International Insurance Law Review
ISSN: 0968-2090
Vol 34 (2) (2026)
https://lumarpub.com/iilr

Granting Economic Land Through the Digital Platform to Promote Integrity, Transparency, and Investment Policy in Algeria : A Study in Light of Law No. 23-17 on Economic Land

Dr. Mohamed Boukhris [1], Dr. Saad Rouabah [2]
[1]University of Continuing Education - Ouargla Center, Algeria
[2]University of Continuing Education - Ouargla Center, Algeria
Emails : medboukhris30@gmail.com [1], rouabahsaad72@gmail.com [2]

Received : 23/01/2026 ; Accepted : 25/06/2026 ; Published : 23/07/2026

ABSTRACT

Economic land constitutes the cornerstone of investment, as it contributes to wealth creation, job generation, and the strengthening of public revenues. The Algerian Investment Promotion Agency (AAPI) works to activate the economic land system in cooperation with the public authorities responsible for land management, with the aim of identifying available land parcels and directing them toward investment. Economic land consists of an important land portfolio designed to accommodate investment projects that generate added economic value and stimulate economic development. Land parcels are allocated through an automated digital processing system for applications, without human intervention, based on a predefined evaluation grid.

Keywords: Economic land, Land portfolio, Digital processing, Algerian Investment Promotion Agency (AAPI), Investor Digital Platform.

INTRODUCTION

Economic land constitutes a fundamental pillar for attracting major investments. The highest authorities in the country attach great importance to activating coordination mechanisms among the various institutions in order to expand the supply of economic land in Algeria. In this regard, the Algerian Investment Promotion Agency (AAPI) works to activate the economic land system in cooperation with the public authorities responsible for land management, with the aim of identifying available land parcels and directing them toward investment, in implementation of Article 6 of Executive Decree No. 23-486. Within the framework of establishing a national land portfolio, the Algerian Investment Promotion Agency, through its one-stop shops, was entrusted under Law No. 23-17 with maintaining and updating a special register of economic land eligible for concession, while establishing an accurate digital database for each province, including land parcels that have undergone verification and legal clearance. Economic land is allocated on the basis of an automated digital processing system for investors' applications, without human intervention, relying on a predefined evaluation grid in accordance with Article 7 of Executive Decree No. 23-487, thereby ensuring transparency and equal opportunities.

The allocation of economic land through the electronic system in Algeria is carried out via the Investor Digital Platform managed by the Algerian Investment Promotion Agency (AAPI), which

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

serves as the exclusive platform for submitting applications and registering investment projects. This system aims to reduce bureaucracy, enhance transparency in the allocation of economic land, and enable investors to monitor their applications easily through a fully digital process instead of moving between multiple administrative authorities and wasting time and effort. Consequently, economic land is expected to become a key factor in achieving balanced regional development by enabling investors to launch their projects within a clear legal framework supported by digital transformation. Through this research paper, we sought to address the following research question:

To what extent has the enshrinement of the principles of integrity and transparency in the allocation of economic land through the digital platform under Law No. 23-17 contributed to overcoming bureaucratic obstacles and promoting the new investment policy?

Objectives of the Study

This study seeks to achieve the following objectives:

- To identify the principal measures introduced by the law governing economic land intended for investment following the enactment of Law No. 23-17 and its implementing executive decrees.
- To provide an in-depth analysis of economic land by explaining its concept, components, and the institutions responsible for its management.
- To identify the methods for allocating economic land through the digital platform.

Significance of the Study

This study addresses an important topic, namely economic land and the digital platform, both of which have become highly significant issues in contemporary legal studies. The novelty of the subject, together with its prominent position in legal and economic research and in land allocation mechanisms, has increased its importance, particularly in light of the enshrinement of the principle of transparency through the establishment of the Investor Digital Platform to address all forms of bureaucracy.

Research Methodology

To answer the research question, this study adopts the analytical method to analyze and explain the legal provisions relating to the subject matter contained in Law No. 23-17 and to highlight its significance in the field of investment. The descriptive method is also employed in certain sections to describe the process of allocating economic land through the digital platform.

Accordingly, this study is divided into two main sections:

1. **The Concept of Economic Land and Its Components.**
2. **The Role of the Investor Digital Platform in Promoting the Principles of Integrity and Transparency.**

1. The Concept of Economic Land and Its Components

The Algerian legislator did not provide a precise definition of economic land in previous legislation, except in one instance on the website of the former National Agency for Land Mediation and Regulation (ANIREF), which defined both economic and industrial land as a set of developed or developable lands, as well as real estate intended for investment, capable of accommodating production units or service activities. Given the recent introduction of this concept, it was

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

incorporated into the provisions of Law No. 23-17, particularly Article 4 thereof. Accordingly, this section addresses the concept of economic land and its components.

1.1 The Concept of Economic Land

Law No. 23-17 (Law No. 23-17, 2023, p. 05), dated 15/11/2023, specifying the conditions and procedures for granting economic land forming part of the State's private property intended for the implementation of investment projects, introduced the term *economic land* in Article 4. Accordingly, its definition and characteristics will be examined.

1.1.1 Definition of Economic Land

Pursuant to Article 4(1) of the above-mentioned Law No. 23-17, economic land is defined as: "Any real property forming part of the State's private property and/or any other private property acquired by the Algerian Investment Promotion Agency on behalf of the State, capable of accommodating an investment project within the meaning of the law relating to investment."

Based on the provisions of Article 4 above, economic land may be defined as any real property that must form part of the State's private property, excluding public property, which is subject to a special legal regime, and/or any other private property acquired through various means, either under public law (exercise of the right of pre-emption or expropriation) or under private law (purchase). Such acquisition is carried out by the Algerian Investment Promotion Agency on behalf of the State. Furthermore, economic land must be suitable for accommodating investment projects in accordance with the provisions of the law relating to investment (law No.22-18, 2022, p. 05) .

1.1.2 Characteristics of Economic Land

Based on the definition of economic land set out in Article 4 of Law No. 23-17, its main characteristics can be identified as follows:

1.1.2.1 It Must Form Part of the State's Private Property

Article 683 of the Civil Code (Law No 90-29., 1990, p. 1652) defines immovable property as anything permanently fixed in its location that cannot be removed without damage. As for the State's private property, it is defined in Article 18 of Law No. 90-30 of 01/12/1990 containing the National Property Code (Law No 90-30., 1990, p. 1661).

1.1.2.2 It Must Not Be Allocated or in the Process of Being Allocated

Pursuant to Article 6(2) of Law No. 23-17, the land must not be allocated, meaning that it must not have been placed at the disposal of a ministerial department, a public service, or a public institution, nor be in the process of allocation. By implication, in contrast to the provisions of Article 83 of Law No. 90-30, the land must not have been designated to accommodate public facilities under urban planning instruments, namely the Land Occupancy Plan (POS) and the Master Plan for Urban Planning and Development (PDAU).

1.1.2.3 It Must Be Located Within Developed or Planned Development Sectors

According to Article 6(3) of Law No. 23-17, economic land must be located within developed sectors, as defined by urban planning instruments in accordance with Article 20 of Law No. 90-29 of 01/12/1990 relating to planning and urban development (Law No 90-29., 1990, p. 1652), or within sectors planned for development pursuant to Article 21 of the same Law No. 90-29. However, Article 6(3) of Law No. 23-17 provides an exception for certain investment projects

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

International Insurance Law Review
ISSN: 0968-2090
Vol 34 (2) (2026)
https://lumarpub.com/iilr

whose nature requires them to be located outside developed or planned development sectors, such as service stations.

1.1.2.4 It May Be Private Property Acquired by the Algerian Investment Promotion Agency

Pursuant to Articles 8 and 23 of Law No. 23-17, economic land may consist of private property acquired through public law mechanisms, namely the exercise of the right of pre-emption or expropriation, or through private law mechanisms, namely the purchase of property by the Algerian Investment Promotion Agency on behalf of the State.

