

Global Regulations,  
Institutional Development,  
and Market Authorities  
Perspective Toolkit  
(GRIDMAP)

**Maturity  
Assessment Profile  
(MAP) Methodology**

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# GRIDMAP FRAMEWORK

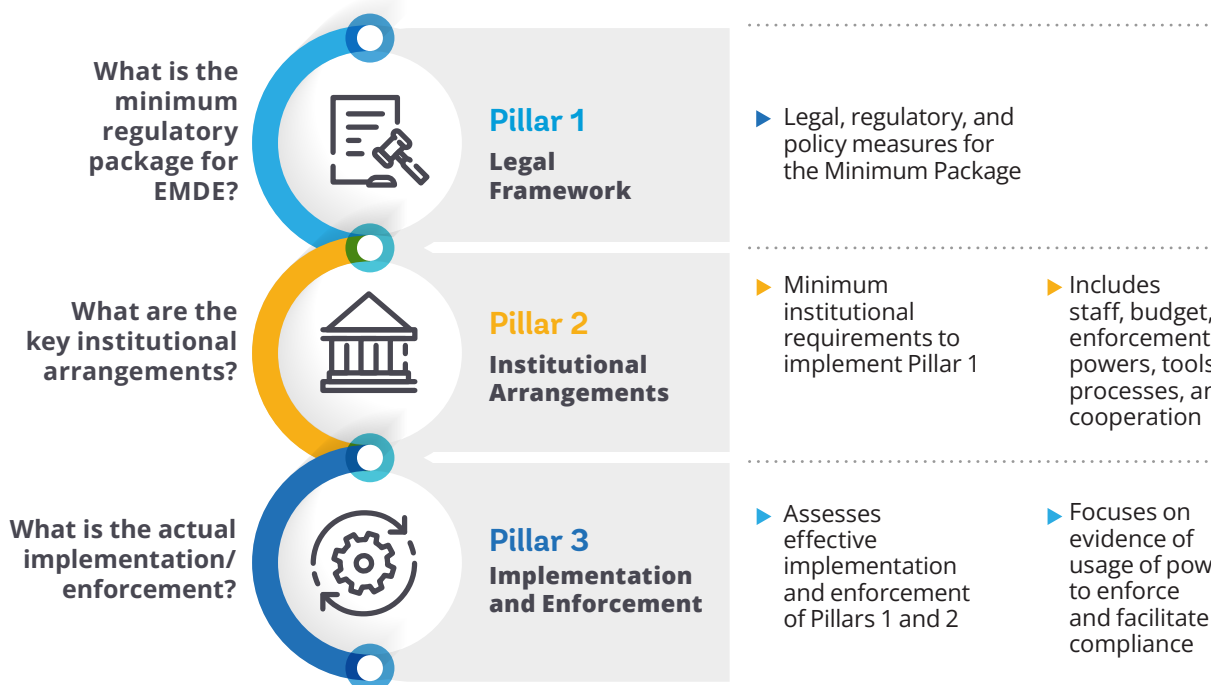
The Global Regulations, Institutional Development, and Market Authorities Perspective Toolkit (GRIDMAP) provides a Minimum Package of regulations and practices for emerging markets and developing economies (EMDEs) to build safe, trustworthy markets.

GRIDMAP uses a modular approach, applying the same methodology to different regulatory areas. By using a consistent methodology for the development of the different modules, GRIDMAP facilitates international benchmarking and learning, and meaningful assessments of regulatory and institutional frameworks.

The modular nature of GRIDMAP allows for focused attention on specific areas of market regulation, such as consumer protection and data market regulations. These areas affect the most vulnerable actors in the market ecosystem: individuals and small and medium enterprises (SMEs). Consumer protection and data markets have been identified as priority modules for GRIDMAP because consumers face significant information asymmetries and may be subject to abuse of market power. Of all the actors in the digital and global market landscape, consumers are among the most vulnerable, especially given the low digital literacy in some EMDEs. Some of the risks faced by consumers are excessive data collection, discrimination and bias based on automated decision-making, unfair commercial practices, fraud and data security breaches. Additional GRIDMAP modules may look at topics impacting particular types of business transactions.

GRIDMAP sets forth three Pillars that form the Minimum Package required for EMDEs to build safe and trustworthy contestable markets: (i) the legal framework, (ii) the institutional arrangements, and (iii) the availability and effectiveness of implementation and enforcement (Figure 1). This three-pillar approach puts particular emphasis not just on adopting laws—the typical initial policymaking focus—but also on developing institutions and institutional activities that promote the effectiveness of the adopted laws in practice.

