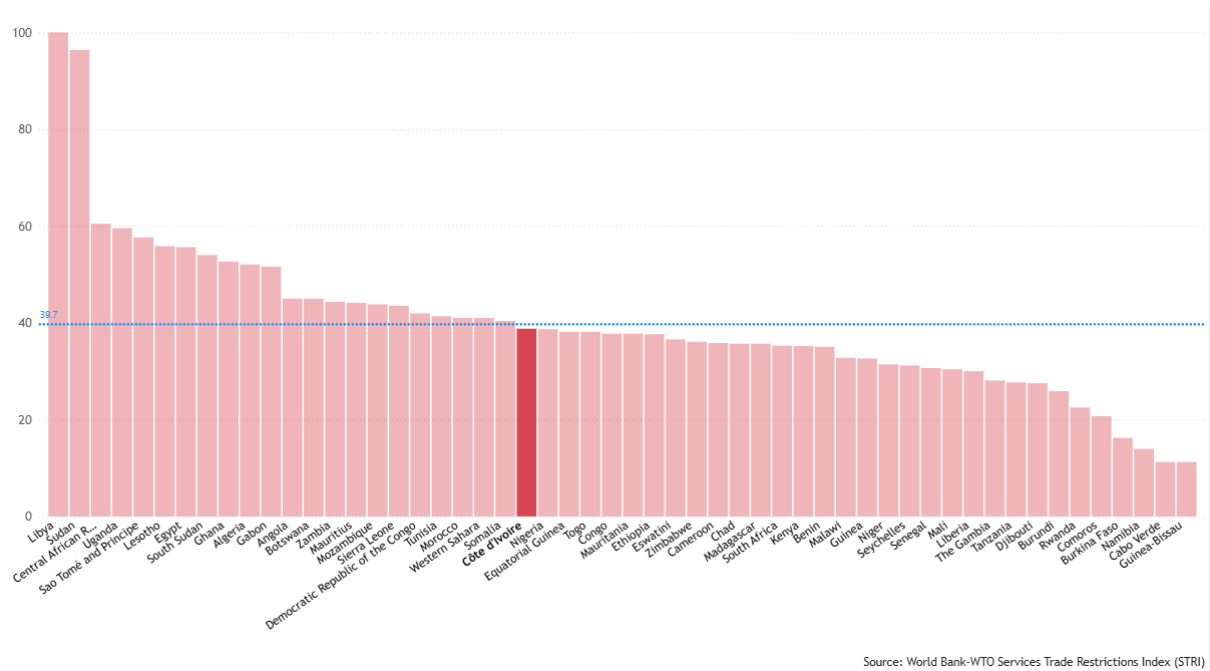


Figure A6. STRI – Commercial banking services (Côte d'Ivoire and other African countries)

