Achieving Integrated Government-to-Business Service Delivery
A Planning Guide for Reformers
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ACKNOWLEDGMENTS

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# ACRONYMS AND TERMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
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<tbody>
<tr>
<td>ADISA</td>
<td>Agency for the Delivery of Integrated Services Albania</td>
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<tr>
<td>AI</td>
<td>artificial intelligence</td>
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<tr>
<td>BPM</td>
<td>business process management</td>
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<tr>
<td>ESB</td>
<td>enterprise service bus</td>
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<tr>
<td>Front counter</td>
<td>Physical service delivery point, in a specific agency, service center, or OSS, where services from several agencies are co-located.</td>
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<tr>
<td>G2B</td>
<td>government to business</td>
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<tr>
<td>G2C</td>
<td>government to citizen</td>
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<tr>
<td>ICT</td>
<td>information, communications, and technology</td>
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<td>ISD</td>
<td>integrated service delivery</td>
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<tr>
<td>MOU</td>
<td>memorandum of understanding</td>
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<td>NBC</td>
<td>National Business Center</td>
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<td>NLC</td>
<td>National Licensing Center</td>
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<td>NRC</td>
<td>National Registration Center</td>
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<td>OSS</td>
<td>one-stop shop</td>
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<td>PPP</td>
<td>public-private partnership</td>
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<tr>
<td>Service organization</td>
<td>A client-facing service delivery agency providing a single point of contact with businesses on behalf of multiple government ministries and agencies.</td>
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<td>SLA</td>
<td>service-level agreement</td>
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<td>SMEs</td>
<td>small and medium enterprises</td>
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<tr>
<td>UBI</td>
<td>unique business identifier</td>
</tr>
<tr>
<td>USSD</td>
<td>unstructured supplementary service data</td>
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<tr>
<td>UX</td>
<td>user experience</td>
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I. INTRODUCTION

Governments worldwide are designing and implementing new institutional and technology approaches for providing integrated government-to-business (G2B) services, recognizing the many benefits that can be realized both by government regulators and businesses. The outcomes that governments are seeking by implementing these integrated service delivery (ISD) approaches include: (i) better service, (ii) improved government efficiency, (iii) enhanced regulatory oversight and compliance, (iv) reduced opportunities for corruption, and (v) increased reach of service delivery across their jurisdictions. However, many countries have had to start the process from weak positions, as they cope with ministries and agencies operating in silos, aging and fragmented technology platforms, and lack of a service-oriented ethos.

This guidance note draws on the experience of several countries that have implemented ISD solutions, and it aims to provide World Bank staff and client governments with a practical understanding of the concepts behind integrated service delivery and the reforms and investments required to implement it. A main objective of this note is to provide a planning framework that governments can use to comprehensively address the key institutional, governance, financial, and technology issues involved in ISD initiatives.

ISD frameworks encompass both front-office (customer-facing channels and services) and back-office (regulatory decision making) service components, in addition to the supporting technologies used to integrate them. A properly implemented ISD model includes effective governance, a client-focused service design, a supportive legal framework, improved institutional capacity, state of the art technology support, and a funding approach that ensures long-term sustainability without additional costs to businesses.

This note seeks to provide World Bank staff and client governments with a practical understanding of the reforms and investments necessary to create an integrated service delivery framework for government-to-business interactions, addressing the government’s motivations to do so; the types of changes necessary, based on the country’s development status; and good practices that will improve the initiative’s chances of success.

Governments have successfully implemented a wide variety of ISD approaches based on their own country capacity and economic context. These have used different mixes of service delivery channels and differing degrees of delegation of regulatory responsibilities.

Box 1. What Is Integrated Service Delivery?

Integrated service delivery (ISD) refers to the combination or coordination of multiple services in one physical or virtual location/organization. Integrated service delivery models are usually developed to create client-centric services, with the needs of individuals and businesses determining how government services are offered. This has traditionally been achieved by establishing single-window services, including physical one-stop centers and shared online portals. In recent years, some countries have also begun centralizing client-facing services in one dedicated service delivery agency (hereafter referred to as a “service organization”) and reengineering procedures to better integrate and streamline the registration, licensing, and inspection processes required by all relevant regulators.
authority from the primary regulator to the client-facing service organization.

This note examines the benefits a country can achieve using an ISD framework and outlines the various service options, looking at the various potential delivery channels as well as the regulatory and organizational structures that work best to achieve specific outcomes. It also outlines how information and communication technology (ICT) should be deployed under various scenarios as well as potentially useful implementation approaches. Finally, because no single “best practice” approach applies in all cases, the note provides a high-level analytical methodology for conducting an ISD readiness assessment and determining the ISD approach that will work best in a given setting to achieve the intended results.

While many success stories provide useful lessons, in several instances governments have made major investments in technology without giving due consideration to key institutional issues, such as building stakeholder consensus and establishing an effective governance structure for the ISD initiative. Such approaches often lead to lack of buy-in and reluctance to use the system by key regulators and, consequently, little uptake of the resulting fragmented government online service offering by the private sector.

To successfully implement integrated service delivery, countries must make a number of decisions regarding its various aspects, based on thorough assessments of the current state of their service environment. These decisions will guide countries in implementing a service that aligns with their goals and expected outcomes while working within legal, political, or fiscal constraints to identify an achievable model. To deliver efficient, cost-effective integrated services, countries must determine the following: (i) the requirements of its clients (e.g., businesses); (ii) the institutional model to be implemented; (iii) any changes required to existing laws and regulations; (iv) a sustainable funding and financial model; (v) how services can be rolled out and delivered (including change management in the client-facing agencies that will provide services); and (vi) an approach to monitoring and evaluation that will support continuous iterative improvements to service delivery based on lessons learned. Other factors to be considered include the readiness of the agencies involved to adopt and implement an integrated delivery model (particularly if a lead G2B service organization is established); the existence of foundational technologies (e.g., authentication, payment, data exchange); and the availability of authoritative information on businesses and common business identifiers.
II. THE BENEFITS OF INTEGRATED SERVICE DELIVERY

Countries seek various outcomes from integrated service delivery initiatives, and every jurisdiction chooses the approach that best suits its objectives and local context. Research reveals five broad groups of desired outcomes, although these are not mutually exclusive. They are described in Table 1 below.

Table 1. ISD Approaches to Achieving Key Outcomes

<table>
<thead>
<tr>
<th>Intended Outcome</th>
<th>Main Approaches for Achieving the Outcome</th>
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<tbody>
<tr>
<td>Better Service</td>
<td><strong>Co-locating services:</strong> This can take many forms, including one-roof(^1) and single-window(^2) one-stop shops (OSS), but their primary objective is to provide a coordinated, well-managed location where users can access government services.</td>
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<td></td>
<td><strong>Creating more accessible channels:</strong>(^3) This approach enables users to access G2B services through their preferred channel.</td>
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<td></td>
<td><strong>Improving information sharing among agencies:</strong> Information sharing reduces duplicative requests for similar information from businesses, following the “submit information once” principle. This principle, embodied both in legislative frameworks and in technology, strives to eliminate the need for users to supply the same information to government more than once and aligns with the “once-only, simplification and personalization” and “digital by default” strategies outlined in the EU’s Study on eGovernment and the Reduction of Administrative Burden,(^4) the EU Accounting Directive 2013/34/E,(^5) and the EU Transparency Directive 2013/50/EU.(^6)</td>
</tr>
<tr>
<td></td>
<td><strong>Redesigning services:</strong> Redesigning services and, where needed, regulations with the client in mind such as organizing a service in business terms not based on government organization or requirements, and performing user-experience (UX) design and testing that ensures client adoption, including the disabled. A related aim is to standardize key performance indicators across the various G2B service providers.</td>
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<td></td>
<td><strong>Realigning institutions and related regulatory authorities:</strong> Realignment can take place either by integrating several institutions into one or by delegating responsibilities from several agencies to one client-facing service organization. Effectively implemented, this streamlines the service experience and enhances transparency for the business community.</td>
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1. In the “one roof” one-stop shop model, multiple regulators are co-located in a single location; however, businesses still need to visit each regulator individually to receive services.
2. The “single window” model constitutes the next level of one-stop shop, with multiple agents at a single location providing the full breadth of services offered. Businesses are thus able to go to any agent for any of the services offered at the location.
3. In service delivery terms, a channel represents a client’s point of access. The most traditional channels are in-person service (e.g., at a service counter or window) or service through an intermediary. In recent years, with the advent of technology, additional channels of service have become available, including call centers, online portals and mobile apps.
4. European Union (2014), Study on eGovernment and the Reduction of Administrative Burden,
5. European Union Law (2013), EU Accounting Directive 2013/34/E,
## II. THE BENEFITS OF INTEGRATED SERVICE DELIVERY