1.1.2.5 It Must Be Suitable for Accommodating an Investment Project

In accordance with Article 4 of Law No. 23-17, the land base must be suitable for accommodating an investment project within the meaning of the law relating to investment. This requirement is fulfilled through the State's obligation to carry out the prior development of economic land forming part of its private property before granting it to investors through public agencies established for this purpose, with the aim of removing obstacles facing investors and enabling them to implement their investment projects within the prescribed time limits (Law., 2023, p. 04) .

1.2 Components of Economic Land

The economic land portfolio comprises several categories of land capable of accommodating investment projects. Accordingly, this section examines the portfolio of economic land forming part of the State's private property, followed by the portfolio of economic land acquired by the Algerian Investment Promotion Agency through acquisition, and finally the portfolio of economic land acquired by the Agency through the exercise of the right of pre-emption and expropriation.

1.2.1 Portfolio of Economic Land Forming Part of the State's Private Property

Pursuant to Article 2 of Law No. 23-17 and Article 2 of Executive Decree No. 23-486 (Executive Decree No.23-486., 2023, p. 06) , dated 28/12/2023, specifying the components of economic land forming part of the State's private property intended for the implementation of investment projects and eligible to be granted by concession, the provisions of this law apply to economic land forming part of the State's private property, which consists of:

- Serviced land within industrial zones and activity zones;
- Serviced land located within the perimeter of new cities;
- Serviced land within tourism expansion zones and tourist sites;
- Serviced land within technology parks;
- Residual real estate assets belonging to dissolved public enterprises;
- Surplus real estate assets belonging to public economic enterprises;
- Land intended for commercial real estate development;
- Other serviced land forming part of the State's private property.

Pursuant to Executive Decree No. 23-486, particularly Article 3 thereof, the Algerian Investment Promotion Agency (AAPI) is required to establish, for each province (wilaya), a database based on an inventory process. This database consists of the following lists:

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

- A comprehensive list of identified, inventoried, and registered real estate assets constituting the available land reserves, which must first undergo verification of their legal status and their compliance with urban planning and development instruments.
- A restricted list of available real estate assets eligible to be granted by concession, which have been fully cleared from all legal constraints and are supported by all required property documents. These assets constitute the available land reserve that is regularly placed at the disposal of the AAPI by the State through minutes signed jointly by the territorially competent Director of State Property and the Provincial Director of the Agency's One-Stop Shop.

With regard to the residual real estate assets belonging to dissolved public enterprises referred to in Article 2 of Law No. 23-17, Article 4 of Executive Decree No. 23-486 provides that such residual assets consist of the available real estate belonging to dissolved public enterprises. In this regard, the liquidators of dissolved public enterprises are required, from the date of publication of the Decree in the Official Gazette, to prepare an inventory of the available residual assets and transmit it to the territorially competent Director of State Property. The transfer of these assets is formalized through minutes prepared and signed by both parties.

As regards the surplus real estate assets belonging to public economic enterprises, which exceed the operational requirements of the enterprise (Ghamnia & Hitala, 2020, p. 152), and which are referred to in Article 2 of Law No. 23-17, Article 5 of Executive Decree No. 23-486 provides that surplus real estate assets include real property that is not necessary for the activities of the public economic enterprise, particularly:

- Real estate that is unused or had not been allocated to any purpose on the date of publication of Law No. 23-17;
- Real estate whose use does not correspond to the corporate purpose of the enterprise;
- Independent real estate or property capable of being separated from larger real estate complexes owned by public enterprises or by the State and not required for their activities;
- Real estate whose legal status has changed as a result of urban planning instruments and which no longer falls within the principal activity of the public enterprise;
- Real estate placed on the market at the initiative of the public enterprise.

Furthermore, pursuant to Article 5 of Executive Decree No. 23-486, surplus real estate assets also include property located within industrial zones belonging to the entity responsible for managing the industrial zone that remained available on the date of publication of Law No. 23-17, which has been reintegrated into the State's private property and is therefore subject to the provisions of this Decree.

In this regard, and pursuant to Article 6 of Executive Decree No. 23-486, a committee shall be established in each province (wilaya) to identify surplus assets. The committee shall consist of:

- The Wali or his representative, as Chairperson;
- The Director of State Property;
- The Director of Land Survey and Land Registration;
- The Director of Industry;
- The Director of Energy and Mines;

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

- The Director of Public Works;
- The Director of Transport;
- The Director of Tourism and Traditional Crafts;
- The Director of Urban Planning, Architecture, and Construction;
- The Director of the Decentralized One-Stop Shop of the Algerian Investment Promotion Agency;
- The Director of Agricultural Services;
- A representative of the relevant public group or holding company;
- A representative of the enterprise concerned by the recovery process.

The committee may also call upon any person possessing recognized expertise capable of assisting it in carrying out its duties (Executive Decree No.23-486., 2023, p. 07) .

In this respect, and in implementation of Article 6 above, Article 7 of Executive Decree No. 23-486 requires the committee to meet at the initiative of its Chairperson. The committee is entrusted with determining, for each identified real estate asset and on the basis of the criteria set out in Article 5 above, whether the asset is unnecessary for the activities of the enterprise. It is also required to prepare an inventory of real estate assets held under usufruct rights and/or ownership by public economic enterprises and transmit it to the Minister responsible for Industry, who in turn forwards it to the State Shareholdings Council for decision. In this regard, Resolution No. 03 of the State Shareholdings Council, issued following its 183rd session held on 06/03/2024, instructed the Minister of the Interior, Local Authorities and Spatial Planning to accelerate the inventory process of surplus assets carried out by the provincial committees. It also instructed the Ministries of Finance, Industry, Housing, and Tourism to direct their decentralized services to provide the necessary support to the provincial committees in order to complete the inventory process as soon as possible.

Following the determination of the surplus nature of the assets by resolution of the State Shareholdings Council, these surplus assets are incorporated free of charge into the State's private property. The Secretariat of the Council then transmits a copy of the resolution to the Algerian Investment Promotion Agency (AAPI), in accordance with Article 8 of Executive Decree No. 23-486 (Executive Decree No.23-486., 2023, p. 07) .

In this context, it is necessary to clarify that no real estate asset, including State-owned property held by public economic enterprises under usufruct rights, may be regarded as surplus unless the State Shareholdings Council formally declares it to be so. On the basis of the resolution issued by the Council, the property is recovered either through handover minutes signed between the State Property Services and the representative of the enterprise concerned when the property belongs to the State, or through a transfer deed in favor of the State prepared by the State Property Services when the declared surplus property belongs to the enterprise (Memorandum No.2052., 2024, p. 03) .

1.2.2 Portfolio of Economic Land Acquired by the Algerian Investment Promotion Agency through Acquisition

Where economic land forming part of the State's private property is unavailable, the Algerian Investment Promotion Agency may, pursuant to Article 8 of Law No. 23-17, particularly paragraph (5), acquire on behalf of the State any privately owned property capable of accommodating an investment project. The acquisition of privately owned property by the Agency is carried out on the basis of its market value, as determined by the territorially competent State Property Services, provided that the necessary financial appropriations are available to complete the transaction. The acquisition is effected on behalf of the State through an administrative contract prepared by the State Property Services, in accordance with Articles 13 to 16 of Executive Decree No. 23-486.

1.2.3 Portfolio of Economic Land Acquired by the Algerian Investment Promotion Agency through the Exercise of the Right of Pre-emption and Expropriation

Pursuant to Article 23 of Law No. 23-17 and Articles 17 to 18 of Executive Decree No. 23-486, the Algerian Investment Promotion Agency may, on behalf of the State, exercise the right of pre-emption in accordance with the legislation in force over:

- Real estate transferred by beneficiaries of economic land and used for the implementation of investment projects; and
- Real estate owned by natural persons or legal entities governed by private law and located within industrial zones, activity zones, new cities, tourism expansion zones and tourist sites, and technology parks that are suitable for accommodating investment projects.