FIGURE 1. GRIDMAP FRAMEWORK PILLARS



Source: GRIDMAP Framework.

GRIDMAP includes seven tools for each module, as described in Table 1. The linkages among the tools are presented in Figure 2.

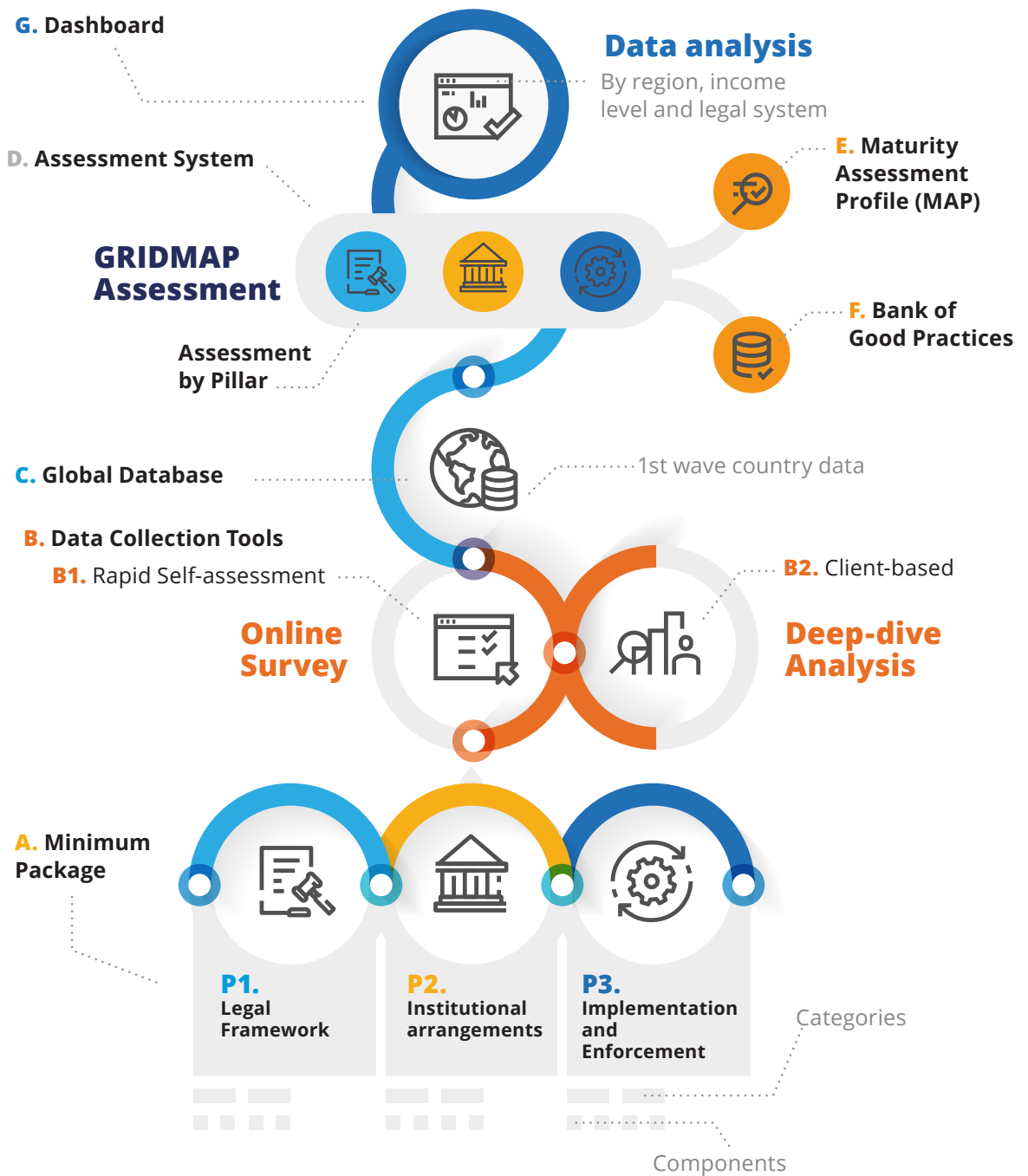
**TABLE 1. GRIDMAP TOOLS DESCRIPTION**

TOOL	DESCRIPTION
<b>A. Minimum Package</b>	Identifies international good practices and organizes findings into Pillars, categories, and components <sup>1</sup> . GRIDMAP has defined a Minimum Package (MP) of regulations, institutional arrangements and implementation and enforcement practices that are considered the cornerstone of any safe, trustworthy, and contestable digital market. The definition of the MP is based on previous work by the World Bank and core principles established in existing high-level frameworks, including regional and international ones. The MP is a range of values rather than a fixed threshold, allowing for the cumulative values assigned within the matrix of findings to be considered as meeting the benchmark. This flexibility recognizes that countries may follow different paths toward regulatory maturity while still meeting key safeguards.
<b>B. Data Collection</b>	<p>B1. A rapid self-assessment survey to collect regulatory authorities' direct answers.</p> <p>B2. A deep-dive analysis, performed by the World Bank team in reviewing regulatory evidence, reports, documents, and the self-assessment survey in the context of a bilateral engagement with a country.</p> <p>Both options go through a validation process carried out by the World Bank team.</p>
<b>C. Global Database</b>	The database is populated through the Data Collection process described above. The database is then used for the GRIDMAP assessment and as input for future research and detailed analysis.
<b>D. Assessment System</b>	The GRIDMAP Assessment uses the Global Database. The Assessment assigns points by Pillar and provides countries with a standardized evaluation of the gaps in their legal framework, institutional arrangements, and implementation and enforcement, compared to the MP and averages by region, income group, and legal system.
<b>E. Maturity Assessment Profile (MAP)</b>	Helps countries identify areas of opportunity and the most relevant actions to undertake to improve their legal framework, institutional design, implementation, and enforcement.
<b>F. Bank of Good Practices</b>	Collects good practices identified by survey respondents of how Authorities deploy all Pillars. It provides examples that other Authorities may use to improve their practices and inspire them with innovative ideas applied by others. The Bank of Good Practices for each module will be released after the good practices identified by Authorities in their self-assessment surveys are reviewed and validated by the World Bank Team, considering the opinions of senior officials from Authorities, experts in international organizations, World Bank experts, and experts in the private and academic sector.