<table>
<thead>
<tr>
<th>Intended Outcome</th>
<th>Main Approaches for Achieving the Outcome</th>
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<tbody>
<tr>
<td><strong>Increasing client reach:</strong> Client reach can be extended by decentralizing service delivery. Decentralization has been made a priority across a wide range of developing countries, and it is especially relevant in those that have been unable to replicate traditional one-roof OSSs beyond the commercial capital.</td>
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| **Improved Efficiency** | **Reducing the administrative burden on businesses:** Integrated services can leverage common/shared processes and services in online or co-located environments. This effort should also eliminate redundant steps by consolidating processes (e.g., instituting a single consolidated process for registering new businesses with all relevant agencies).  
 **Enhancing consistency and standardization of business processes:** This approach standardizes all services through process reengineering prior to automation and involves the use of common business identifiers and industrial classification systems as well as common documentation requirements. Technology solutions can then be more easily configured to support data exchange and effectively monitor process flows.  
 **Leveraging shared assets and infrastructure:** Using shared assets and infrastructure streamlines service delivery by gathering multiple services into a single location (physical and/or virtual) and common technology infrastructure. Governments gain efficiencies either physically, by co-locating services in one-roof or one-window locations; or technologically, by sharing technology service components (e.g., payment, authentication, financial management), using common technologies (e.g., development languages and frameworks, database servers, server platforms, etc.), adopting consistent standards (e.g., interoperability, user interface design, etc.), and sharing hosting facilities (e.g., government data centers or cloud hosting). These efforts can reduce ongoing operating costs and enable more efficient, centralized procurement of technology assets and services. |
| **Improved Regulatory Oversight and Compliance** | **Improving access to regulatory requirements:** ISD solutions typically include a repository of the services offered that provides information on regulatory requirements, information/submission requirements, costs, regulatory authorities, and other relevant information. These repositories are typically searchable, and the information is provided in consistent, easy-to-understand language, thus improving the user’s knowledge of the regulatory requirements for starting or operating their business.  
 **Sharing information:** Sharing information among regulatory authorities improves the government’s ability to identify businesses that are not complying with tax, licensing or permitting, registration, customs, social security, and other regulatory requirements. |
| **Reduced Corruption and Revenue Leakages** | **Streamlining services:** Streamlining services makes them easier to manage, track, and audit, thus reducing opportunities for corruption. In particular, moving to online service delivery reduces the potential graft and undue administrative discretion that can occur during face-to-face interactions between clients and civil servants.  
 **Employing e-payment mechanisms:** E-payments reduce the types of revenue leakage that can occur with cash-based settlement of official fees and charges. |
| **Increased Reach of Service Delivery** | **Employing technology to improve access for previously underserved parts of the business community:** The use of online portals and mobile apps helps broaden client access to services and makes it more cost effective to decentralize “front counter” service delivery beyond the commercial capital. |
The jurisdictions studied cited one or more of these five categories as representing the outcomes they sought from implementing ISD solutions. A key enabler required to achieve these outcomes is an effective and efficient data interoperability\(^7\) framework and supporting technologies, which enable governments to centralize data and implement business rules and checks extending beyond traditional regulatory practices. An example is the ability to confirm that a business is registered (with the business registry and/or tax authorities) prior to issuing it a license or permit to operate in a regulated industry. Data interoperability and exchange is typically enabled by adopting a common unique business identifier (UBI)\(^8\) and government-wide standards on data sharing and interoperability.

\(^7\) A data interoperability framework ensures that systems and services can create, exchange, and consume data with clear, shared expectations for the content, context, and meaning of that data.

\(^8\) For further information on unique business identifiers, please consult "Implementing a Unique Business Identifier in Government: Guidance Note for Practitioners and Nine Country Case Studies" (2016).
The integrated service delivery model framework within government, as outlined in Figure 1, has two dimensions: (i) the “front office” component of a service model, through which clients interact with government, and (ii) the “back office” component, which holds regulatory accountability to manage transactions and make decisions on whether a client’s request is fulfilled. In traditional government services, the agency delivering the service usually also has regulatory authority to complete all required formalities.

Within this framework, the front-office component is characterized by the channels providing the service, the types of services provided, and the degree of integration in the service experience designed. The back-office component encompasses the institutional setup and regulatory authority granted to the service organization and the regulatory requirements (if any) addressed as part of service provision.

It is recommended that governments employ this framework to develop an internal consensus on the specific approach to integrated service delivery that best fits the country’s economic and business context and the political economy within the public administration. As noted previously, no one approach is considered “best practice,” as governments have successfully implemented a variety of models.

Figure 1. Integrated Service Delivery Model Framework
Designing the Front Office: Service Channel Options

Various channel options are available for delivering integrated services, including online (i.e., web), mobile, phone, in-person, and intermediary. (See Figure 1 and Table 2.) When implementing an ISD solution, however, not all channels need be addressed; few countries have implemented all channels, and only a few have gone completely digital. Rather, governments should develop a channel strategy based on an assessment of client preferences (noting that different clients will have different preferences) and available resources and infrastructure. The channel strategy may also be influenced by larger government objectives and strategies, such as “digital by default,” administrative simplification, and personalization of services.

An individual who accesses a service through any channel is using the front office. The front office represents the point at which citizens interact with the government, regardless of channel, to complete transactions or access information.

Table 2 describes the services typically offered by the various channels, the considerations or limitations of using the channel, and examples of how the channels are used.

### Table 2. Service Channels

<table>
<thead>
<tr>
<th>Intended Outcome</th>
<th>Main Approaches for Achieving the Outcome</th>
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<tbody>
<tr>
<td><strong>Online</strong></td>
<td>Informational and transactional services are provided through an online portal. In some countries, such as Kenya, the business portal is integrated with a citizens’ portal offering a wide array of government services provided in a single virtual location. In other cases (e.g., Albania, Austria, and Nova Scotia), the business and citizen portals represent separate online solutions that may leverage shared e-government services, such as payment and authentication.</td>
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<tr>
<td><strong>Mobile</strong></td>
<td>Similar to online services, mobile services are provided through online portals easily accessed using a mobile device’s web browser, a custom mobile app, or text-based services such as USSD or Quick Codes. In the United States, many state governments use the Gov2Go app provided by NIC to deliver information and support service delivery.</td>
</tr>
<tr>
<td><strong>Phone</strong></td>
<td>Typically delivered through call centers, phone services can include informational, transactional (through interactive voice response (IVR) or similar technologies), or advisory services. Artificial intelligence (AI) tools, such as chatbots, are increasingly used to support service delivery by phone, supplementing call center staff.</td>
</tr>
<tr>
<td><strong>In-Person</strong></td>
<td>In-person integrated services are generally provided at designated locations. There, an employee works directly with the client to obtain the needed services. Locations can include specific agencies or an OSS environment.</td>
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<tr>
<td><strong>Intermediary</strong></td>
<td>Intermediary services involve individuals who input or access information on a client’s behalf. In many countries, for example, notaries and lawyers assist entrepreneurs in registering their businesses, sometimes using dedicated online access to company registries.</td>
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9 [USSD](https://en.wikipedia.org/wiki/Universal_Significant_Service_Data) “can be used for WAP browsing, prepaid callback service, mobile-money services, location-based content services, menu-based information services, and as part of configuring the phone on the network.”


