From Paper to Platform: How Digitalization is Driving the Transformation of Morocco's Tax System

Maryem Jmahri[1*] and Issam El Filali[2]

[1] Doctoral Student in Economics and Management, Interdisciplinary Research Laboratory on Organisations, Chouaib Doukkali University, Morocco
[2] Lecturer-Researcher (HDR) at ENCG-EL JADIDA, Interdisciplinary research laboratory on organisations, Chouaib Doukkali University, Morocco

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ABSTRACT

The digital transformation of tax administration is increasingly recognized as a strategic lever for improving governance, transparency, and efficiency in public finance management. This study examines the case of Morocco, a middle-income country that has progressively introduced digital tools such as e-filing, e-payment, and pilot initiatives for electronic invoicing within its tax system. Using a qualitative research design, the study combines insights from thirty semi-structured interviews with tax officials, business representatives, accountants, and taxpayers, alongside a comprehensive document analysis. The findings reveal significant progress in streamlining administrative processes and enhancing taxpayer trust, particularly among larger enterprises and accounting professionals. However, persistent challenges remain, notably regarding digital literacy barriers, system navigation for smaller businesses and micro-entrepreneurs, and concerns over data privacy and cybersecurity. The study also identifies cautious optimism among stakeholders regarding the potential use of emerging technologies, such as artificial intelligence and data analytics, to further improve compliance and efficiency. The Moroccan experience highlights the importance of a balanced and inclusive approach to digital tax reforms and offers practical insights for other emerging economies pursuing similar modernization efforts.

1. Introduction

In the context of accelerating global digital transformation, public administrations are increasingly adopting technology-driven strategies to enhance governance, transparency, and service delivery (World Bank, 2022). Among these, tax administrations have emerged as key areas for digital innovation due to their pivotal role in state financing and economic regulation (Alm & Soled, 2016). The Moroccan tax system, which has historically been characterised by paper-based procedures, bureaucratic complexities, and limited taxpayer compliance, has embarked on a progressive journey towards digitalisation (CESE, 2022). This transformation

is not only a response to domestic demands for administrative modernisation and improved public service, but also aligns with global trends towards e-governance and fiscal efficiency (OECD, 2022).

Morocco has recently undertaken a deliberate shift from conventional tax administration models to digital platforms, as evidenced by the introduction of the *Portail de la Taxe Professionnelle*, electronic filing (e-filing), e-payment platforms, and data-driven audit mechanisms (DGI, 2023). The objective of these measures is threefold: firstly, to broaden the tax base; secondly, to reduce administrative costs; and thirdly, to combat tax evasion and enhance voluntary compliance (World Bank, 2022). Nevertheless, while the opportunities presented by digitalisation are considerable, they also give rise to new challenges relating to infrastructure gaps, digital literacy, cybersecurity, and equitable access, particularly for small and medium-sized enterprises and informal sector actors (Bird & Zolt, 2014).

The academic and policy discourse on tax system modernisation has predominantly focused on advanced economies, leaving a research gap concerning the specific experiences and lessons of emerging markets such as Morocco (Gangl et al., 2019). Consequently, there is an imperative to investigate the deployment of digital technologies in Moroccan tax administration and the extent to which they contribute to its modernisation and enhanced efficiency.

This article addresses the following central research question: **To what extent can digitalization contribute to modernizing and improving the efficiency of Morocco's tax system?** In order to provide a response to this question, the study employs a qualitative and empirical approach, analysing recent reforms, stakeholder perceptions, and institutional practices in Morocco. The objective of this study is to make a contribution to the extant literature on digital taxation by offering insights into the enablers, barriers, and impacts of digital transformation in a developing country context.

The remainder of this paper is structured as follows: The second section of this study reviews the extant literature on the digitalisation of tax systems and the theoretical underpinnings thereof. The third section of this text details the methodology that was employed in the collection and analysis of data. The fourth section of this text is devoted to a discussion of the key findings on Morocco's digital tax reforms. The fifth section of this study offers a series of conclusions and policy recommendations, the purpose of which is to provide a framework for the future direction of digitalisation efforts.