In this regard, notaries are required to periodically notify the Algerian Investment Promotion Agency of all transactions relating to such economic real estate that may be subject to the exercise of the right of pre-emption, provided that the financial appropriations necessary to complete the transaction are available. The acquisition is formalized through an administrative contract prepared by the territorially competent State Property Services, whereby the property subject to the right of pre-emption is incorporated into the State's private property, in accordance with Articles 19 to 21 of Executive Decree No. 23-486.

Article 23 of Executive Decree No. 23-486 further provides that the Algerian Investment Promotion Agency is required to dedicate the economic land forming part of the State's private property entrusted to its management exclusively to investment projects and to return to the territorially competent State Property Services any economic land whose designated use has changed pursuant to urban planning regulations or for any other reason.

With regard to expropriation, Article 10 of Executive Decree No. 23-490 (Executive Decree No.23-490., 2023, p. 36) provides that, in implementing the national strategy, the Algerian Investment Promotion Agency shall establish a land portfolio on behalf of the State through:

- Mobilizing land forming part of the State's private property designated or converted for urban development;
- Defining land intervention perimeters relating to projects of national interest, public interest, and public utility.

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

For the implementation of such projects, the Agency may, where necessary, benefit from the direct effects of land reclassification operations, as well as from the exercise of the right of pre-emption or expropriation for public utility, in order to carry out land development operations and/or land intervention operations aimed at mobilizing urban land.

2. The Role of the Investor Digital Platform in Promoting the Principles of Integrity and Transparency

In implementation of the principle of transparency, electronic digitalization has been adopted to eliminate previous negative practices, such as bureaucracy and favoritism, and to reduce the misuse of land by beneficiary investors under previous legislation. These practices had directly hindered investment promotion efforts. Accordingly, this section examines the concept of the digital platform through which investors are required to submit applications for the allocation of economic land, while highlighting its role in promoting the principles of integrity and transparency.

2.1 The Concept of the Investor Digital Platform

One of the objectives of the Algerian Investment Law No. 22-18 is the widespread adoption of modern technology. This objective was initiated through the establishment of a digital platform as a technological tool for the submission and monitoring of investment projects. This was reflected in Article 23 of the Investment Law and Article 27 of its implementing regulation, namely Executive Decree No. 22-298 (Executive Decree No.22-298., 2022)), which introduced a mechanism known as the Investor Digital Platform, established within the Algerian Investment Promotion Agency (AAPI) to support investment projects. Accordingly, this section examines the definition, characteristics, and operational framework of this platform.

2.1.1 Definition of the Investor Digital Platform

As part of the Algerian legislator's efforts to promote investment and modernize its administration in line with international trends that increasingly rely on digital technologies, the Investor Digital Platform was established under Article 23 of Law No. 22-18. Article 27 of Executive Decree No. 22-298 (Executive Decree No.22-298., 2022, p. 11) defines it as: "the electronic tool for directing, supporting, and monitoring investments from the time of their registration and throughout their operational period...".

The management of this platform is entrusted to the Algerian Investment Promotion Agency (AAPI), operating under the authority of the Prime Minister. It is used to display investment opportunities related to available land, incentives and benefits, facilitate the remote monitoring of applications and administrative procedures, and enable immediate communication between investors and public administrations.

According to Article 28 of Executive Decree No. 22-298, the electronic platform aims to facilitate the establishment of companies and investment projects, simplify administrative procedures, improve communication between investors and the economic administration in order to ensure procedural transparency, regulate the examination and processing of investors' files, enable investors to monitor the progress of their applications remotely, improve public service in terms of processing times, staff efficiency, and service quality, and allow direct and immediate information exchange among officials of the relevant administrations and institutions (Executive Decree No.22-298., 2022, p. 11).

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

It can therefore be inferred that Law No. 22-18 reflects a clear political commitment to encouraging investment by eliminating administrative obstacles and creating a favorable investment environment. This commitment has been implemented through the mechanisms introduced by the law, particularly the One-Stop Shop and the Digital Platform, with the objective of accelerating administrative procedures, ensuring transparency, and providing effective support to both domestic and foreign investors.

Pursuant to Article 23 of Law No. 22-18 (law No.22-18, 2022, p. 08), the platform enables the complete dematerialization of all procedures through online services and is interconnected with the information systems of the various authorities and administrations involved in the investment process. Accordingly, the Investor Digital Platform constitutes the electronic tool for guiding and supporting investments throughout all stages, from investment registration and access to investment opportunities and available incentives to the allocation of economic land.

2.1.2 Characteristics of the Investor Digital Platform

The Investor Digital Platform constitutes the primary communication channel between the Algerian Investment Promotion Agency and investors. Although it is difficult to encompass all of its characteristics, the following are its most significant features, with particular emphasis on its direct relationship to applications for the allocation of economic land (Bouchakoura & Amrouche, 2025, p. 04):

- **An objective digital tool for providing interactive services:** It enables the provision of essential information, particularly investment opportunities, available land offers, the publication of lists of real estate intended for investment projects, applicable incentives, relevant procedures, and the monitoring and support of investors throughout the investment process.
- **A unified centralized electronic system embodying governance:** The platform operates through an institutional framework that regulates its management and operation while defining the roles and responsibilities of all stakeholders involved. Accordingly, the legislator required it to be electronically interconnected with the information systems of the authorities and administrations responsible for investment operations, including the Algerian Investment Promotion Agency and the administrations represented within the One-Stop Shop, pursuant to Article 27 of Executive Decree No. 22-298.
- **A flexible digital technology:** The platform represents one of the fundamental pillars of digital transformation due to its wide-ranging impact. It was adopted to eliminate the paper-based nature of all investment-related procedures and to serve as the cornerstone of the reforms introduced by the State concerning the system governing economic land intended for investment. By enabling the completion of all procedures online, it removes the obstacles that previously hindered investors and investment activities, thereby contributing to the achievement of sustainable development.
- **An advanced digital technological system:** The platform relies on sophisticated technological systems that go beyond traditional information systems by incorporating automated data processing, data protection mechanisms, and other advanced technologies. This is particularly important since the platform contains comprehensive databases,

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

information, and statistical indicators relating to real estate assets eligible to be granted by concession.

- **A comprehensive strategic dimension:** The digital platform is not merely an electronic space for providing information and facilitating administrative procedures. Rather, it constitutes an essential component of the comprehensive reform of the economic land system by protecting economic land from misuse by investors, facilitating the monitoring of investment projects, and enabling the recovery of land in the cases prescribed by law.
- **An operational character:** The digitalization of services enhances the performance of public administrations by making their services more accessible and easier for investors to use. It also improves processing times, increases the efficiency of public officials, and enhances the quality of public services. This operational dimension has made the digital platform the principal instrument for improving the business environment within the framework of digital transformation, while ensuring the complete dematerialization of administrative procedures.

2.1.3 Operational Framework of the Digital Platform

The Investor Digital Platform enables investors to submit and monitor their application files and follow their processing remotely while ensuring the transparency of the services provided through it. It plays a significant role in accelerating administrative procedures, improving the performance of public services, and ensuring their quality. The operational framework of the Investor Digital Platform consists of providing a wide range of services and information beneficial to investors. It offers comprehensive information on investment opportunities available in the country, including current and future projects as well as promising economic sectors. It also provides information relating to the legislation, regulations, and procedures governing investment. Through this platform, investors are able to submit and monitor the processing of their applications remotely, thereby saving considerable time and effort.

The platform also ensures transparency in the delivery of public services and plays a crucial role in accelerating administrative procedures and improving the quality of public services. In addition, it provides services for investor registration and for the submission of applications and supporting documents required to obtain the licenses and authorizations necessary to initiate investment projects. Through the platform, investors can track the progress of their applications and receive updates and information regarding their status. The system also provides direct communication services between investors and the competent government authorities, thereby facilitating communication and the exchange of information . (Homsi & Maqlati, 2023, p. 116) .

