

② Electronic submission of applications



KEY INSIGHTS

- Electronic submission systems are a core GRP lever to cut transaction costs, speed up decisions, streamline redundant requirements, improve communication between authorities and applicants, and support systems' interoperability.
- While the GATS does not require the use of information technology for authorization procedures, the SDR Disciplines – like several modern PTAs – contain a best-endeavour commitment to accept applications in electronic format, mindful of competing priorities and resource constraints.
- Consistent with a clear domestic trend towards electronification, WTO–World Bank STPD data indicate that about 60 per cent of surveyed economies allow submission of applications electronically.

Key features

Technological advances have revolutionized, among many other things, the submission and processing of authorization applications. Historically, authorization procedures relied on the use of physical infrastructure and documents. The latter implied high costs for both regulators and service suppliers, delays in the processing time for applications, reduced access to information required by different regulatory authorities, as well as a significant environmental impact.¹ Since the 1990s, most governments have started leveraging digital technologies, including for various administrative procedures and government services. Comprehensive digitalization has progressively become more common since the 2010s, and increasingly more so since the COVID-19 pandemic.²

A system for the electronic submission of applications (ESA) for authorization presents a multitude of advantages, most notably reduced transactional costs and increased operational efficiency. Despite the clear and multi-faceted benefits, introducing an ESA may, however, entail high implementation costs and technical challenges, including with respect to the availability of internet connectivity and digital technologies, level of digital literacy, and the interoperability of various regulatory systems and databases.³

An ESA allows submission of applications for authorization on specially designed application portals or websites. Applicants can typically also upload any necessary documents for competent authorities to review. To sign off on applications, certain systems integrate the use of digital signatures. This requires the ESA to prescribe authentication protocols to verify users and documents.

Moreover, the use of ESAs entails the availability of secure databases to store and retrieve submitted applications, while safeguarding privacy and security of sensitive data. The ESA can also integrate the possibility of paying any associated fees. The ESA allows communication between regulatory authorities and applicants, including with respect to developments during the application process, information about decisions on the applications, and notice on deficiencies in the application or reasons for its rejection. Setting up an ESA would typically require a mapping of existing authorization requirements and procedures. This serves to identify and streamline duplicative elements, ensure interoperability, address data needs and privacy risks, and estimate cost and resource planning for implementation.

GATS, SDR Disciplines and other relevant trade agreements

In the area of trade in services, the GATS does not specifically prescribe the use of information technology for the processing of authorization applications.

Given their more recent adoption, the SDR Disciplines, instead, contain a provision on the submission of applications for authorization through electronic means. As a departure from traditional physical means for the submission of applications, the SDR Disciplines seek to ensure the possibility of allowing electronic applications as an area of GRP.⁴ It is noted that this obligation is expressed in best endeavour language, with “competing priorities and resource constraints” recognized as relevant factors that may affect its implementation. It is also worth noting that the acceptance of electronic submissions is also emphasized in the context of assessing qualifications for authorization.⁵

Reflecting the trend towards electronification, the TFA also favours the use of electronic means for procedures related to trade in goods. In particular, it requires that WTO members, as appropriate, lodge documents in electronic format in advance, for pre-arrival processing.⁶ Additionally, the TFA mandates that WTO members shall, where appropriate, endeavour to accept paper or electronic copies of supporting documents required for import, export or transit formalities.⁷

PTA practice

Additionally, in recent years, various PTAs have emphasized the significance of using electronic systems for authorization procedures. Two examples are the 2022 RCEP and the 2021 ATISA. These agreements closely mirror the SDR Disciplines, and prescribe that where authorization is required for the supply of services, in accordance with their domestic laws and regulations, the parties “shall endeavour to accept applications in electronic format”.⁸ However, these agreements go further than the SDR Disciplines to explicitly recognize that such electronic applications are to be accepted “under the equivalent conditions of authenticity as paper submissions”⁹ – therefore, suggesting that electronic documents cannot be subject to more onerous requirements relating to authenticity than physical documents.

In the African context, the 2009 COMESA Regulations on Trade in Services are another notable example. Article 33 of the Regulations stipulates that COMESA member states “shall endeavor to ensure that all procedures and formalities relating to access to a service activity and to the exercise thereof may be easily completed, at a distance and by electronic means, through the relevant enquiry point and with the relevant competent authorities”.¹⁰ The COMESA Regulations however recognize that the use of electronic means requires significant resources and may not be available in certain areas. In that case, procedures and formalities can be completed by other appropriate means.¹¹

Implementation at the domestic level

In recent years, various countries have progressively shifted towards the use of electronic tools for authorization procedures, even in the absence of a legal requirement. Governments across the world have focused their digital transformation activities on service delivery.¹² The WTO-World Bank STPD shows that around 60 per cent of the economies studied allow for the submission of applications electronically – with the highest level of implementation found in computer services (87.5 per cent) and legal services (around 80 per cent), and the lowest level in financial services (around 30 to 40 per cent). Box 1 contains an overview of other databases providing information on electronic portals.