11 A chatbot is an artificial intelligence program that simulates interactive human conversation by using precalculated key user phrases and auditory or text-based signals.
Different approaches are possible, but governments typically do not rely on a single channel for service delivery. Multiple delivery channels are advisable, as clients have differing preferences and needs, and governments have differing capacities and resources. While one individual may opt for online service delivery, another may want in-person service. Most clients value the availability of multichannel access, so that even if they mostly use online services, they still have the option to call a center or visit an office for more specialized assistance if required. Having multiple options also helps ensure that clients needing special accommodation for a disability can be served.

In a properly designed ISD solution, all front-office channels ideally leverage the same technology platforms and databases to provide client services, thus mitigating issues related to synchronizing client or other information across channel-specific technology solutions. Each jurisdiction will take a different approach based on, among other things, its existing technology and office infrastructure, client preferences, institutional capacities and resources, and the type of service being offered.

**Box 2. Maintaining Public Service Delivery in a Pandemic**

The coronavirus pandemic has demonstrated the importance of a multichannel approach, as in-person channels in many countries are unavailable due to health-related restrictions on face-to-face interaction and access to government offices. Many governments have been able to maintain service delivery because their technology platforms are able to support staff working from home and communicating with clients via telephone, e-mail, chat, or video connections. In addition, jurisdictions with policies and technologies that remove the need for paper documents and that enable digital signatures and e-payments are better able to complete regulatory transactions without physical contact with clients.

**Designing the Front Office: Types of Services Offered**

Integrated services take many forms and mean different things in different country environments. Regardless of the channel through which they are provided, integrated services generally fall into three categories: informational, advisory, and transactional.

**Information Services.** Many countries have complex regulatory environments for business, and businesses may be unclear about the relevant regulatory requirements. Informational services typically consist of a central web portal or information desk that provides entrepreneurs with information on the registrations, licenses, and permits they will require for their planned business activities. A good practice example is Canada’s BizPaL service, which provides information to streamline the process for obtaining business permits and licenses. It integrates requirements at the federal, provincial, territorial, and many municipal levels to provide information on all the formalities to establish and operate a business. By offering the information in a simple, interactive way, the service enables business owners to better understand the regulatory environment, including both initial formalities, such as registration, and ongoing requirements, like tax and annual report filings. Another example is New Zealand’s business portal (business.govt.nz), which allows users to learn what licenses are required for their specific business type and offers a direct link to the website where the license can be obtained. Members of the European Union (EU) are required to provide similar types of informational one-stop shops under the Services Directive (2006/123/EC).

The increasing availability of artificial intelligence (AI) tools has enabled many governments to improve the quality of such information services across multiple channels. The use of AI-powered chatbots and IVR systems makes it easier for firms to identify and access relevant regulatory information, often in multiple languages.

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Advisory Services. Advisory services provide the detailed, in-depth knowledge across a number of requirements (e.g., registration, licenses, permits, inspections) that businesses need to successfully start and maintain their operations. A number of countries, such as Malaysia, have support agencies that offer these services to small and medium enterprises (SMEs); in many countries, chambers of commerce and industry associations may play this role. Advisory services can be delivered across all channels by various means, including chat rooms or chatbots on the web and mobile devices.

Transactional Services. For transactional services, clients go to physical or virtual locations to register their businesses, apply for and receive licenses, or pay for permits. While most ISD initiatives target transactional services, many begin the process by implementing integrated information services to encourage collaboration among the involved regulators.

Countries have typically employed two major approaches to integrating G2B service delivery:

- **Integration of the business entry process.** Countries may combine registrations with the company registry, tax authority, statistical agency, and, often, the national health insurance and pension authorities into one integrated process that occurs either online or through a front-counter operation. Several countries have adopted this approach, including Albania, New Zealand, Norway, Rwanda, and Serbia, contributing to their high rankings on the Doing Business “starting a business” indicator. In a small number of jurisdictions, such as Nova Scotia, the process has been extended to include commonly required business licenses and permits.

- **Implementation of a shared technology platform for issuing business licenses and permits.** This approach allows governments to fully leverage a shared services technology architecture — including common user authentication, workflow management, e-payment, and digital signature capabilities — to provide cost-effective service delivery online or via a single-window OSS combining multiple agencies. Countries that have adopted this approach include Albania, Canada (provincial agencies), Indonesia, and Malaysia.

In several cases, such as Albania, Bosnia, and Rwanda, the integration of the business entry process was the first step in a larger initiative to move all registrations and licensing activities online.

**Designing the Front Office: Service Experience**

Service experience of clients, as illustrated in Figure 2, is a continuum that describes the maturity level (e.g., sophistication and comprehensiveness) and the level of integration among the G2B service delivery organizations. The continuum ranges from separate services delivered through separate agencies or ministries, through to a dedicated, client-centric service organization, typically aligned with events in the business life cycle, offering an all-in-one, highly intuitive, user-friendly experience.

Figure 2. Service Experience Continuum
Traditional/Separate Services. At the traditional/separate end of the service experience continuum, clients must seek services from separate, completely detached entities. This is the legacy approach to delivering client services. This model requires clients to visit separate locations, whether online or in person, to access services and/or information. Examples of this type of service experience can be found in most countries throughout the world.

Co-located Services (One-Roo OSS). Co-located services provide a single location to access government services, but the services are not integrated with each other; they are delivered by different people working for different agencies or ministries and using different systems. When in-person services are involved, this model is sometimes referred to as a “one-roof OSS” service, since all regulators’ representatives are located in the same office, providing their specific services individually. If provided online, services under this model offer a portal that serves as a directory to the web sites and online services of individual ministries and agencies. One-roof OSSs for G2B (and G2C) services have been implemented in a variety of jurisdictions over the past three decades. Unfortunately, as described in a previous World Bank publication, many of them end up being “one-more-stop shops” due to a lack of process integration and data sharing among the regulators co-located in the OSS.

Integrated Services (Single-Window OSS). Under an integrated service or “single window” model, clients visit one location and interact with one representative to access government services across a wide variety of regulators (e.g., business registry, tax, social security, business licensing). The online equivalent is typically a single, integrated process for satisfying all formalities required when registering a business. In more sophisticated environments, the government operates a shared services platform that allows users to identify and apply and pay for all required licenses and permits through one online interface. Through shared access to data, information on the firm contained in the company and tax registry can be made available to the relevant regulator, so the firm does not need to resubmit information previously provided when applying for licenses.

Integrated services are often provided through a dedicated service organization responsible for providing services across available channels. Georgia’s Public Service Halls are a good example of an integrated service environment that provides citizens access to approximately 300 government services.

Client-Centric Services. Client-centric services take the concept of ISD a step further by personalizing service provision for users based on their business’s life cycle events. Here the focus is not on sequentially addressing the requirements of individual regulators; rather, services are organized in business terms, with integrated application processes that address all formalities required to operate in a given business sector.