2.2 The Importance of the Investor Digital Platform in Promoting the Principles of Integrity and Transparency

In order to promote the principles of integrity and transparency in the investment process, the Algerian legislator established a digital platform within the Algerian Investment Promotion Agency to definitively replace the paper-based administrative system with an electronic system governing both domestic and foreign investments. This transition aims to eliminate dependence on traditional paper-based administration. Nevertheless, challenges may still arise from the limited use of digital technologies and technological capabilities, beginning with the registration of investments and continuing throughout their operational period (Laachache, 2023, p. 310) .

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

The digital platform serves as the principal instrument for ensuring the transparency and integrity of administrative procedures, while facilitating the monitoring and support of investors. Its objective is to improve communication with investors, simplify administrative procedures, and enable direct and immediate exchanges between officials of the relevant administrations and institutions. It also allows the applicable procedures to be adapted according to the nature of the investment and the type of application submitted (Laachache, 2023, p. 310) .

The electronic platform also seeks to achieve several objectives (Ben Amer & Makri, 2025, p. 1057), including the following:

- **In combating bureaucracy**, by facilitating the establishment of companies and investment projects, expanding investment opportunities and flexibility, ensuring the transparency of administrative procedures and the methods used to examine and process investors' files, accelerating related procedures, improving administrative performance in terms of appointments, staff efficiency, and service quality, strengthening effective cooperation among the administrations concerned with investment activities, and enabling direct and immediate communication among officials responsible for implementing investment legislation.
- **In providing genuine support to investors**, by promoting participatory governance through improved communication between investors and the economic authorities responsible for regulating investment activities, strengthening investors' confidence by clearly presenting the Agency's vision and strategy and by enabling investors to access information concerning the progress of their applications remotely, as well as providing greater transparency regarding the Agency's efforts to improve services, simplify procedures, and make them more accessible to investment project promoters.

It is therefore evident that digitalization and electronic administration have become increasingly important as a result of global developments across the economic, social, and cultural sectors. The transition from a paper-based administration to one founded on digital technologies enhances administrative transactions by providing greater speed, accuracy, and transparency. Since 2008, Algeria has progressively embarked upon a digital transformation process affecting several strategic sectors, including justice, civil status administration, higher education, and scientific research, before extending to investment, which constitutes a key driver of economic development. Consequently, under Law No. 22-18, the Algerian legislator established a digital platform through which all investment-related procedures are carried out, thereby facilitating every stage of the investment process, from investment registration and access to investment opportunities and incentives to the allocation of economic land (Amara & Ben Salehia, 2024, p. 95)

Building upon constitutional principles and the comprehensive digital transformation strategy, the Investor Digital Platform established under Law No. 22-18 was designed to promote transparency by providing publicly accessible information and available economic land opportunities within a very short time. In doing so, it creates a reliable administrative environment that eliminates bureaucratic practices and ensures complete transparency in processing applications for the allocation of economic land. This is clearly demonstrated through an examination of the role of the digital platform in promoting transparency and of the mechanisms governing the allocation of economic land through the digital platform.

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

2.2.1 The Role of the Digital Platform in Promoting Transparency

Building upon constitutional principles and the comprehensive digital transformation strategy, the **Investor Digital Platform**, established under Law No. 22-18, was introduced to promote transparency by providing investment-related information and economic land opportunities through publicly accessible digital channels within a very short time. The platform creates a reliable administrative environment that eliminates bureaucratic practices and ensures complete transparency in the processing of applications for the allocation of economic land.

The role of the Investor Digital Platform in promoting transparency in the allocation of economic land intended for investment may be summarized as follows (Bouchakoura & Amrouche, 2025, p. 06):

- **The provision of public services constitutes the core function of the digital platform:** It serves as the principal technological tool for ensuring the highest degree of transparency in processing applications for the allocation of economic land while guaranteeing effective monitoring and investor support free from the obstacles that characterized the previous system.
- **The digital platform reflects the State's efforts to improve the business and investment climate:** It enhances transparency in the allocation of economic land, which constitutes one of the fundamental guarantees upon which most investment projects depend.
- **The platform promotes greater transparency and efficiency in the management and processing of applications for economic land:** This represents a significant improvement over the previous system, which was often characterized by bureaucratic procedures and improper practices carried out by land speculators with no genuine investment objectives.
- **Digitalization constitutes a fundamental requirement for transparency:** Through continuous coordination and interoperability with the information systems of the administrations responsible for investment and the allocation of economic land, the platform eliminates the bureaucratic practices and procedural complexities that characterized earlier stages.
- **Transparency and the attraction of both domestic and foreign investors are strengthened through digitalization:** Digital transformation represents a comprehensive change in the relationship between investors and public administration, bringing administrative practices into line with contemporary technological developments and thereby increasing investor confidence.
- **The Investor Digital Platform transforms transparency from a mere obligation to provide information into an effective mechanism of administrative oversight:** It places the various public administrations responsible for allocating economic land under continuous accountability regarding the processing of investors' applications. Consequently, the platform ensures two essential elements of transparency:
    - **First:** The public availability and continuous flow of information to all interested parties without concealment or restriction.

- **Second:** The effective implementation of oversight and accountability with respect to public administration, particularly since the Investment Law provides for sanctions against any person who, in bad faith, obstructs investment by any means.

2.2.2 Mechanisms for the Allocation of Economic Land through the Digital Platform

Article 12 of Law No. 23-17 (Law No.23-17., 2023), governing the procedures for the allocation of economic land, requires every person wishing to benefit from such land to register an application through the Investor Digital Platform managed by the Algerian Investment Promotion Agency (AAPI). This platform constitutes the exclusive channel for submitting applications for the allocation of economic land forming part of the State's private property and intended for the implementation of investment projects. In particular, Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023, p. 09), which specifies the conditions and procedures for granting concessions, establishes the applicable framework. The allocation process follows a series of procedures and sequential steps implemented through the Investor Digital Platform (invest.gov.dz), as outlined below.

Step 1: Exclusive Access to the Platform (Digital Publicity)

The first stage of the newly established system for allocating economic land consists of implementing the right to investment information, which is technically realized through the strict legal obligation imposed upon the Algerian Investment Promotion Agency (AAPI) to publish and list all available economic land offers exclusively on the Investor Digital Platform. Pursuant to Article 4 of Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023), these offers must remain published for a period of thirty (30) consecutive days.

This exclusive electronic access enables investors, through the **invest.gov.dz** portal, to obtain comprehensive and real-time information regarding the physical, technical, and legal characteristics of the economic land offered. Such information includes the total area of the land parcel, its geographical and administrative location, and the intended investment activity to be carried out on the property, which is determined in coordination with the Walis (Provincial Governors) in accordance with local and national development priorities pursuant to Article 9 of Law No. 23-17. In addition, each land parcel is assigned a unique digital identification code, thereby ensuring the availability of a unified and standardized database accessible to all competing applicants before the electronic submission of applications, in accordance with Article 4 of the above-mentioned Executive Decree.

The requirement that access to available economic land be conducted exclusively through the digital platform reflects a decisive legislative approach toward establishing the principle of digital publicity as a fundamental pillar for preventing monopolistic practices and ensuring equal opportunity and transparency within administrative economic law. This approach is expressly affirmed in Articles 8 and 11 of Law No. 23-17 (Law No.23-17., 2023), through which the legislator establishes the principle of mandatory digital publication and publicity as a means of ensuring transparency and combating bureaucracy. Furthermore, Article 4 of Executive Decree No. 23-487 limits the discretionary powers of the administration by requiring complete transparency regarding economic land forming part of the State's private property. Through this digital governance approach, the legislator seeks to dismantle the bureaucratic practices that

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

characterized the previous system and to replace them with a digital mechanism serving as an objective legal safeguard that protects investment activities against administrative arbitrariness while establishing the foundations of sustainable land governance.