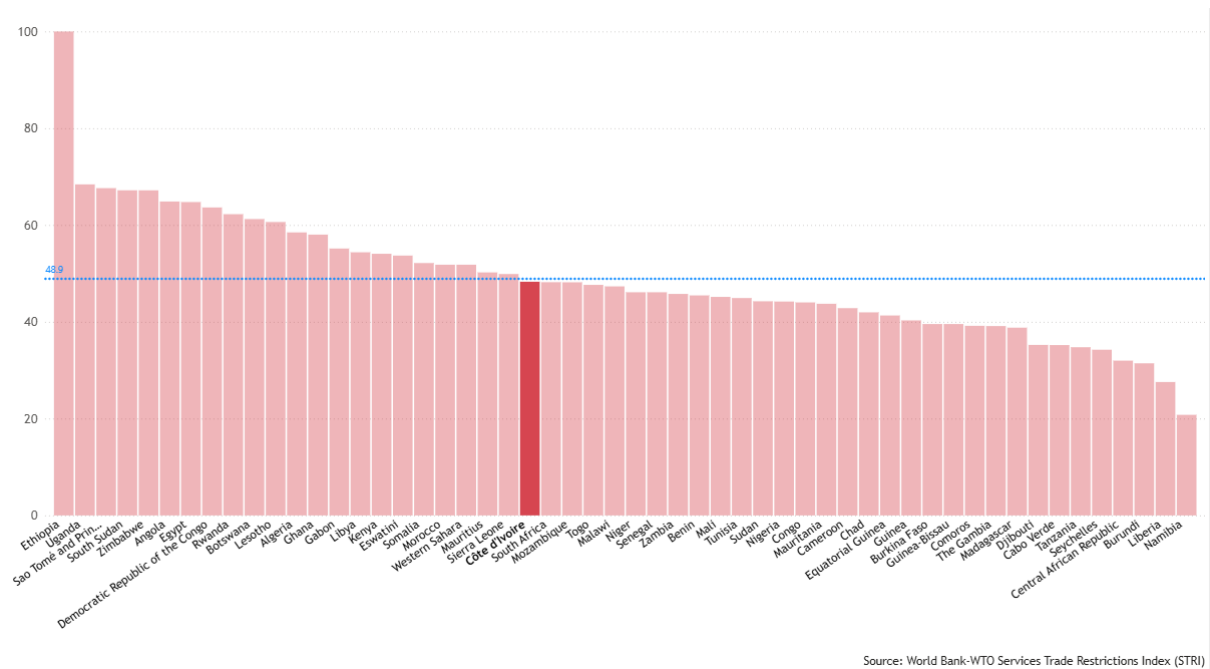
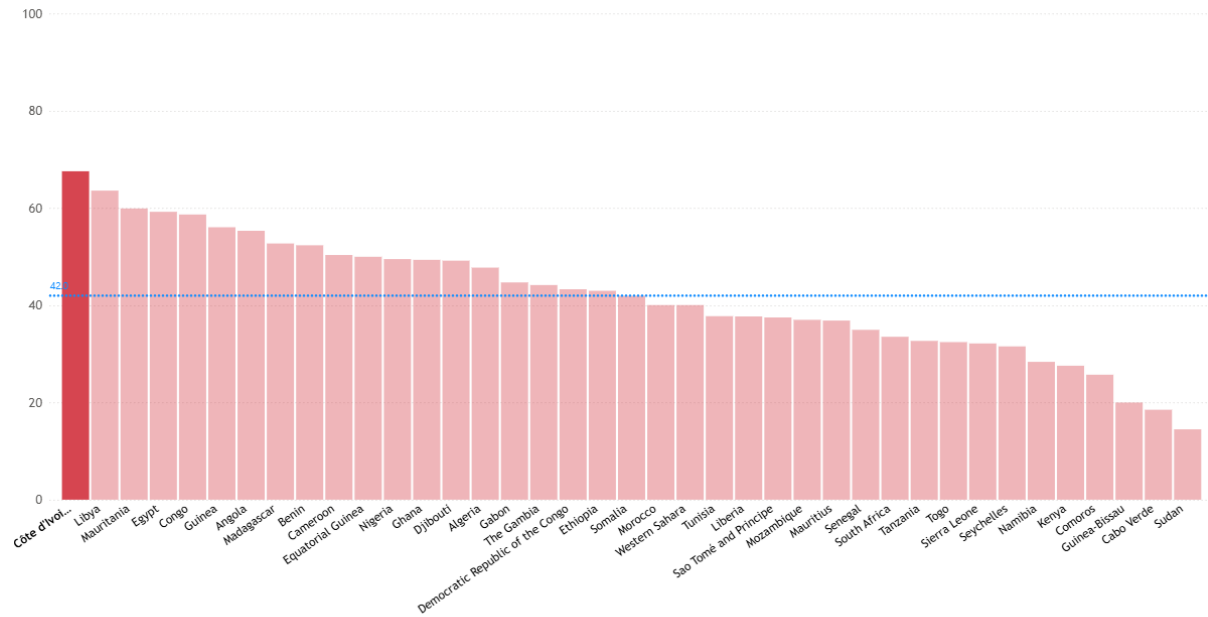
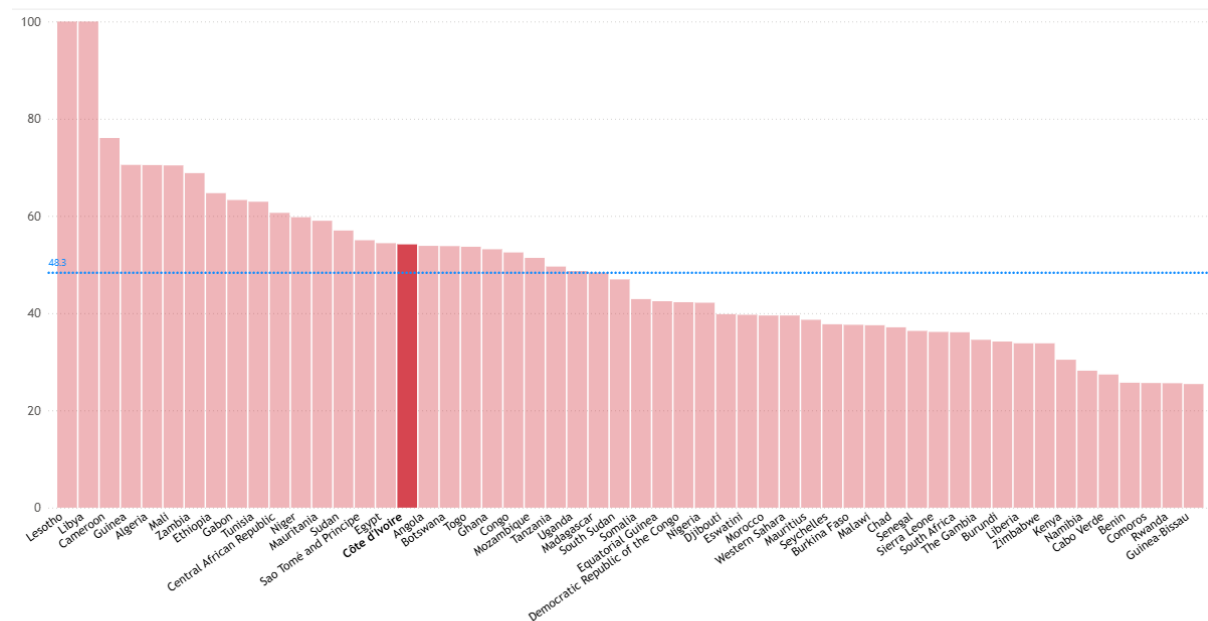