For example, Nova Scotia’s license “bundles” for restaurants, accommodations, and convenience stores provide one-stop service that guides clients in establishing these types of business. This online service integrates municipal, provincial, and federal licenses and permits at a single online location and takes the user through a streamlined, step-by-step application process. In the background, individual regulators receive the relevant information and process the required registrations, licenses, and/or permits. Users benefit from clear guidance regarding required formalities and from the simplicity of submitting required information to government only once, rather than on multiple overlapping application forms.

Designing the Back Office: Regulatory Authority

Regulatory decision-making occurs in the “back office” of a government’s service delivery structure. To expedite service delivery, decisions traditionally made within the ministry or agency with regulatory responsibility for the relevant services can be delegated (in part or in full) to service organizations.

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13 World Bank (2010), How Many Stops in a One-Stop Shop? A Review of Recent Development in Business Registration,
Regulators often find this concept difficult to accept, as it means less knowledgeable individuals will address clients’ questions, record information, or make decisions about whether to grant a request. Delegation also raises accountability issues if the service organization is not effectively coordinated or training and quality assurance efforts are inadequate. Options for delegating regulatory authority are outlined below.

**Limited Authority.** This model places responsibility for all components of the service with each regulator, meaning the separate ministry, department, or agency is responsible for handling service inquiries, accepting applications, analyzing information, and making regulatory decisions. This is how most government services are delivered, but an integrated service can still work under this model, typically through a one-roof OSS.

Drawbacks of the limited authority model include duplication of functions, inconsistent or duplicate procedures, duplication of data entry, and multiple ICT systems, limiting information exchange across government entities and requiring clients to submit the same information or documentation to multiple regulators.

**Delegated Client Contact.** In this model, authority is delegated to a service organization that then provides information about services on behalf of all included regulators and, in many cases, accepts applications for services. In practice, this model can take several forms. The Public Service Halls in Georgia perform this role for many of the services they deliver, providing initial information and accepting applications but passing the information electronically to the regulator for review. This approach is also seen in Canada, where federal and provincial government service organizations (e.g., Service Canada, Service Nova Scotia, Service Ontario) provide information and accept applications for many of the services they deliver but do not review applications to determine whether a business should receive the requested license or permit. Most of these client-facing agencies operate technology platforms that support a “single-window” approach to front-counter service delivery. Many online shared services portals, such as GoBusiness Licensing in Singapore, operate similarly, providing a single interface to businesses but supporting a traditional regulatory decision-making approach in the background.

**Delegated Authority.** In this model, responsibility for decision making regarding service fulfillment has been delegated to a service organization that issues licenses, registrations, or permits on behalf of the regulator. This model provides an enhanced service experience for clients because fewer handoffs result in shorter turnaround times. It also helps provide clients with better information, since in general the front-facing individuals making final decisions will simply know more about the service in question. However, challenges persist with this model. For example, regulators often find it difficult to allow another agency to make decisions on their behalf. The regulators may believe that the service agency will not have the appropriate focus or subject matter knowledge to consistently make the right decisions. While training, support, and quality assurance can help mitigate these issues, the concern may be legitimate, especially when service agency employees must be knowledgeable across several regulatory domains.

Albania has successfully used this model (see Appendix 2), with government regulators delegating authority for issuing some licenses to a service organization, based on a classification of regulatory complexity. The service organization processes license applications requiring only simple reviews of required documentation or firms’ self-declarations and then notifies the relevant regulator. License applications requiring more detailed analysis (e.g., inspections, tests, interviews, hearings, or other evaluations) are referred by the service organization to the relevant regulator for adjudication.

**Institutional Consolidation.** With institutional consolidation, the government reorganizes ministries to combine regulatory mandates into a single agency responsible for related interactions. This model forces collaboration and integration through reorganization and restructuring rather than relying on regulators’ willingness to work differently with client-facing service agencies. Based on the countries studied, this model typically includes registration, licensing, and permitting; inspection
activities are still conducted by inspectors with the necessary technical expertise. If implemented correctly, the institutional consolidation model can be very cost-effective and business centric. It is not common, however, as it requires significant senior-level vision, considerable resources to implement, and acceptance of a long time horizon before benefits are fully realized. One successful example of this model is the National Agency of Public Registry in Georgia, which consolidated the registries of various ministries with responsibility for registering companies, sole proprietors, and other legal entities, as well as property and other assets. This allowed for significant integration and economies of scale. Other countries that have consolidated multiple public registries within one organization include Macedonia and Serbia.

**Integrated Service Delivery Classification Model**

Based on decisions concerning the service design criteria described above, it is possible to map the selected approach, which is illustrated in Figure 3. Using this model, policy makers can map their current positions within the matrix, compare themselves to peer countries, and identify steps required for moving forward toward greater integration of services.

The model outlines four general classifications of service delivery approaches for jurisdictions, based on the maturity of the front office (Service Experience) and back office (Regulatory Authority). They include initial stage of
III. THE INTEGRATED SERVICE DELIVERY MODEL FRAMEWORK

Integration, navigation and information services, focused transactional services, and full integration.

Initial Stage of Integration. This stage represents a traditional government environment and is still commonly found in many jurisdictions with low political/institutional support for integrated service delivery and a complex regulatory environment. Few of the key enablers needed to provide a strong foundation for modernized service delivery are present, making it imperative to begin by establishing the building blocks for future development.

Navigation and Information Services. This environment has low to moderate political/institutional support, moderate regulatory complexity, and some existing common service “locations” and shared service channels. The model suits jurisdictions that are a step closer to being prepared to implement full, integrated services, but that still lack some key components. Moving forward with any major implementation will require enhanced alignment of goals and objectives within government, and the regulatory/legislative complexities need to be better understood. In this scenario, the target approach would be to create an entity that provides mainly information and support to businesses attempting to understand government services and structures.

Focused Transactional Services. These services exist in environments with strong support from a few essential ministries and moderate regulatory complexity. In this scenario, focus should be on streamlining a specific business interaction (e.g., business start-ups in a specific industry). Without broad support across the government, efforts involving the advocate ministries should be a priority.

Full Integration. Full integration is possible given strong political and institutional support, simplified and streamlined regulatory scope, and significant service infrastructure. Integration of services will necessarily be phased over a multiyear period to ensure the scope of the initiative is achievable. However, this type of environment allows the design of truly integrated, client-focused services. Essentially, these conditions create the opportunity to implement any version of integrated service, because the strong foundation of support and resources will help promote and maintain the service.

Figure 4 provides a checklist of the key enablers that should be in place as a government plans a move from the initial stages of integration to the other ISD models.

While most of the countries studied have moved sequentially through the ISD models, some countries have attempted to leapfrog to the transactional service model, with varying levels of success depending on whether the prerequisite enablers were actually in place. In most of the countries studied, provision of online business registration services was an early objective, rather than just providing information services. Business licensing systems, which are typically more complex and involve more stakeholders, have typically been initially reformed using the navigation and information model; the next step is moving on to transactional services. However, a few countries such as Albania were able to successfully move directly into the provision of transactional services once the requisite legal reforms, process re-engineering and other enablers were addressed.

Using this framework to build a common understanding of the current situation and possible future scenarios, the next step would be to reach agreement on the overall strategic direction of the ISD initiative. The next section outlines the tasks to be addressed in planning to implement the selected strategy.
Figure 4. Key Enablers for the Four ISD Models

Objective
- Is the objective clear?
- Do you have a champion for the endeavor?
- Is there a specific problem you are trying to address?