Step 2: Administrative Registration of the Investment Project

Following the stage of digital publicity and the examination of the available economic land, the next essential procedural step requires the investor—whether a natural or legal person, domestic or foreign, resident or non-resident, within the meaning of Law No. 22-18, and carrying an investment project—to complete the **prior administrative registration of the investment project** through the same digital platform. This registration constitutes an indispensable prerequisite before submitting an application for the allocation of economic land. Accordingly, no application for economic land may be submitted unless the investor has first demonstrated a genuine legal intention to invest by registering the project through the Investor Digital Platform managed by the Algerian Investment Promotion Agency (AAPI). This requirement aims to establish the legal and economic seriousness of the proposed investment initiative, in accordance with Articles 22 and 23 of Law No. 22-18 (law No.22-18, 2022).

Pursuant to the amended provisions of Article 6 of Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023), the applicant (the investor referred to above) is required to complete the preliminary registration through the digital platform as follows:

- **Preliminary registration:** The applicant must complete the electronic fields relating to the investment project through the digital platform, including the proposed investment activity, the location and surface area of the selected land parcel, and the financing plan, specifying the estimated cost of the project, the amount of the investor's own contribution, and the amount of the proposed loans. The applicant must also complete the project description form containing the project's descriptive data. These declarations possess full legal evidentiary value, as they constitute a formal contractual commitment and a declaration as to the accuracy of the information provided. Any false declaration may result in the cancellation of the application and legal proceedings against the applicant.
- **Submission of the application for economic land together with the required supporting documents:** These include the technical and economic feasibility study of the investment project, prepared in accordance with the law by a qualified expert or consulting firm using the model set out in Annex V of the Executive Decree, together with documents demonstrating the applicant's financial capacity to provide the declared private contribution to the financing of the project. Such documents may include, in particular, a certified cheque, financial statements, bank account statements, or any other document proving the applicant's financial solvency.

Once the investor confirms the selected economic land and completes the registration of the investment project, the Investor Digital Platform automatically issues an electronic registration receipt. This official document constitutes the legal certificate of registration of the investment project and serves as its formal legal record.

The procedural framework established by the legislator reflects a regulatory approach aimed at rationalizing and structuring applications for economic land by creating an inseparable link

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

between the allocation of economic land and the prior registration of the investment project, in accordance with Article 18 of Law No. 22-18 (law No.22-18, 2022) and Article 6 of Executive Decree No. 23-487 referred to above. Under this integrated legislative framework, an application for economic land has become the necessary consequence and subsequent stage of investment project registration rather than a preceding step. This approach effectively prevents speculative or arbitrary applications for economic land that were common under previous legislation. Investors are therefore required to submit accurate preliminary technical and financial information demonstrating their financial and technical capacity to implement the proposed investment project, thereby giving the procedure a preliminary contractual character that safeguards the State's private property against speculative land reservation and unnecessary immobilization.

Step 3: Automated Processing of Applications and Application of the Evaluation Grid

Applications for the allocation of economic land are processed by the Agency through an automated digital mechanism for the **direct processing and evaluation of applications**, in accordance with Article 13 of Law No. 23-17, as implemented by Article 7 of Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023). This mechanism operates by subjecting each application to the **Investment Project Evaluation Grid**, the model of which is annexed as Annex I to the Decree. The evaluation grid is then matched with the economic land selected by the applicant. Economic land is awarded to the applicant obtaining the highest overall score out of a maximum of **1,500 points**, in accordance with Annex I of the amended and supplemented Executive Decree No. 23-487.

Pursuant to Article 7 of Executive Decree No. 23-487, applications for economic land are ranked in descending order according to the scores obtained under the above-mentioned Investment Project Evaluation Grid. On this basis, the Agency prepares a list of pre-selected investment projects ranked within the top three (3) scoring categories, provided that the information declared by the applicants has been verified and found to be consistent with the supporting documents referred to in Article 6 above, as reflected in the project evaluation and assessment sheets. A single scoring category may include one or several investment projects that have obtained the same score.

Pursuant to Article 4 of the above-mentioned Executive Decree, the Agency is required to complete the automated processing of applications for the allocation of economic land within a period not exceeding fifteen (15) days from the expiry of the publication period of thirty (30) days referred to in **Step 1**. Furthermore, Article 7 of Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023) provides that the list of pre-selected investment projects shall be submitted electronically to the Board of Directors of the Agency without revealing the identity of the applicants. The submission is accompanied by the relevant evaluation and assessment sheets, upon which the Board determines the beneficiary entitled to the allocation of economic land, taking into consideration the score obtained, the weighting assigned to each evaluation criterion, and the importance of the project together with its expected contribution to the national economy.

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

The digital regulatory framework established by the above-mentioned provisions reflects the Algerian legislator's intention to give practical effect to the principles of equality and administrative neutrality in the field of investment. To this end, the broad discretionary powers previously exercised by the former provincial committees, particularly the **CALPIREF**, have been replaced by the procedural intelligence embedded within the digital platform in order to ensure equal opportunities among applicants. The standardized automated scoring system thus becomes the sole objective mechanism for ranking candidates, ensuring that economic land forming part of the State's private property is allocated to the investment projects that demonstrate the highest level of merit and the greatest consistency with the strategic objectives of the national economy, while establishing an effective safeguard against administrative arbitrariness and favoritism.

Step 4: Provisional Allocation, Administrative Complaints, the Issuance of the Provisional Decision, and Appeals

Following the automated processing and evaluation of investment applications, the procedure automatically proceeds to the next stage, namely the **issuance of the provisional allocation decision and the opening of the statutory period for electronic appeals**. Based on the results of the automated evaluation described above and pursuant to Article 7 of Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023), the investment project obtaining the highest score under the evaluation grid is selected. The digital platform then notifies the investor who obtained the highest score according to the digital evaluation system described in **Step 3**, and a **provisional allocation decision** is issued in the applicant's favor using the model set out in Annex II of the Executive Decree. However, this decision is merely provisional and does not confer any enforceable right to obtain the final concession contract. In order to ensure transparency, applicants whose projects have not been selected are automatically informed of the rejection of their applications through the dedicated area of their accounts on the Investor Digital Platform during the preparation of the provisional allocation decision, as provided by Article 7 of the above-mentioned Executive Decree.

Furthermore, Article 8 of Executive Decree No. 23-487 grants any investor who considers themselves aggrieved the right to submit an administrative complaint to the Algerian Investment Promotion Agency within the time limit prescribed by Article 7 of Presidential Decree No. 22-296 (Presidential Decree No. 22-296., 2022, p. 04)), relating to the National High Commission for Investment Appeals, namely **within one month from the date of notification of the decision concerning the application**. The Director General of the Agency is required to decide on the prior administrative complaint within a period not exceeding **fifteen (15) days** from the date of its receipt.

Where the Director General rejects the administrative complaint through the Investor Digital Platform, Presidential Decree No. 22-296 guarantees unsuccessful applicants the right to lodge an appeal before the **National High Commission for Investment Appeals**. The legislator has established a specific statutory period during which appeals may be submitted electronically through a dedicated feature on the digital platform. This mechanism allows the contested applications to undergo a new automated and technical review in order to verify the accuracy of the processing and ensure that it is free from technical errors, thereby reinforcing the procedural legality of the allocation process before the final decision is issued.

The applicant must submit the appeal to the Commission within the period prescribed by Article 6 of Presidential Decree No. 22-296, namely **fifteen (15) days from the date of notification of the contested decision**. Pursuant to Article 9 of the same Decree, the Commission must examine and decide the appeal within **one month** from the date of referral. In addition, Article 13 provides that the Commission's decision shall be communicated to the parties concerned by any appropriate means within **eight (8) days** from the date of its issuance, and that such decision shall be immediately enforceable.

Where the appeal is upheld, the Agency, through the One-Stop Shop, notifies the successful appellant of the final decision. In such a case, the Agency cancels the previously issued provisional allocation decision granted to the original beneficiary and formally notifies that beneficiary accordingly, pursuant to Article 9 of Executive Decree No. 23-487. The same provision further requires the successful appellant to appear before the territorially competent Decentralized One-Stop Shop in order to collect the final decision granting the economic land within a period not exceeding **fifteen (15) days**, calculated either from the expiry of the appeal period or from the date of notification of the decision of the National High Commission for Investment Appeals, as the case may be.