Figure A7. STRI – Maritime transport services (Côte d'Ivoire and other African countries)



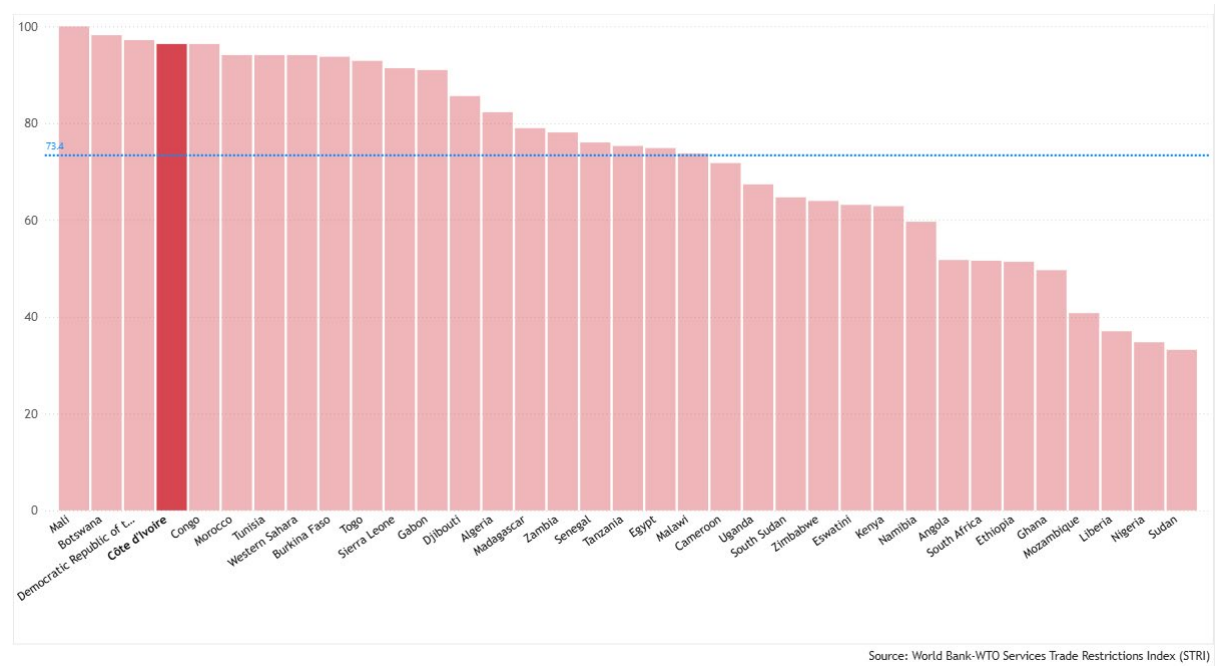
Source: World Bank-WTO Services Trade Restrictions Index (STRI)

Figure A8. STRI – Road transport services (Côte d'Ivoire and other African countries)



Source: World Bank-WTO Services Trade Restrictions Index (STRI)

Figure A9. STRI – Rail transport services (Côte d'Ivoire and other African countries)



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ABBREVIATIONS

AfCFTA	Agreement Establishing the African Continental Free Trade Area
AEC	Agreement on Electronic Commerce
ANSUT	National Agency for Universal Telecommunications Service
ARTCI	Telecommunications Regulatory Authority of Côte d'Ivoire
DE4A	Digital Economy for Africa Initiative
DTA	Digital Trade for Africa
DTRR	Digital Trade Regulatory Readiness
ECOWAS	Economic Community of West African States
GATS	General Agreement on Trade in Services
ICT	Information and Communication Technology
IFD	Investment Facilitation for Development
IMF	International Monetary Fund
ITA	Information Technology Agreement
ITU	International Telecommunication Union
OECD	Organisation for Economic Co-operation and Development
STRI	Services Trade Restrictions Index
TFA	Trade Facilitation Agreement
UNCITRAL	United Nations Commission on International Trade Law
UNCTAD	United Nations Conference on Trade and Development
WAEMU	West African Economic and Monetary Union
WB-WBG	World Bank – World Bank Group
WTO	World Trade Organization