Primarily “Yes”

Initial Stage of Integration
- Low political institutional support
- Complex (or unknown) regulatory environment
- Identify opportunities on which to demonstrate value
- Building block for future

Primarily “No”

Requirements
- Are there commonalities between the services you will provide?
- Are the services simple or moderate in complexity?
- Is the number of services considered manageable?
- Are the following enablers in place? Offices, Technology, Partnerships, UBI

Primarily “Yes”

Navigation and Information Services
- Low to moderate support required
- Moderate regulatory complexity
- Some existing common services “locations” and client-focused agency
- Agency works as advocate for business

Primarily “No”

Institutional Model
- Is there a regulator with the mandate?
- Is there an existing organization with a client service mandate or infrastructure?
- Is there coordination amongst ministries?
- Have key areas of resistance been managed?

Primarily “Yes”

Focused Transactional Services
- Strong support (from a few key ministries)
- Moderate regulatory complexity
- Uncoordinated institutional environment or unclear service design
- Works to streamline a specific interaction

Primarily “No”

Services
- Is there a consensus among the relevant regulators around the key ISD design aspects, including:
  - Service experience
  - Service type
  - Service channels

Primarily “Yes”

Full Integration
- Strong political and institutional support
- Streamlined regulatory scope
- Clear institutional model
- Opportunity for true integration
- Multi-year evolution towards best-in-class government service

Primarily “Yes”
IV. IMPLEMENTATION CONSIDERATIONS

Once the government’s approach to integrated service delivery has been defined and agreement reached among the stakeholders, a number of institutional, legal, business process, change management, and technology issues must be addressed during the planning stage.

Institutional Approach

In those cases where ISD efforts focus on a specific process, such as business registration, a dedicated service organization is usually unnecessary. Normally, the company registry manages the online and front-counter processes, passing the applicant’s information electronically to the other registration bodies (e.g., tax, social security, and statistics).

As noted in the previous sections, where ISD efforts encompass most or all registration and licensing procedures, many countries have either established service organizations or the eGovernment agency has set up an integrated online portal. Many approaches exist to establish a government service organization and delegate authority to it. The best approach will depend on the current regulatory infrastructure and political economy within government (e.g., number of agencies involved and their present degree of autonomy/collaboration). In most cases, new legislation will be needed to define the legal mandate, establish standards, and set up accountability structures for the service agency. Having the appropriate and proper authorities in place allows increased legitimacy and standardized practices. In addition, having the proper governance in place allows increased legitimacy and standardized practices. In addition, having the proper governance in place allows increased legitimacy and standardized practices.

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The following are among the various ways to create a governance and institutional structure:

- Create a dedicated service organization, using either the Delegated Authority or Institutional Consolidation models described previously. This model has been employed with success in multiple countries and jurisdictions, including Albania, Canada, and Georgia. In Canada, service organizations exist at the federal and provincial levels (e.g., Service Canada, Service Nova Scotia, Service Ontario, etc.).

- Involve the private sector by creating a public-private partnership (PPP). Many U.S. states employ this model, in which a private sector partner builds and operates a technology platform to support electronic delivery of most G2B and G2C services. The partner company typically recovers its investment from transaction service fees allowed under concession agreements lasting between five and ten years.

- Assign the service mandate to an existing ministry or agency.

Each approach has both benefits and considerations, and the structure and norms within the jurisdiction should drive the choice of model. The identified structure should be formalized through legislation, regulation, and/or contracts, as applicable, to ensure the proper supports are in place to foster success.

In addition, based on the government’s degree of centralization, it may be necessary to consider at what level of government a service organization
will be most meaningful. In Canada, much business regulation has been delegated to the provinces, meaning that service agencies at the national level have very few interactions pertaining to entrepreneurs. This also makes truly national-level service integration very difficult to achieve. In comparison, Austria, a relatively centralized nation, has had more success with national-level service integration.

**Back-Office Requirements**

The service requirements with which businesses must comply can generally be categorized as registration (including firms, assets, and in some cases citizens), licensing and permitting, inspections and compliance, and, potentially, financial institutions and the tax authority. The types of services a government would like to integrate will affect the best approach to the initiative.

Integrated services related to registration tend to be the least complex. These generally include interactions such as company, asset, tax, and social insurance registration; require that similar pieces of information be collected, making information sharing and delegation easier; and involve intermediaries (e.g., lawyers) in more complex transactions, making it easier to work with a regular client base. This is an excellent area with which to begin when considering integrated service delivery. It also provides the opportunity to create foundational elements for further integration (e.g., a unique business identifier). All businesses are required to register in some manner, so the volume of clients potentially benefiting would create a significant business case for building this type of service.

More mature integrated service models introduce licensing and permitting transactions. Licenses and permits are required to operate within specific sectors or industries, so the information required is more specific, detailed, and variable from one license to the next. These processes are generally more complex, as they vary by business type, industry, and size and thus require a more detailed understanding of the regulatory environment. Implementing an integrated service delivery model that gives the service agency significant authority to complete these transactions becomes more difficult, given the number of licenses and permits that a business may require. To simplify the scope of the service, many integrated models involving licenses and permits usually only provide information or initial contact or are limited to specific sectors.

Expanding beyond a limited set of licenses and permits typically requires the development of a shared license administration system accessible by all the relevant regulators. The planning for this requires a detailed inventory of licenses and permits and their associated regulatory authorities. Further, to make such a service more integrated and efficient, a detailed process mapping and reengineering exercise is required. Licenses and permits have underlying differences in the data collected and the processes for approval. However, commonalities exist that can be leveraged when implementing a common technology platform to administer these formalities more cost-effectively.

Inspections are not commonly delivered through an integrated service model. Inspections require the most extensive domain knowledge and qualifications, making it difficult to train individuals to complete these activities. Successful integrated service models involving the delivery of inspections usually involve information sharing across regulatory areas, the ability to utilize a common core of firm information across multiple types of inspections, or the establishment of shared responsibility for generic compliance requirements (e.g., basic public health and safety standards).

**Technology Infrastructure**

Whether in-person or virtual (e.g., online, mobile, or phone), integrated services provide opportunities for improving client services by leveraging modern technology platforms to aid in data and process management. Specific technology needs are unique to the jurisdiction and its existing technology capabilities as well as to the service channels, types, and experience to be delivered. The ISD solution should be tailored to a country’s existing ICT infrastructure (e.g., internet, data centers, and secure intra-government communications).
The key foundational technology components illustrated in Figure 5 should be addressed in the implementation plan. These include:

- **Payment and e-Payment frameworks**, with supporting legislation, supports online payments. The ability to accept online payments provides efficiencies for businesses and government alike, but the necessary legislative and regulatory measures should be in place.

- **Client authentication**, potentially through simple credentials or even more advanced technologies (e.g., smart card or public key infrastructure), when combined with identity proofing, provides higher levels of identity assurance. This can allow more services to be provided online, as government can be more confident when validating a user’s identity.

- **A Unique Business Identifier (UBI)**, which like a citizen’s national ID, allows integrated service delivery to businesses across multiple government agencies and ministries/departments.

- **A shared licensing platform**, as seen in jurisdictions such as Albania, Indonesia, Malaysia, and Nova Scotia, provides a single, virtual location where clients can apply for or renew all relevant licenses.

- **Business process management** platforms help create and maintain standardized, consistent processes for all associated services.

- **Interoperability and data exchange frameworks** provide standards-based integration platforms (e.g., a service bus), enabling data sharing among government agencies. A reliable shared hosting infrastructure (e.g., government or commercial cloud) is also essential, but it can be a challenge for developing countries to implement.