Where the National High Commission for Investment Appeals dismisses the appeal, the unsuccessful investor retains the right to challenge the decision before the competent judicial authorities pursuant to paragraph (3) of Article 11 of Law No. 22-18 (law No.22-18, 2022).

From the foregoing, it is evident that the Algerian legislator has established the **right to digital administrative complaint** as a fundamental procedural safeguard protecting investors against any potential technical or procedural deficiencies. This regulatory framework is consistent with the general principles governing administrative complaints and judicial review within the Algerian legal system, particularly (Presidential Decree No. 22-296., 2022), especially Articles 6, 7, and 13 thereof. Consequently, the legislator has succeeded in striking a balance between the efficiency and speed required by the digital investment environment and the provision of adequate legal safeguards protecting the rights of competing investors. In this respect, the right of appeal constitutes one of the most important guarantees afforded to investors seeking the allocation of economic land, by subjecting the concession procedure to a form of quasi-judicial review that ensures the legality of the decisions issued by the Algerian Investment Promotion Agency.

It is worth noting that, according to a statement made by **Mr. Omar Rekkache**, Director General of the Algerian Investment Promotion Agency (AAPI), during the Regional Investment Forum held in the city of Annaba, Algeria, attended by five Provincial Governors (Walis), investors, and project promoters, the digital platform dedicated to economic land has made a significant contribution to enhancing transparency in this field. According to his statement, the platform recorded **20 appeals, petitions, and administrative complaints out of a total of 1,545 applications** for the allocation of economic land ((AAPI)., 2024).

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

Step 5: Issuance of the Final Decision Granting Economic Land and Referral of the File for the Preparation of the Contractual Instrument

Pursuant to Article 7(3) of Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023), the provisional allocation decision does not become final until the expiry of the statutory appeal period. Accordingly, once the legal time limit prescribed for electronic appeals has expired without any appeal being lodged, or once any appeals have been dismissed by the competent Commission, the procedure automatically proceeds to its decisive stage, namely the **issuance of the final decision granting economic land and the referral of the file for the preparation of the contractual instrument**. At this stage, the Algerian Investment Promotion Agency issues, through its electronic platform, the final allocation decision in accordance with the model annexed as Annex III to Executive Decree No. 23-487. Pursuant to Article 9 bis of the same Decree, the successful investor must collect the final allocation decision within **forty-eight (48) hours** from the date of its issuance. This decision authorizes the granting of a concession in favor of the successful investor and constitutes a final administrative decision producing full legal effects in accordance with Article 14 of Law No. 23-17 (Law No.23-17., 2023).

This digital procedure ensures direct electronic interoperability between the database of the Investor Digital Platform and the digital information system of the General Directorate of State Property, thereby enabling the immediate and automatic transfer of all technical information and data relating to both the economic land and the investor to the territorially competent State Property Services without requiring the investor to move between different administrative offices.

The legislator has established the principle of a **concession by mutual agreement convertible into a transfer of ownership** as the sole legal mechanism for the exploitation of State private property intended for investment. This concession is based upon the final allocation decision issued by the Agency. The State Property Services are therefore required to prepare the official concession contract for a period of **thirty-three (33) years**, renewable upon expiry. The concession contract is obligatorily accompanied by the standard specifications document set out in Annex IV to Executive Decree No. 23-487. By subscribing to this document, the concessionaire (the investor) undertakes to implement the approved investment project and to comply fully with all of its terms and conditions. The subscription to the specifications document, which governs the conditions and obligations relating to the concession by mutual agreement convertible into a transfer of ownership, must be completed within a period not exceeding **eight (8) days** from the date of notification through the Investor Digital Platform. This requirement gives the legal relationship between the State and the investor the character of a formal administrative contractual relationship intended to ensure that the economic land is effectively directed toward productive investment and to prevent its use for purposes other than those defined in the digitally approved investment project.

Pursuant to Article 11 of Executive Decree No. 23-487, the territorially competent State Property Services are required to prepare the concession contract within **eight (8) days** from the date on which they receive the file from the Agency's One-Stop Shop. The file shall include:

- The investor's identity document;

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

- The final allocation decision;
- The signed specifications document;
- The articles of association in the case of legal persons;
- The commercial register.

Furthermore, pursuant to Article 9 bis (1) of Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023), failure by the beneficiary to comply with the obligations set out in the specifications document, following a formal notice that remains without effect for a period of **ten (10) days**, results in the cancellation of the decision granting the economic land. In such a case, the Board of Directors, during its next meeting, shall designate a new beneficiary from among the list of previously pre-selected investment projects in accordance with the same conditions laid down in paragraph (6) of Article 7 above. Alternatively, upon the proposal of the Director General of the Agency, the Board of Directors may decide to reintegrate the land concerned into the portfolio of economic land available for future allocation.

Step 6: Conversion of the Concession into a Transfer of Ownership (Full Ownership)

The establishment of the mechanism of **conditional conversion of the concession into a final transfer of ownership conferring full title to the real property** constitutes a fundamental incentive for bona fide investors and an exceptional safeguard intended to consolidate the newly established land management framework while ensuring the legal and financial stability of successful investment projects. The Algerian legislator adopted this innovative legal mechanism through Article 17 of Law No. 23-17 and Article 13 of Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023), with the objective of promoting the financial and legal stability of investment projects. The implementation of this mechanism is conditional upon the investor submitting an electronic application after the physical completion of the investment project, obtaining the certificate of conformity, and commencing actual operations as verified in accordance with Article 15 of the same Executive Decree. Once these conditions are satisfied, ownership of the developed property is transferred to the investor upon payment of its commercial value as determined at the time the concession was granted, after deduction of the concession fees previously paid, as provided by Article 15 of the same Decree.

From a procedural perspective, and within the framework of the One-Stop Shop, the Algerian Investment Promotion Agency is entrusted with examining the application and verifying that the investment commitments have been effectively fulfilled on the ground. Based on this assessment, the Agency issues its prior express approval, which constitutes a mandatory formal condition without which the State Property Services cannot proceed with the transfer of ownership. In this regard, the legislator requires the Agency to decide on the application for conversion of the concession into a transfer of ownership within a maximum period of **three (3) months** from the date of receipt of the application. The representative of the State Property Services within the Agency's One-Stop Shop must then prepare the final transfer deed within **fifteen (15) days** from the date on which the file is referred to that service.

It should be noted that, since the commencement of the electronic processing of applications for economic land through the Investor Digital Platform on **8 February 2024**, a total of **248 provisional allocation decisions** have been issued, of which only **63** have become final

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

decisions. The competent authorities have consequently begun preparing the concession contracts after the successful applicants completed the required registration procedures and subscribed to the specifications document. Up to the present time, **eight (8) project promoters** have voluntarily relinquished the provisional allocation decisions granted to them because they were not yet prepared to comply with the legal conditions and obligations they had previously declared ((AAPI), 2026).

The digital land governance framework does not end with the issuance of the contractual instruments. Rather, it extends to a subsequent procedural stage consisting of **continuous post-allocation monitoring and digital supervision of the implementation of the investment project**. Under this system, investors are required to submit periodic reports through the digital platform indicating the progress of construction works and their conformity with the approved implementation schedule. This process is technically integrated through coordination between the digital platform and the competent technical authorities responsible for conducting periodic or unannounced on-site inspections. Its purpose is to detect any delay or deviation from the investment objectives established in the specifications document. The platform also enables the automatic issuance of electronic warning notices to investors who fail to comply with their contractual obligations, thereby facilitating the prompt activation of enforcement measures intended to protect economic land from speculative or inactive occupation.