2. Literature Review

2.1. Conceptual Framework: Digitalization and Public Sector Transformation

Digitalisation, defined as the incorporation of digital technologies into operational processes, is widely recognised as a driver of innovation in the public sector (Brynjolfsson & McAfee, 2014). In tax administration, for example, it has facilitated the transition from paper-based procedures to automated, data-driven systems, with the aim of improving efficiency, transparency and citizen engagement (OECD, 2019). Such developments are frequently explained within the context of New Public Management (NPM), a framework that promotes the adoption of private-sector practices to improve the delivery of public services (Hood, 1991). Today, tax administrations are increasingly regarded as service institutions that contribute to state legitimacy and sustainable development.

2.2. Digital Tax Administration: Tools and Expected Outcomes

Modern tax administrations use a variety of digital tools, including e-filing, online payment systems, electronic taxpayer accounts, and automated compliance monitoring. Alm and Soled (2016) observe that these tools can greatly streamline compliance procedures, reduce administrative costs and enhance the accuracy and reliability of data. Furthermore, digital solutions minimise manual intervention, thereby improving consistency and reducing opportunities for error (Bird & Zolt, 2014). Estonia's near-universal adoption of e-filing is an example of the transformative potential of well-implemented digital tax strategies (OECD, 2020).

2.3. International Experiences: Lessons for Digital Tax Reforms

Various countries have implemented successful digital taxation initiatives. For instance, Rwanda's adoption of electronic billing machines (EBMs) has led to increased VAT revenue and better documentation of business activities (IMF, 2018). Brazil's 'Nota Fiscal Eletrônica' (NF-e) system has reduced tax fraud and streamlined the invoicing process for businesses (Pomeranz, 2015). Advanced economies such as the UK and Australia have integrated artificial intelligence and predictive analytics to improve fraud detection and taxpayer services (World Bank, 2022). These international experiences demonstrate the adaptability of digital tools in different institutional contexts.

2.4. Challenges and Considerations in Digital Tax Modernization

Despite the progress made, research has highlighted certain practical challenges. Infrastructural constraints, disparities in digital access and varying levels of digital literacy can affect the pace and inclusiveness of reforms (UNCTAD, 2021). Some countries also face transitional challenges relating to regulatory adjustments, staff training and raising public awareness (Bird & Zolt, 2014). Cybersecurity and data protection remain global priorities as tax administrations increasingly handle sensitive information (World Bank, 2022). It is therefore crucial to design reforms that do not create digital divides, particularly among small enterprises and informal actors (CESE, 2022).

2.5. Taxpayer Behavior and Digital Service Adoption

The introduction of digital tax platforms alone does not guarantee increased compliance. Research by Gangl et al. (2019) shows that intuitive, user-friendly design and accessible support services lead to greater taxpayer satisfaction and voluntary compliance. Behavioural interventions such as reminders and clear deadlines have been shown to positively influence compliance behaviour (OECD, 2021). Furthermore, public trust in tax authorities and the perceived fairness of the system are essential to sustaining long-term compliance, even in highly digitalised environments (Feld & Frey, 2007).

2.6. Morocco's Tax Digitalization Journey

Morocco has made significant progress in modernising its tax administration digitally, demonstrating a proactive commitment to administrative efficiency and taxpayer convenience. Several initiatives have been launched under the leadership of the Direction Générale des Impôts (DGI), including the SIMPL platform to simplify tax procedures, online filing and payment systems, and pilot projects in electronic invoicing (CESE, 2022). National reports recognise these initiatives as contributing to greater transparency and procedural efficiency. However, there is also an awareness of the need to expand these benefits to very small

enterprises and participants in the informal sector (HCP, 2023). This evolution represents a dynamic and promising process of adaptation and continuous improvement.