<b>G. Dashboard</b>	To disseminate the MP elements, together with findings sortable in a first iteration by all respondents, regions, and income levels.

Source: GRIDMAP Framework

<sup>1</sup> A category refers to a regulatory goal or area. Each category comprises several components, which are specific topics that analyze a practice or group of practices.

FIGURE 2. GRIDMAP TOOLS



Using these tools, EMDEs can benchmark against practices recognized by GRIDMAP as necessary to build safe and trustworthy contestable markets, identify regulatory gaps, and identify areas for improvement. Countries can then leverage these tools to understand where they stand relative to their peers, draw inspiration from other regulatory and institutional models, and identify areas for collaboration and improvement. As markets expand and mature, this comparative analysis can help EMDEs move beyond the MP by adopting more mature regulatory policies, refining institutional arrangements, and making available effective implementation and enforcement practices.

Source: GRIDMAP Framework.

# MATURITY ASSESSMENT PROFILE METHODOLOGY

For each module, the Maturity Assessment Profile (MAP) defines four levels of maturity (nascent, developing, emerging, or advanced) for practices within each Pillar, category and component. The goal is to provide a benchmark to facilitate comparison of their regulatory framework, institutional arrangements and implementation and enforcement practices against the MP and the performance of their peers. This in turn helps policymakers and enforcement Authorities to identify regulatory gaps, and pinpoint areas for improvement. The methodology provides countries with a detailed assessment that helps them identify their most important strengths and challenges, comparing their results to the MP upper and lower maturity range<sup>2</sup>, the regional average, and the income-group average.

For each module and Pillar, the GRIDMAP MAP methodology involves a process that includes the following steps:

1. **Calculating weighted scores by component and normalized scores by category and Pillar.** Within each Pillar, each category and component have a different relevance. The World Bank Team used weighted scoring to reflect the relative importance of each component. Weights were defined by the Team based on the opinions of senior officials from Authorities in several countries, experts in international organizations, World Bank experts, and experts in the private and academic sectors.