Box 1: Available databases providing information on electronic portals

The United Nations’ E-Government Development Index (EGDI)

The [UN E-Government Development Index \(EGDI\)](#) is a combined measure of jurisdictions’ readiness for and use of digital government, calculated as the average of three component indices: Online Services Index (OSI), Telecommunications Infrastructure Index (TII), and Human Capital Index (HCI).

The OSI evaluates the scope and sophistication of domestic online public services, organized into five sub-indices: services provision, institutional framework, content provision, technology and e-participation. In 2024, the [e-government survey](#) checked the availability of 25 online services and, for 19 of them, whether they are fully digitalized end-to-end. Among the 25 services assessed, several align directly with GRPs for services – e.g. register a business, apply for a business licence, file company/business tax, submit income tax, submit VAT, apply for an environmental permit, apply for a building permit, apply for land-title registration. In 2024, out of 193 jurisdictions analysed, the most prevalent services digitally available were business registration (in 177 jurisdictions) and applying for a business licence (in 173 jurisdictions).

The overall 2024 EGDI results show that e-government development has improved at the global level, with the average EGDI value reaching 0.6382 (on a scale of 0 to 1), up from 0.6102 in 2022. The number of jurisdictions with very high EGDI values has more than tripled over the past 10 years, rising from 25 in 2014 to 76 in 2024 – underscoring governments’ efforts in leveraging technology for improved governance and public services delivery. While the TII is the highest component index, the average OSI has also increased by 3.6 per cent in 2024 (since 2022). The most significant regional OSI increase is observed in Africa (5.2 per cent), followed by Asia (4.3 per cent), Oceania (4.2 per cent), the Americas (3.8 per cent), and Europe (1.8 per cent). This suggests that economies are making steady progress in enhancing their online service offerings, albeit at a different pace.

The World Bank GovTech Maturity Index (GTMI)¹³

The [GTMI](#) benchmarks public-sector digital transformation across 198 economies using 48 indicators (accompanied by 153 sub-indicators) grouped into four areas: core government systems, public service delivery, digital citizen engagement, and GovTech enablers. It is designed as a baseline, not a performance ranking, and is used to identify gaps and guide reform.

Box 1: Available databases providing information on electronic portals (cont.)

While certain GTMI indicators conceptually overlap with GRPs addressed in this Handbook, the two operate at different levels: GTMI tracks high-level features of a jurisdiction's digital government, such as one-stop portals, e-signature, interoperability, that indicate overall readiness, while the Handbook sets out practices that facilitate authorization in services. GTMI results are indicative rather than conclusive – they suggest whether the enabling environment exists, but do not verify that GRP practices are implemented as described. Where policymakers aim to align their regulatory systems with GRPs, the GTMI is a valuable complementary source for diagnosing system-wide enablers and gaps (e.g. one-stop portals, e-signature, interoperability) and for prioritizing and sequencing reforms.

Three key indicators correspond particularly to the GRPs discussed in the Handbook:

- **Online publication:** The GTMI tracks open government portals (I-28) and open data portals (I-29), plus whether governments publish engagement statistics (I-32). The [2022 GTMI update](#) shows that 119 economies (around 60 per cent) had an open government portal; 152 (77 per cent) had an open data portal, with update frequency improving (84 updated at least quarterly). Only 60 economies (30 per cent) regularly published citizen-engagement performance. This points to widespread publication channels but uneven depth and upkeep.
- **Public engagement:** The GTMI looks at public participation platforms (I-30) as well as users' feedback/grievance redress mechanisms (I-31). Overall, 97 economies (49 per cent) reported the existence of public consultation platforms; 68 allowed online questions, but only 40 published government responses. 109 economies (55 per cent) had users' feedback/grievance redress mechanisms; 73 offered universal access and 39 used advanced technological tools (e.g. chatbots). In 2022, the publication of engagement statistics remained low (60 economies). This shows that many jurisdictions have channels akin to enquiry points, yet consistent responsiveness and transparency are still limited.
- **Single-window access:** The GTMI checks if a national online public service portal (i.e. one-stop shop) exists (informational or transactional) (I-19). Such a portal provides a single entry point for many services, but is not identical to an authorization single window that channels all authorization applications across domestic regulators through one integrated workflow. By 2022, 162 of 198 economies (around 82 per cent) had a national online public service portal; 113 of these supported transactional services, while 49 were for information only. The 2022 GTMI flags that many portals are not yet end-to-end transactional, and interoperability across back-office systems remains uneven.