Establishing the proper technology foundations is an essential prerequisite of a successful integrated service.

**Figure 5. Technology Infrastructure: Foundational Components**
V. CRITICAL SUCCESS FACTORS

While there are many benefits associated with integrated service delivery, it does not come without its fair share of challenges. The experiences of the various jurisdictions analyzed indicate that there is no “one size fits all” approach to implementation. In addition, implementation is typically a long-term, evolutionary process.

As seen by the variety of approaches to service types (informational, transactional, and/or advisory) and service channels (in-person, online, phone, mobile, and intermediary) employed within the jurisdictions studied, many approaches to service delivery can yield success. Several key factors stand out as critical to achieving a positive outcome for government and the business community.

Understanding the Needs of the Client. Understanding what clients want and need is essential because, ultimately, they are the service consumers, and the service must reflect their needs. Successful jurisdictions, such as Albania, Austria, and Nova Scotia, have all engaged in usability and user-experience analysis and end-user stakeholder sessions to guide the design of their service offerings. This should be an agile and iterative process, with strong monitoring and evaluation to identify areas for improvement based on user experience and feedback. Governments must also consider that businesses and business activities occur outside the commercial capital, thus decentralization of service delivery is often an important requirement.

Prioritization of Services to Maximize Benefits. Implementation of specific services will need to be prioritized as the ISD transformation is typically a multi-year evolutionary process. Governments should establish an overall prioritization framework based on key objectives, such as reducing the administrative burden, reducing corruption, and supporting targeted business sectors (e.g., SMEs). Based on the output of this analysis, governments should develop a phased overall implementation and transition plan and communicate it to internal and external stakeholders (e.g., business users and private sector partners). A lack of adequate prioritization or overly ambitious initial objectives are among the most frequent sources of problems for ISD projects. For example, in one East Asian country the government attempted to move all national and subnational licensing activities onto a common technology platform. Based on subsequent consultations with World Bank experts, it was determined that this could take as long as 30 to 90 years, given the large number of jurisdictions involved; therefore, a more achievable, phased approach was developed. In another Asian country, the government implemented a common licensing platform and began to migrate specific licenses over a period of several years. The initial uptake of the service by the private sector was quite low, however, mainly because the key licenses applicable to SMEs were not prioritized for early phases of the implementation.

Strong Government Mandate and Effective Governance. A strong government mandate and effective governance are needed to support the implementation, management, utilization, and maintenance of an integrated service delivery system. Legislation or a presidential decree alone will not be sufficient; ISD projects require effective leadership and a strong mandate to ensure cooperation among agencies or support the creation or amalgamation of agencies. In addition, the ISD solution must also consider other long-term aspects of sustaining reforms, such as strong interinstitutional governance, ongoing legislative reviews, responsiveness to institutional or political change, and monitoring and evaluation processes to ensure efficient and cost-effective solutions. Governance mechanisms to ensure sustainability include service level agreements, memorandums of understanding, or legislation if required. Clear roles, responsibilities,
and procedures are needed to ensure everyone is aware of what is expected of them and the proper processes to complete their activities. This includes defining roles for front- and back-office staff, who may be responsible for delivering multiple services. With multiple agencies/ministries ultimately involved in the delivery of services, service level agreements and defined processes are important for managing these cross-agency business and technical relationships.

Reforms to Legal and Regulatory Frameworks. A supportive legal and regulatory environment is essential to the success of ISD initiatives. Reform efforts should address, inter alia: (i) the streamlining and removal of inconsistencies within business regulations (e.g., disparities between national and subnational regulations); (ii) enacting necessary legal and regulatory support for electronic documents, digital signatures, electronic payments, and other key enablers of digital government; and (iii) legal provisions for the delegation of authority from regulators to a service organization, as necessary.

Agency-Level Readiness and Commitment. An ISD solution is a long-term commitment to service delivery. As such, the service providers must address a range of issues, including organizational capacity and culture, leadership support and commitment, staff training, technology, and adequacy of short- and long-term funding. Agency-level ISD implementation plans should include detailed change management strategies to promote behavioral and cultural changes aimed at improving service delivery.

Sustainable Funding. This type of initiative requires identifying a funding model that will support the initial transformation to integrated G2B service delivery as well as the addition of further services and the ongoing maintenance of the underlying technical and organizational infrastructure. Funding typically comes from both government budgetary allocations and, to a lesser extent, fee income from service provision. Governments often realize substantial cost savings through both improved efficiencies arising from online versus face-to-face transactions, as well as reduced revenue leakages resulting from moving from cash to electronic payments.

Identification of Authoritative Sources of Information and Effective Data Governance. A unique business identifier and authoritative registries and information are fundamental for tracking of businesses and managing data and so are critically important to any integrated services initiative. Supported by UBIs and a strong data governance framework, an ISD solution should identify key sources of authoritative information for data, provide cost-effective and efficient methods for information exchange among stakeholder agencies, and establish a mechanism to ensure data integrity. Typical sources of authoritative information for business-centric ISD solutions include the business registry and tax agency, and adoption of a UBI usually involves implementing a strong linkage between these two sources of data. To align with the “submit once” principle, an ISD solution should also provide cost-effective and efficient methods for exchanging information among stakeholder agencies. The ISD solution (or ecosystem) must enable the agencies involved to exchange data with other stakeholder agencies to integrate G2B services related to business entry as well as to implement regulations and support compliance oversight. These mechanisms must also permit updates to information related to registered businesses while maintaining data integrity and quality. Finally, the ISD solution should be transparent. Through appropriate channels, the public should be able to access the public data it maintains (e.g., basic firm information from the business registry and records of adherence to health and safety standards).

Ensuring these enablers are in place when implementing an ISD initiative is essential to creating the foundation for successful outcomes. Appendix 2 presents a case study of Albania’s experience implementing an ISD framework, which highlights the importance of these implementation considerations and critical success factors. The Albania government created a dedicated G2B service organization under a Delegated Authority model which serves as a single-window OSS for all business registration and licensing services, reformed the legal framework to enable streamlined service delivery and established a technology infrastructure which supports multiple service channels.
VI. FUTURE OPPORTUNITIES TO ENHANCE INTEGRATED G2B SERVICE DELIVERY

While most of the ISD initiatives studied have focused mainly on the business startup process, there are opportunities to extend the scope of services delivered to address the entire business lifecycle, including ongoing operations (e.g., tax payments, license renewals, business expansion) through to firm exit (closure and winding up of operations). These expanded services can leverage the same institutional and technology infrastructure to improve the efficiency and quality of service delivery. For example, some jurisdictions are using their technology platforms and data to adopt a more proactive approach to regulatory oversight, notifying firms when tax payments and license renewals are due or identifying firms which should be inspected for possible non-compliance with regulations.

Governments are also increasingly employing management dashboards summarizing data on internal process efficiency available through their technology platforms to monitor channel usage and identify bottlenecks. These improved technological capabilities can also enable jurisdictions to quickly react to emerging new requirements. For example, one U.S. state was able in a matter of days to adapt an existing integrated business licensing system to accept applications for government support grants from firms impacted by the COVID-19 pandemic.

In addition, governments are beginning to integrate artificial intelligence tools to simplify searching for information on regulatory requirements, which will ultimately help make registration processes and the completion of regulatory formalities more intuitive and user friendly.