The Algerian legislator has granted the Algerian Investment Promotion Agency extensive supervisory powers to ensure that economic land remains dedicated to serving the national economy. Accordingly, the law provides for significant legal consequences in the event of non-compliance with the specifications document. These consequences begin with the issuance of formal legal notices—**two warning notices, each granting the investor a period of two months from the date of notification**, pursuant to Article 17 of Executive Decree No. 23-487—and may ultimately result in the **automatic administrative termination of the concession contract** where the concessionaire fails to fulfill the obligations contained in the specifications document or to implement the approved investment project. Following the Agency's decision of termination, communicated through its One-Stop Shop, the representative of the State Property Administration assigned to the One-Stop Shop prepares the deed terminating the concession contract in accordance with Article 17 of the same Executive Decree, and the economic land is recovered administratively without recourse to judicial proceedings. This mechanism represents the highest level of legal protection afforded to the State's private property and reflects the legislator's intention to make digitalization an instrument of continuous supervision and sustainable governance that guarantees the serious and effective management of economic land.

Furthermore, Article 9 bis (1) of Executive Decree No. 23-487 (Executive Decree No. 23-487., 2023) provides that, where the decision granting economic land is cancelled, the Board of Directors shall, during its next session, designate a new beneficiary from among the list of previously pre-selected investment projects in accordance with the same conditions laid down in Article 7(6) of the Executive Decree. Alternatively, upon the proposal of the Director General of the Agency, the Board of Directors may decide to reintegrate the land concerned into the portfolio of economic land available for future allocation.

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

The above-mentioned steps may be summarized, as illustrated in the following diagram of the investor's journey:

Step 1: Digital Publicity Through Exclusive Access to the Platform Through the platform's website: (invest.gov.dz)

Pursuant to Articles 8 and 11 of Law No. 23-17, Article 4 of Executive Decree No. 23-487 requires the Algerian Investment Promotion Agency (AAPI) to publish economic land offers exclusively through the Digital Platform for a period of thirty (30) days. This enables investors to obtain comprehensive information regarding the characteristics and area of the land parcel, as well as the intended activity, thereby standardizing the available data before the submission of applications. The objective is to establish digitalization as an objective safeguard that protects investment and lays the foundations for good governance.

Step 2: Administrative Registration of the Investment Project

The allocation of economic land is conditional upon the investor completing the prior administrative registration of the investment project through the Digital Platform as evidence of the seriousness of the proposed investment, in accordance with Articles 18, 22, and 23 of Law No. 22-18 and Article 6 of Executive Decree No. 23-487. The investor is required to provide information relating to the proposed activity, the project location, and the financing plan, together with the technical and economic feasibility study and documents demonstrating financial capacity. These declarations carry full legal effect and constitute a formal declaration of accuracy, the submission of false information being liable to cancellation of the application and judicial proceedings. Upon completion of the registration process, the investor immediately receives an automatically generated registration receipt, which serves as the legal birth certificate of the investment project. Through this procedure, the legislator seeks to rationalize investment applications while preventing speculation and arbitrary requests.

Step 3: Automated Processing of Applications and Application of the Investment Project Evaluation Grid

Applications for economic land are processed through a fully automated digital mechanism based on the Investment Project Evaluation Grid, whereby the land is allocated to the applicant obtaining the highest score, in accordance with Article 13 of Law No. 23-17 and Articles 4 and 7 of Executive Decree No. 23-487. Applications are ranked in descending order to establish a shortlist comprising the three highest-scoring investment projects following verification of the supporting documentation. This shortlist is then submitted automatically to the Board of Directors of the Algerian Investment Promotion Agency, without disclosing the identity of the applicants, for a decision within fifteen (15) days following the expiry of the publication period. Through this procedure, the legislator seeks to uphold the principles of equality, administrative impartiality, and the efficient allocation of State-owned economic land to the most qualified and economically viable investment projects.

Step 4: Provisional Allocation, Administrative Complaints, the Issuance of the Provisional Decision, and Appeals

The applicant obtaining the highest score is notified, and a **provisional allocation decision** is issued as a preliminary administrative act that does not, by itself, confer the right to obtain the final concession, in accordance with Article 7 of Executive Decree No. 23-487. Any aggrieved applicant may submit an **administrative complaint** to the Director General of the Algerian Investment Promotion Agency within **one (1) month**, who must decide the complaint within **fifteen (15) days**, pursuant to Article 8 of the same Executive Decree and Article 7 of Presidential Decree No. 22-296. If the complaint is rejected, the applicant may lodge an **electronic appeal** before the National High Commission for Investment Appeals within **fifteen (15) days**, in accordance with Article 6 of the same Presidential Decree. The Commission must decide the appeal within **one (1) month**, pursuant to Article 9, and its enforceable

Step 5: Issuance of the Final Allocation Decision and Preparation of the Contractual Instrument for Economic Land

The **final allocation decision** becomes effective upon the expiry of the appeal period or following the dismissal of all appeals. The Algerian Investment Promotion Agency then issues the **final allocation decision**, which has full legal effect, in accordance with Article 14 of Law No. 23-17 and Articles 7 and 9 bis of Executive Decree No. 23-487. Through the immediate interoperability of the digital system, the relevant data are electronically transmitted to the territorially competent **State Property Services**, which are required to prepare the

Step 6: Conversion of the Concession into a Transfer of Ownership (Full Ownership)

Pursuant to Article 17 of Law No. 23-17 and Article 13 of Executive Decree No. 23-487, the **conversion of the concession into a transfer of ownership conferring full title** is initiated upon the investor's submission of an **electronic application** after the physical completion of the investment project, obtaining the **certificate of conformity**, and commencing actual operations, in accordance with Article 15 of the same Executive Decree. Ownership of the economic land is transferred upon payment of its commercial value, after deduction of the concession fees previously paid. The **Algerian Investment Promotion Agency (AAPI)** is responsible for examining the application and rendering its decision

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

International Insurance Law Review
ISSN: 0968-2090
Vol 34 (2) (2026)
https://lumarpub.com/iilr

Figure X. Illustrative Diagram of the Investor's Journey, Prepared by the Researchers, Showing the Sequential Stages from Accessing the Digital Platform to Obtaining Full Ownership of the Economic Land

CONCLUSION

As part of efforts to improve the investment climate, the State has introduced new mechanisms and measures aimed at freeing investment from administrative constraints, establishing additional facilities and transparency, and ensuring the processing of applications for economic land intended for investment through the digital platform, while providing investors with follow-up and support within an incentive-based approach. This has been achieved through a radical review of the existing legal framework by establishing a new approach based on mechanisms designed to fully free investment from the administrative process. This approach falls within the general framework of consistency with Law No. 22-18 relating to investment.

The enshrinement of the principles of integrity and transparency through the Investor Digital Platform pursuant to Law No. 23-17 represents a qualitative leap and a genuine legislative revolution that has overcome previous bureaucratic obstacles. The abolition of paper-based transactions and the dematerialization of administrative procedures have completely neutralized the human factor and prevented any discretionary authority on the part of local officials in the allocation of economic land. This transformation was embodied in the transition from the complex and bureaucracy-laden system of "mixed provincial committees" to a fully digital processing system based on "regulated and pre-programmed evaluation and scoring grids" for processing applications and ranking investors through a transparent and publicly disclosed mechanism. This has conferred full credibility on concession contracts, ensured equal opportunities, and reduced administrative time limits to the greatest possible extent, thereby contributing directly to advancing and securing the new investment environment and enhancing the confidence of both national and foreign investors.

This study shows that the Algerian legislator has made considerable efforts, through the enactment of Law No. 23-17, to achieve a qualitative leap in the field of investment, particularly through the exclusive allocation of land via the digital platform. It is certain that this platform, introduced by the Algerian legislator to manage available land resources and allocate economic land belonging to the private domain of the State, together with its operating mechanism, will provide new impetus to this sensitive sector and will play a clear role in promoting investment. Accordingly, the following results may be highlighted:

- The exclusive allocation of economic land by the Algerian Investment Promotion Agency through the digital platform, as the sole channel for receiving and examining applications within specific and known time limits and in accordance with the evaluation grid established by Executive Decree No. 23-487, has completely eliminated direct human intervention and excluded the administration from taking any decision in the field of economic land allocation. This constitutes a practical embodiment of the principles of integrity and equal opportunities among investors.