As mentioned in subsection 2.1, the EU Services Directive and Morocco's Law on the Simplification of Administrative Procedures and Formalities provide the possibility of completing authorization procedures by electronic means. A further example is that of the UK, which has established an [Electronic Assistance Facility](#) to consolidate information and enable the submission of various approval applications to provide services within the UK.¹⁴

In the Electronic Assistance Facility, applicants have the options of navigating to pages [“setting up a business”](#) or [“Licences and licence applications”](#). These two options connect to pages with details on authorization procedures and requirements. The “setting up a business page” provides information on business operations, including self-employment, establishment

of corporations, business registration and applicable taxes. The “Licences and licence applications” page lists different types of licences and, where relevant, the regions they apply to. The Electronic Assistance Facility also guides applicants in following up on the authorizations sought, either directly through the webpage itself or through the websites of the relevant regulatory authorities. Thus, applications can be completed online, including with the possibility of paying any associated fees electronically. Through the platform, applicants can also receive electronic notice on the decision on their applications and are supported in any ensuing relevant actions.

Another useful example is Kenya's eCitizen platform.¹⁵ In response to the Kenyan government's decision to start investing in information and communications

technology (ICT) infrastructure, the Kenya E-Government Secretariat was created in 2004, to galvanize all ICT projects within the government.¹⁶ The eCitizen system was created in 2014 with the goal of streamlining and automating access to government services, and thereby reducing overall operational costs.¹⁷ Through the eCitizen platform, users can navigate requirements and procedures, register business names, and apply for different permits and authorizations without the need to physically visit public offices.¹⁸ The services are provided in collaboration with various ministries and departments (including the Registrar of companies, National Transport and Safety Authority, Department of Immigration) and useful links to their websites are included in the portal to aid users.¹⁹

Furthermore, the portal offers the possibility to pay electronically for the services requested via mobile money or debit card.²⁰ Once authorizations are granted, users can download their certificates and access other related services (such as tax registration). From a survey conducted on a sample of users of the eCitizen portal, some limitations of the system were identified. For instance, in its current configuration, the information requires manual updating, entailing high maintenance costs.²¹ Nevertheless, its impact on the Kenyan business landscape has already been substantial.

By 2018, the platform had over 4 million registered citizens.²² Among its most significant achievements, the platform allowed a clear reduction in processing times for applications; for example, business name registrations can now be completed within a few hours, instead of days, with notifications sent directly to applicants once their applications are approved.²³

In conclusion, in today's digital world, the use of information technology represents an important aspect of GRP. Electronic applications can significantly lower costs and reduce delays for the benefit of businesses. At the same time, the establishment of an ESA gives governments the opportunity to review and streamline existing authorization requirements and procedures for service suppliers, as well as to promote coordination among involved government agencies. While the creation of such systems entails substantive resources and evidently relies on the availability of internet connectivity and digital literacy, this is an area where various economies are today increasingly receiving support for technical assistance and capacity building. A progressive implementation of electronic platforms for applications – which integrates additional, more sophisticated, features over time – can help foster the efficiency of the regulatory framework, while helping users get acquainted with a new way of doing business.

ENDNOTES

- 1 Wirjo, Bayhaqi and Oh (2024); Grava and Wille (2020).
- 2 World Bank (2022).
- 3 Ejiaku (2014); Opp (2023).
- 4 SDR Disciplines (WTO, 2021), para. 6(a).
- 5 SDR Disciplines (WTO, 2021), para. 10. For more information, please see subsection 2.11 on “Assessment of Qualifications”.
- 6 TFA, Article 7.
- 7 TFA, Article 10.2.
- 8 RCEP (2022), Article 8.15.7(h); ATISA (2019), Article 18.9.
- 9 RCEP (2022), Article 8.15.7(h); ATISA (2019), Article 18.9.
- 10 COMESA, Regulations on Trade in Services (2009), Article 33.
- 11 COMESA, Regulations on Trade in Services (2009), Article 33, sentence 2.
- 12 World Bank (2022).
- 13 The Index was updated last in 2022. The third edition of the GTMI is currently under preparation.
- 14 UK Government, “Business and self-employed”, <https://www.gov.uk/browse/business>.
- 15 Government of Kenya, “eCitizen”: <https://accounts.ecitizen.go.ke/en>.
- 16 Government of Kenya, National Treasury & Economic Planning, The National Treasury, “Government Digital Payments (eCitizen)”, <https://www.treasury.go.ke/government-digital-payments-ecitizen/>.
- 17 Government of Kenya, National Treasury & Economic Planning, The National Treasury, “Government Digital Payments (eCitizen)”, <https://www.treasury.go.ke/government-digital-payments-ecitizen/>.
- 18 Government of Kenya, eCitizen, “About eCitizen”, <https://ag.ecitizen.go.ke/index.php?id=4>.
- 19 Gitau (2016), pp. 19-20.
- 20 Gitau (2016), p. 6. See also, Government of Kenya, eCitizen, “Help & Support”, <https://accounts.ecitizen.go.ke/en/help-and-support>.
- 21 Gitau (2016), p. 21.
- 22 Wasunna (2018).
- 23 PayHeroKenya, “How to register a business name on e-citizen” (9 July 2024), <https://payherokenya.com/2024/07/09/how-to-register-a-business-name-on-e-citizen/>.



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