Finally, ISD can foster the consolidation and utilization of business data from different government sources. Namely, the improved real-time access to firm-level data (for example, on registered, tax paying businesses) provides government with a potential new consolidated and robust information resource to support policy analysis and advocacy beyond those already available through periodic firm-level surveys or provided separately by individual government entities. This more timely and granular data can support government efforts to analyze the effectiveness of regulatory oversight and monitor the administrative burden of regulation in specific sectors.
VII. CONCLUSIONS

This note highlights the important legal, operational, design, and technical considerations for implementing an integrated service delivery solution, as well as the key challenges encountered by the countries studied. No “one size fits all” solution emerged. To achieve success with ISD, governments must understand their political and legislative environment, assess their existing physical and technical infrastructure, consider the potential services to be delivered, and last but not least, clearly understand client needs.
APPENDIX 1. COMPARISON OF ISD APPROACHES ACROSS SELECTED COUNTRIES

Table A1 provides a comparison of the ISD approaches implemented in the countries studied for this note. Albania, Canada, and Georgia have established client-facing service organizations for online and in-person G2B service delivery (in two cases, for G2C as well). In contrast, Austria, Malaysia, Rwanda, and Singapore focused their ISD efforts on online channels; Rwanda also operates a traditional one-roof OSS to deliver front-counter services to businesses; the other countries have no integrated front counter. Figure A1 maps the jurisdictions studied within the ISD framework.

Table A1. Comparison of Integrated Service Delivery Approaches in Selected Countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Organizational Approach</th>
<th>Service Experience</th>
<th>Regulatory Authority</th>
<th>Service Channels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albania</td>
<td>Dedicated service organization for registration and licensing</td>
<td>Single-window OSS</td>
<td>Delegated for licenses requiring only presentation of documentation</td>
<td>Online (e-albania.al) and in-person</td>
</tr>
<tr>
<td>Austria</td>
<td>Government operates integrated online transactional portal; front-counter services in regulators’ offices</td>
<td>Online single-window OSS; no integrated front-counter services</td>
<td>Little delegation</td>
<td>Online (<a href="http://www.usp.gov.at">www.usp.gov.at</a>) and in-person</td>
</tr>
<tr>
<td>Canada (Nova Scotia)</td>
<td>Dedicated service organization for registration and licensing</td>
<td>Client-centric service delivery: license service “bundles” for common business types (e.g., restaurants)</td>
<td>High degree of delegated authority</td>
<td>Online (novascotia.ca/sns), in-person, and call center</td>
</tr>
<tr>
<td>Georgia</td>
<td>Public Service Halls provide in-person services; government operates integrated online portal</td>
<td>Single-window OSS for most services; integrated registry agency</td>
<td>Little delegation; online and front-counter service requests referred to regulator or registrar</td>
<td>Online (my.gov.ge), in-person, and call center</td>
</tr>
</tbody>
</table>
### APPENDIX 1. COMPARISON OF ISD APPROACHES ACROSS SELECTED COUNTRIES

<table>
<thead>
<tr>
<th>Malaysia</th>
<th>Integrated online licensing portal operated by government; separate business registration agency</th>
<th>Separate online single windows for business registration and licensing; no integrated front-counter services</th>
<th>Little delegation; online service requests referred to regulator</th>
<th>Online (<a href="http://www.bless.gov.my">www.bless.gov.my</a>) and in-person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rwanda</td>
<td>Online portal operated by the Rwanda Development Board; front-counter services offered in one-roof OSS and regulator offices</td>
<td>Online portal, although services must be accessed individually; one-roof OSS for front-counter G2B services</td>
<td>Most key G2B services managed by Rwanda Development Board</td>
<td>Online (<a href="http://www.rdb.rw">www.rdb.rw</a>), mobile, in-person, and agents</td>
</tr>
<tr>
<td>Singapore</td>
<td>Integrated online licensing portal operated by a service organization; separate business registration agency</td>
<td>Separate online single windows for business registration and licensing; no integrated front-counter services</td>
<td>Little delegation; online service requests referred to regulator</td>
<td>Online (<a href="http://www.gobusiness.gov.sg">www.gobusiness.gov.sg</a>), in-person, and call center</td>
</tr>
</tbody>
</table>

**Figure A1. Mapping of Jurisdictions Studied within the ISD Framework**
APPENDIX 2.
ALBANIA CASE STUDY

Overview

In 2005, Albania embarked on major reforms to its business registration, licensing, and permitting regime as well as undertaking reforms to its tax administration and public procurement. The goal of these reform efforts was to improve G2B service delivery as well as Albania’s performance on the control of corruption, business environment, and rule of law policy indicators.

Between 2005 and 2009, Albania completed major changes in these areas, including the transition of business registration from the court system to a new organization, the National Registration Center (NRC). The reform of business licensing reduced the overall number of federal licenses and permits from 200 to 45 types. In addition, the National Licensing Center (NLC) was established to act as an OSS to manage the issuing of licenses, authorizations, and permits as well as to support public institutions in decision making to create a friendly regulatory environment. After the approval of Law No. 131/2015, “On the National Business Center,” in 2015, the NRC and NLC were merged into a single G2B service organization, the National Business Center (NBC). The NBC offers its services through a network of 34 service windows in 31 cities, which are connected to the NBC main office and relevant business regulators through an integrated electronic system. (For more information on these legal arrangements, see www.qkr.gov.al.)

The mission of the consolidated institution includes: (i) maintain the trade register and associated records; (ii) carry out business registrations; (iii) issue certificates, extracts of records, and certified copies of deposited acts; (iv) publish recorded data and provide free public access to this information; (v) manage the National Register of Licenses, Authorizations, and Permits; (vi) facilitate issuing of business licenses, authorizations, and permits; and (vii) support regulatory policy making.

To support the deployment and maintenance of e-Government infrastructure and services, the National Agency for Information Society (NAIS) was established in 2007. NAIS provides the technology backbone and interoperability platform for information exchange among Albania’s public agencies. NAIS operates the e-Albania portal through which the NBC offers business registration and licensing/permitting services; it also allows citizens and businesses to apply online for a large variety of other government services, including searching for and viewing the status of applications or services and paying taxes, utility bills, and service fees. (For more information on NAIS and e-Albania, see e-albania.al.) The e-Albania portal and the Government Interoperability Platform (GIP), which provides institutions with a means to exchange data in real time, are key components of the government’s strategy to deliver electronic services through a single point of contact. Among the key objectives of the government’s Digital Strategy for Albania, 2015–2020 are to improve public services and reduce rent-seeking opportunities through an “innovation against corruption” program to simplify, integrate, and unify service delivery through a single window.

Institutional Structure and Governance

As noted above, reforms in Albania led to the creation of the NRC and NLC (now combined into NBC) and the NAIS. These institutional changes led to a transfer of authority from other government institutions, such as courts and ministries. The NRC, as an OSS to streamline business registration processes, was intended to reduce the time and cost to start a business as well as to reduce corruption and informality. Before reform, business registration was
conducted by 29 courts operating without common standards and using paper-based applications and record-keeping systems.

To facilitate registration services across the country, the NRC established 33 service windows: one in Tirana, 29 through municipalities, and two through Chambers of Commerce and Industry. The municipalities and chambers operated under a delegated service principle under which NRC provided funding to the municipality or chamber specifically for these functions (Melikyan 2012, 14). Thus, the client-facing employees were municipal or chamber staff who received training from NRC, which also funded some or all of their salaries. Registration of a business with NRC also included integrated registration with the tax authority, social and health insurance authorities, and labor — processes that had been conducted separately before the reforms. Through its online portal, NRC offered users the ability to search registered businesses, perform simple incorporations, make information updates (e.g., changes of address), and submit annual returns.

Like the NRC, the NLC was created during the regulatory reform drive; it opened for operation in 2009 and consolidated most license and permit issuance across Albania. In addition, NLC maintained and provided public access to the National Registry of Licenses, Authorizations, and Permits, an integrated portal, accessible by the public, which publishes, inter alia, all the necessary information regarding licensing and permitting procedures, all requests for a license or permit, and notice of all licenses and permits issued.