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

- The establishment of the Investor Digital Platform reflects the digital transformation imposed by globalization and keeps pace with technological development. Moreover, designating it as the sole authority responsible for the land supply constitutes a form of governance of economic land.
- The electronic system has enabled investors to track the progress of their applications digitally and in real time, thereby eliminating the need to move between administrations and preventing the loss of time. It has also provided the legal certainty and clarity required by major investment projects.
- The provision of all legal and procedural facilities and guarantees to investors through the possibility of submitting a digital grievance or filing an appeal before the High Appeals Committee.
- The automatic recovery of the land parcel without the need to resort to the courts.
- The enshrinement of the principle of transparency and the acceleration of procedures by setting clear time limits for each stage and linking them to the digitization of procedures through the unified platform affiliated with the Algerian Investment Promotion Agency.
- The Investor Digital Platform enables the practical realization of flexibility and ease in obtaining land intended for investment by providing a comprehensive overview of the nature and types of available land in Algeria.
- The adoption of automatic anonymization and encryption when entering investors' files through the Investor Digital Platform provides greater transparency in the submission and examination of applications and guarantees equal opportunities for all investors.

Based on the results reached, a number of proposals may be put forward, including the following:

- Serious efforts should be made to support investors with the aim of further improving the business climate and attracting investment.
- Legislative stability should be ensured for this law for a period of at least 10 years.
- Accelerating the interoperability of administrative platforms: it is proposed to expedite the process of real-time electronic interconnection between the Investor Digital Platform of the Algerian Investment Promotion Agency (AAPI), the State Property Services, land conservation offices, and land survey services, in order to ensure the automatic and accurate updating of the land register and the digital database.
- Activating subsequent digital oversight: it is proposed to establish a digital tracking system (Dashboard) within the platform to monitor investors' compliance with the specifications after obtaining land and to automatically track the progress rates of works in order to prevent cases of land retention without actual exploitation.
- Continuous high-quality training and retraining in the digital field should be ensured for all executives and agents of the Agency in the legal field, given that the newly introduced system for allocating economic land and granting concessions over it constitutes a new experience that requires the mobilization of all necessary resources to ensure its success, in parallel with strengthening their technical skills in information technology and digital platform management.

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.

References

1. (AAPI), A. I. (2026, 07 11). *Press Release on the Allocation of Economic Land Intended for Investment Projects*. Retrieved from National Agency for Investment Promotion Website: https://aapi.dz/ar/communique-ar/
2. (AAPI)., A. I. (2024, 04 28). *The registration of 20 appeals, petitions, and grievances out of a total of 1,545 applications for the allocation of economic land.* Retrieved from Echorouk Online.: https://echoroukonline.com
3. Amara, H., & Ben Salehia, S. (2024). The Digital Platform as a New Mechanism for Managing Land Availability under Law No. 23-17. *Journal of Studies and Research, Ziane Achour University of Djelfa, Algeria., 16*(04), pp. 91-100.
4. Ben Amer, W., & Makri, S. (2025). Recent Developments in the Allocation of Economic Land for Investment: A Key Step Toward Eliminating Bureaucracy and Providing Genuine Support for the Implementation of Investment Projects. *Professor Researcher Journal of Legal and Political Studies, Mohamed Boudiaf University of M'Sila, Algeria., 10*(01), pp. 1064-1071.
5. Bouchakoura, L., & Amrouche, H. (2025). Digitalization as a Mechanism for Ensuring Transparency in the Procedures for Granting Economic Land for Investment under Law No. 23-17. *Journal of Politics and Law Notebooks, Kasdi Merbah University of Ouargla, Algeria., 17*(02), pp. 01-17.
6. Executive Decree No. 23-487. (2023, 12 30). Dated December 28, 2023, Specifying the Conditions and Procedures for Granting a Concession Convertible into a Transfer of Ownership over Economic Land Forming Part of the State's Private Property Intended for the Implementation of Investment Projects, as. *Official Gazette, No. 85.*
7. Executive Decree No.22-298. (2022, 09 18). Dated September 8, 2022, Establishing the Organization and Operation of the Algerian Investment Promotion Agency, as Amended and Supplemented. *People's Democratic Republic of Algeria, Official Gazette, No. 60.*
8. Executive Decree No.23-486. (2023, 12 30). Dated December 28, 2023, Specifying the Components of Economic Land Forming Part of the State's Private Property Intended for the Implementation of Investment Projects and Eligible for Granting by Concession. *People's Democratic Republic of Algeria, Official Gazette, No. 85.*
9. Executive Decree No.23-490. (2023, 12 30). Dated December 28, 2023, Establishing the National Agency for Urban Land and Laying Down Its Organization and Operation. *People's Democratic Republic of Algeria, Official Gazette, No. 85.*
10. Ghamnia, N., & Hitala, M. (2020, January). Legal and Technical Regulation of the Areas Constituting Industrial Land in Algeria. *Journal of Real Estate Law and Environment, University of Abdelhamid Ibn Badis, Mostaganem., 08*(01), 144-155. Retrieved from https://asjp.cerist.dz/en/article/107352
11. Homsi, M., & Maqlati, M. (2023). The Algerian Investment Promotion Agency as a Mechanism for Implementing Digitalization in the Field of Investment. *Journal of Legal and Economic Research, University Center of Aflou, Algeria., 06*(03 خاص), pp. 103-119.

12. Laachache, M. (2023). The Legal Frameworks for Investment under the New Law No. 22-18. *Journal of Legal and Social Sciences, Ziane Achour University of Djelfa, Algeria., 08*(01), pp. 301-315.
13. Law No 90-29. (1990, 12 02). Law No. 90-29 of December 1, 1990, Relating to Planning and Urban Development, as Amended and Supplemented. *People's Democratic Republic of Algeria, Official Gazette, No. 52.*
14. Law No 90-30., .. (1990, 12 02). Dated December 1, 1990, Containing the National Property Code, as Amended and Supplemented. *People's Democratic Republic of Algeria, Official Gazette, No. 52.*
15. law No.22-18. (2022, 07 28). Dated July 24, 2022, Relating to Investment. *People's Democratic Republic of Algeria, Official Gazette, No. 50*.
16. Law No.23-17. (2023). Law No. 23-17 of November 15, 2023, Laying Down the Conditions and Procedures for Granting Economic Land Forming Part of the State's Private Property Intended for the Implementation of Investment Projects. People's Democratic Republic of Algeria, Official Gazette, No. 73, dated November 16, 2023.
17. law, N.-5. (1975, 09 30). law No. 75-58 of September 26, 1975, Containing the Civil Code, as Amended and Supplemented. *People's Democratic Republic of Algeria, Official Gazette, No. 78.*
18. Law., D. (2023, 07 31). Draft Law Specifying the Conditions and Procedures for Granting Economic Land Forming Part of the State's Private Property Intended for the Implementation of Economic Projects, Public Session Held on Monday, 03/07/2023, Ninth Legislative Term, Second Year. *People's Democratic Republic of Algeria, Official Gazette of Parliamentary Debates, No. 173.*
19. Memorandum No.2052. (2024). Dated February 7, 2024, Setting Out the Conditions and Procedures for Granting Economic Land Forming Part of the State's Private Property Intended for the Implementation of Investment Projects. *Issued by the General Directorate of National Property in Algeria (Unpublished).*
20. Presidential Decree No. 22-296. (2022, 18 09). Dated September 4, 2022, Determining the Composition and Operating Procedures of the National High Commission for Investment-Related Appeals. *People's Democratic Republic of Algeria, Official Gazette, No. 60.*

Citation: Dongre, S.; Sambrani, S.; George, S.; Agarwal, R. K.; Prabhakar, R.; Azhar, A.; Shweta & Gupta, A. (2026). The Role of Digital Capabilities in Driving Marketing Innovation and Business Performance: Evidence from Indian SMEs. *International Insurance Law Review*, 34 (1), 73-97.