Component weighted scores are calculated according to the following formula:

$$\text{Component } i \text{ weighted score} = x_i \times w_i$$

Where:

$x_i$  denotes the points received for component  $i$

$w_i$  denotes the weight given to component  $i$

For each category, a normalized score (which falls between 0 and 1) is obtained considering the weighted scores of the components comprising that specific category, according to the following formula:

$$\text{Category } j \text{ normalized score} = \left( \frac{\sum_{i=1}^N x_i \times w_i}{\sum_{i=1}^N x_{max_i} \times w_i} \right)$$

Where:

$x_i$  denotes the points received for component  $i$ , for all the components within category  $j$

$w_i$  denotes the weight given to component  $i$ , for all the components within category  $j$

$x_{max_i}$  denotes the maximum possible points for component  $i$ , for all the components within category  $j$

2 The MP is conceived as a range rather than a fixed threshold, allowing for different values within it to be considered as meeting the benchmark. This flexibility recognizes that countries may follow different paths toward regulatory maturity while still meeting key safeguards. The MP lower range represents the minimum level that needs to be achieved, but in most cases, once the minimum is achieved there is still room for improvement and increased maturity. This is captured by the MP upper range, that reflects practices that are more advanced.

For each Pillar, a normalized score is obtained considering the weighted scores of the components comprising that specific Pillar and whether the MP is present in all of the components, according to the following formula:

$$Pillar = 0.8 \left( \frac{\sum_{i=1}^N x_i w_i}{\sum_{i=1}^N x_{max_i} w_i} \right) + 0.2 \left( \frac{\sum_{i=1}^N y_i w_i}{\sum_{i=1}^N y_{max_i} w_i} \right)$$

Where:

- $x_i$  denotes the points received for component  $i$
- $w_i$  denotes the weight given to component  $i$
- $x_{max_i}$  denotes the maximum possible points for component  $i$
- $y_i$  is a dummy variable that takes value of 1 if the Minimum Package points are attained for component  $i$  and 0 otherwise
- $y_{max_i}$  denotes the maximum possible points for variable  $y_i$ , which implies summing 1 for all components
- $N$  denotes the number of components in each Pillar.

2. **Calculating the proportion of the maximum possible score obtained in each component, category, and Pillar.** The Team used the weighted component scores, and normalized category and Pillar scores to calculate the proportion of the maximum possible score obtained by each country, region, and income-group. The maximum possible score represents the MP upper range. The MP lower range in all cases implies obtaining at least half of the maximum possible points. The specific score of the MP lower range in each component depends on the range of practices and possible levels of maturity analyzed by GRIDMAP within that component. In some cases, the MP lower and upper range may be the same (the MP in these cases is a single point, not a range). This reflects situations where the specific component only comprises one question regarding a single practice and covering this practice is considered a minimum requirement for that component. By contrast, in other components the MP may cover a broad range. This reflects situations where the component was evaluated using several questions and possibly multiple options of practices to answer each question, allowing for different levels of maturity in the practices evaluated by that component.
3. **Defining levels of maturity within each Pillar, category and component.** The levels of maturity were determined as follows:

LEVEL OF MATURITY	DESCRIPTION
<div style="display: flex; align-items: center;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-weight: bold; margin-right: 10px;">L1 - NASCENT</div> <div style="width: 20px; height: 100%; background-color: #e67e22; border: 1px solid #000;"></div> <div style="margin-left: 10px;"> <p>Proportion of the maximum possible score</p> <p style="font-weight: bold; font-size: 1.2em;">0% - 24%</p> </div> </div>	<p>Regulatory Authorities are in the early stages of development. This stage is characterized by:</p> <ul style="list-style-type: none"> <li>▶ Lack of Key Regulatory Pieces: Essential regulatory frameworks, institutions and processes are either missing or underdeveloped, leading to gaps in regulation, institutional arrangements and implementation and enforcement.</li> <li>▶ Limited Market Trust: Due to the absence of robust regulatory mechanisms and institutions, market participants may have low confidence in the regulatory environment.</li> <li>▶ Minimal International Alignment: Practices are not aligned with international standards, limiting the country's ability to engage in global markets effectively.</li> </ul>



## L2 - DEVELOPING

Proportion of the maximum possible score

**25% - 49%**

Progress in building regulatory capacity, with efforts to enhance market trust and align with international practices. This stage involves:

- ▶ Partial Regulatory Framework: Some key regulatory elements are in place, but there are still areas that require development.
- ▶ Growing Market Trust: Efforts to improve regulatory practices, institutional arrangements, and implementation and enforcement are beginning to build confidence among market participants.
- ▶ Initial International Alignment: Steps are being taken to align practices with international standards, though significant work remains.