NLC’s eleven physical service windows received and handled these license/permit applications. The service window in Tirana was staffed by NLC employees, with the other ten operating in collaboration with NRC. The NRC’s existing local service windows began to operate as NLC service windows, accepting applications from businesses seeking licenses or permits. NLC’s online presence provided: (i) a listing of all licenses and permits, their requirements and associated fees, and a consolidated application form; and (ii) the ability to view the status of any license or permit application.

Law No. 10081/2009 mandated the division of the licenses and permits previously issued by the various ministries and agencies into those to be handled by or through the NLC and those that would continue to be managed solely by the competent ministry or agency. The licenses and permits handled by or through the NLC were further divided into three groups:

- Group 1 consists of four licenses and permits for which the sole evaluation criterion is based on self-declarations by the applicant.
- Group 2 consists of 33 licenses and permits for which the evaluation criteria are based on both self-declarations and documentary evidence presented by the applicant.
- Group 3 consists of 67 licenses for which the evaluation criteria are based on self-declarations and documentary evidence, but also additional technical evaluations by the competent regulator through ex ante inspection, tests, analysis, interviews, or hearings.

NLC’s technology platform featured a workflow management system to process license and permit applications. Applications and supporting documents for licenses in Group 3 move through the system to the competent ministry or agency, and its decision is published in the National Register of Licenses, Authorizations, and Permits.

These reforms transformed Albania’s business registrations from a juridical process to a simple administrative one and consolidated the client-facing aspects of licensing and permitting into NLC. The simultaneous approach for business registration and licensing reform involved many institutions and was carried out over a short time. Because of the timeframe for the initial reforms, the government decided that combining NLC with NRC posed too much of an operational risk, given the large number of services to be streamlined and merged. By the end of 2015, however, Albania had commenced the process of unifying NRC and NLC into a single institution, the National Business Center, which became operational in 2016. The NBC now operates 36 windows, of which two are in Tirana with another thirty-four across Albania. All applications for business
registration and licensing can be also be submitted through the e-Albania portal.

Albania has also extended their OSS approach to the delivery of government-to-citizen (G2C) services, by establishing the Agency for the Delivery of Integrated Services Albania (ADISA) in 2014. ADISA operates a network of citizen service centers throughout the country, some of which accept applications for G2B services on behalf of the NBC.

**Regulatory Reform Process**

Albania’s sweeping regulatory reform goals, including streamlining business start-up procedures and reducing corruption, affected business registration, public procurement, tax administration, as well as business licensing and permitting.

The NRC replaced what has been described as an “archaic and fragmented registration process” involving review in Tirana and district courts followed by additional registrations at national and local levels of government. On average, this process required 47 days to complete. Eight pieces of legislation were enacted or amended to create NRC and reform commercial business registration in Albania.

The licensing and permitting reforms that resulted in the formation of the NLC were the results of an aggressive reform approach. Under this approach, often called a licensing guillotine, criteria were established to review existing licenses, permits, certificates, authorizations, and consents — all terms used in Albanian legislation granting a period of permission to an entity — to determine whether a particular formality should remain or be abolished. Even retained licenses and permits were subject to simplification and reform.

One of the first steps undertaken during the reform was to clearly articulate the differences between licenses, permits, certificates, authorizations, and consents and to identify which of these could be handled by the NLC. Once this was completed, work began to simplify and clarify license and permit criteria (e.g., supporting documentation) and to consolidate standard information required (e.g., business name, business number, address, etc.) onto a common application form. As a result, many regulations or laws relating to eliminated licenses or permits were repealed or amended to align with the newly streamlined processes and to reflect any reclassification as a license or permit.

The primary law enabling creation of NLC, reducing the number of licenses and permits, and refining terminology was Law No. 10081, dated February 23, 2009: “On the Licenses, Authorization, and Permits in the Republic of Albania.”

**Results and Impact**

While obstacles were encountered and challenges still exist, the reforms and solutions implemented have provided benefits to both businesses and government by reducing the number of licenses and permits and the amount of time required to register a business, improving transparency in the compliance requirements for businesses, and reducing corruption.

Based on various research studies and surveys, implementing e-government services in Albania reduced the administrative burden for businesses and increased efficiency in government in the following ways:

- **Reduced time to register a business.** According to World Bank Doing Business (DB) data, prior to the implementation of the NRC, Albania’s court-based business registration system required 47 days to complete 11 procedures (DB 2004). DB 2009 data shows that only 8 days were required to complete 6 procedures, while in 2019 only 4.5 days were required to complete 5 procedures.

- **Reduced need for professional services.** Research shows that fewer companies required outside service providers to register: 38.4 percent after the introduction of NRC, down from 41.8 percent before the reform. The reduction mainly affected larger firms, which had a higher propensity to use outside services to register (Melikyan, 2012, 18).

- **Reduced cost to register/obtain a license/permit.** NRC set a very low registration fee for business registration, and the NLC set a very low licensing/permitting fee (lek 100, the equivalent
of approximately US$1). This strategic decision likely contributed to the surge of registrations by small companies after NRC was established (Melikyan, 2012, 17).

- **Reduced corruption.** Research studies and interviews noted that the regulatory reforms reduced corruption. The 2007 World Bank Enterprise Survey reported that 57.5 percent of responding firms reported a request to pay a bribe to receive a government service (“to get things done”); in the 2019 survey, this figure had fallen to 31.6 percent.

- **Increased service quality.** Based on the Millennium Challenge Corporation’s final report research, “nearly 70 percent of the respondents considered it ‘very easy’ to obtain answers from the NLC staff, and nearly all respondents said they were either ‘very satisfied’ or ‘satisfied’ when asked about their overall experience with NLC” (Melikyan, 2012, 30).

- **More effective “one-stop service.”** Although several levels of government remain involved, the one-stop shops introduced by NRC and NLC (now NBC), in conjunction with municipalities and local Chambers of Commerce and Industry, simplified the application process and reduced the knowledge of government that a business must have to apply for and obtain the registrations, licenses and permits required to operate.

**Critical Success Factors**

Conditions for success when implementing and delivering integrated G2B services include aspects of leadership, governance, planning, and technology. In Albania’s case, the following conditions were identified as contributing to the successes achieved:

- **Political will and strong leadership.** The government showed strong political will to combat corruption and improve the business environment. The various reform projects involved all levels of government, including the prime minister, who championed the project. Without this high-level support, the reforms likely would have been less successful and taken additional time to complete, especially given the institutional resistance to moving business registration out of the court system and licensing and permitting out of the individual ministries involved.

- **Dedicated technical team.** In addition to strong political leadership, the implementation team was dedicated to combatting corruption and improving the business environment. This team understood the details of the regulatory framework, developed the license and permit reform criteria, and implemented sweeping changes within a short time.

- **Technical and financial support from the donor community.** Particularly in terms of reform advice and financing of the requisite ICT infrastructure, technical and financial support from the donor community was a key contributor to success.

**Conclusion**

The Government of Albania made significant progress between 2005 and 2015 through regulatory reforms that resulted in creating dedicated G2B service and eGovernment agencies, as well as a simplified regulatory environment, a reduced administrative burden for Albanian businesses, and reduced corruption. The guillotine approach to regulatory reform reduced 200 license and permit types to 45 — all issued through NLC and later the NBC. Business registration reforms — moving from a court-based system to NRC — reduced the amount of time to start a business from 47 to 4.5 days. While some obstacles remain, the reforms have already provided lasting benefit to Albania.

**References**