## L3 - EMERGING

Proportion of the maximum possible score

**50% - 74%**

Regulatory Authorities have established a significant portion of their frameworks. Key characteristics include:

- ▶ Comprehensive Regulatory Framework: Most key regulatory components are in place and functioning effectively.
- ▶ Enhanced Market Trust: Consistent and reliable regulatory practices, institutional arrangements, and implementation and enforcement have led to increased confidence among market participants.
- ▶ Significant International Alignment: Practices are largely aligned with international standards, facilitating greater participation in global markets.

## L4 - ADVANCED

Proportion of the maximum possible score

**75% - 100%**

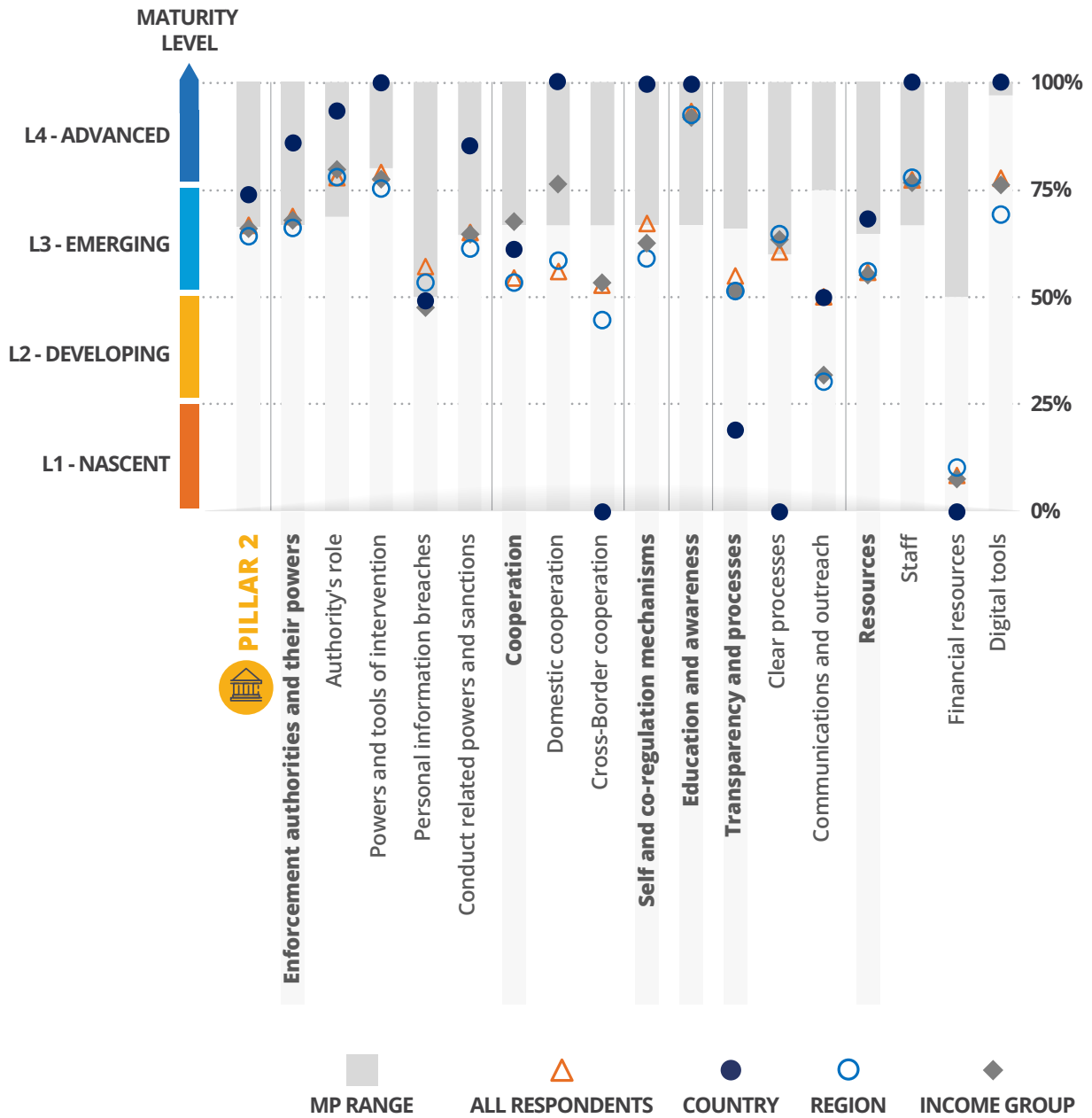
Highest degree of maturity, where regulatory Authorities have fully developed and optimized their frameworks. This stage is characterized by:

- ▶ Advanced International Practices: Regulatory frameworks are not only aligned with but also contribute to setting international standards.
- ▶ High Market Trust: Strong, transparent, and effective regulatory practices, effective institutional arrangements, and implementation and enforcement have established a high level of trust among market participants.
- ▶ Leadership in Global Markets: The country is recognized as a leader in regulatory and institutional practices and standards, actively participating in and influencing international regulatory discussions.


**This definition seeks to capture the entire path towards regulatory and institutional maturity that economies may follow.** While the MP lower range reflects the minimum practices required to facilitate a safe and trustworthy market, once this minimum is met, there is typically still room for the adoption of more advanced practices (MP upper range). For all components, categories, and Pillars, covering the MP lower range means obtaining at least half of the maximum possible points and at least an emerging level of maturity. Countries that achieve the MP lower range are in the two higher levels of maturity (advanced and emerging).

4. Creating a graph that facilitates for Authorities the comparison of their results to the MP range, the regional average, and the income-group average, as well as other possible reference countries or groups of reference countries. An illustrative example of such a graph for Pillar 2 in the Data Markets module is provided in Figure 3.<sup>3</sup>

**FIGURE 3. MAP – INSTITUTIONAL ARRANGEMENTS (PILLAR 2) FOR DATA MARKETS MODULE**



<sup>3</sup> The graph does not reflect the results of a specific country, region or income group. The data presented is only for illustrative purposes.



Pillar 2 of the Data Markets module, as illustrated in Figure 3, comprises six categories (highlighted in grey) and 13 components that follow their corresponding category. The overall maturity outcome for the Pillar is depicted in the first column. Two categories consist of only one component, where the category and component are represented as a single column. The upper shaded gray section of each column signifies the MP range. A short MP range at the top of the graph indicates categories or components where achieving the MP necessitates adopting all assessed practices. Conversely, a long MP range column, extending from 50% to 100%, suggests categories or components with a broader spectrum of practices and opportunities for increased maturity. The position of the bullets within the graph indicates the standing of a country, group of countries, region, or income group relative to the MP range. The level of maturity attained in that specific topic corresponds to the maturity levels described above.

5. **Interpreting results provides Authorities with a detailed assessment that helps them identify their most important strengths and challenges.** For each country, gaps may be identified with respect to the MP upper and lower range, as well as to the results of their peers. For example, considering the country portrayed in Figure 3, the following conclusions may be drawn:

#### **Overall Pillar Assessment**

- ▶ The country is at an emerging stage, positioning above the MP lower range, but still with room for more advanced practices. The country performs better than the overall sample (All respondents), and regional and income group average scores of practices for Institutional Arrangements.

#### **Strengths**

- ▶ Nine components are at or above the MP lower range. Eight of these components show advanced practices and are above the regional average score.
- ▶ The component related to personal information breaches meets the MP lower range score but is at an emerging state.

#### **Challenges**

- ▶ Four components are below the MP lower range practices:
  - Cross-border cooperation, at a nascent stage.
  - Clear processes, at a nascent stage.
  - Communications and outreach, at an emerging stage.
  - Financial resources, at a nascent stage.

**The MAP analysis provides the flexibility to be tailored to the specific needs of individual countries and regions.** It allows for comparisons with various reference countries or groups of countries. A detailed examination can be conducted for each module, Pillar, and category. MAPs can be developed to analyze either a country or a region. Furthermore, the recommendations offered in a MAP can become more detailed and specific if a MAP Report is generated or if a Deep Dive Analysis is undertaken.

**MAPs can be used as the first step in an engagement between the World Bank and client countries on these topics.** It can also be leveraged by regulatory Authorities and by other development practitioners in their engagements.

**Over time, further feedback from regulatory Authorities and experts on a module's components and their impact can be incorporated into the methodology and data collection process.**

**MAPs can help countries pinpoint their gaps against regional practices, income level peers, as well as international practices.** Armed with that evidence, governments can prioritize reforms, allocate resources, and craft policies that lower compliance costs and enhance the regulatory and institutional framework's efficiency. The transparency of the exercise can boost market trust. Taken together, these effects can translate into greater competitiveness, legal certainty, and stronger markets.



Global Regulations, Institutional Development, and  
Market Authorities Perspective Toolkit (GRIDMAP)

# Maturity Assessment Profile (MAP) Methodology



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