2.7. Digital Taxation as a Tool for Equity and Inclusion

In addition to improving administrative efficiency and revenue collection, digital tax systems are increasingly recognised for their potential to promote tax equity and inclusion (OECD, 2023). Digital platforms can ensure standardised, transparent processes that reduce discretionary practices and foster equal treatment of taxpayers (Bird & Zolt, 2014). Mobile technologies and simplified e-services offer the opportunity to reach micro-entrepreneurs and individuals in the informal sector, who have traditionally been underrepresented within the formal tax system (UNDP, 2022). Kenya's experience with mobile payment platforms such as M-Pesa has yielded promising results in terms of facilitating tax compliance among small businesses and vendors with limited access to traditional banking services (IMF, 2021). As Morocco continues to expand its digital tax services, embedding principles of accessibility, inclusiveness and user-centred design could contribute to improved tax collection and a more equitable and socially cohesive fiscal system (CESE, 2022).

2.8. Research Gap and Contribution of This Study

The growing body of literature demonstrates the multifaceted benefits of digital tax administration in enhancing efficiency, compliance and transparency in a variety of country contexts. While there is significant empirical evidence for high-income countries and selected emerging market leaders, the specific pathways and challenges faced by middle-income countries in pursuing such transformations have received limited scholarly focus. Morocco's progressive yet context-sensitive approach to tax digitalisation offers a unique opportunity to study the implementation of digital reforms within an evolving institutional and socio-economic landscape. Furthermore, the current literature has not adequately explored emerging themes such as the integration of data governance frameworks and the cautious exploration of artificial intelligence for tax administration. This study addresses these gaps by providing an in-depth analysis of Morocco's experience and offering practical insights and recommendations for policymakers and academics interested in advancing inclusive, data-driven digital tax reforms.

3. Methodology

3.1. Research Design

This study adopts a qualitative research design, which is well-suited to understanding complex, context-dependent phenomena, such as the digital transformation of Morocco's tax system (Creswell, 2014). An exploratory case study methodology was employed to capture the evolution and dynamics of tax digitalisation in a real-life context (Yin, 2018). This approach allows for a thorough examination of stakeholder experiences and institutional strategies, providing valuable qualitative insights to complement existing quantitative research.

3.2. Case Selection and Context

Morocco was selected as the focal case due to its structured and gradual adoption of digital technologies within the tax administration system. Key milestones include the launch of the SIMPL platform and the widespread adoption of online filing and payment systems, as well as the piloting of e-invoicing mechanisms (CESE, 2022). This case study focuses on initiatives

led by the Direction Générale des Impôts (DGI), while also considering the involvement of other key stakeholders, including business associations, tax professionals and technology providers.

3.3. Data Collection

To enhance the credibility and depth of the analysis, a triangulated data collection strategy was employed (Patton, 2015). Primary data were gathered through 30 semi-structured interviews with tax officials, policymakers, business representatives, accounting professionals and selected taxpayers. These interviews took place between January and March 2025, either in person or virtually, depending on the participants' preferences and availability. The interview protocol explored themes including the drivers, impacts and challenges of tax digitalisation, as well as expectations for future improvements.

Table 1. Profile of Interview Participants

Stakeholder Group	Number of Participants	Type of Organization	Function / Role	Region	Interview Mode	Average Duration
Tax Officials	6	Ministry of Finance / DGI	Senior Tax Auditors	Rabat	Face-to-face	50 min
Tax Officials	4	Local Tax Offices	Tax Inspectors	Casablanca, Marrakech	Virtual	40 min
Business Representatives	3	Large Enterprises (multinational & national)	CFOs, Tax Managers	Casablanca	Virtual	40 min
Business Representatives	5	SMEs / TPEs	Owners, Managers	Casablanca, Tangier	Virtual	35 min
Accountants / Tax Advisors	6	Accounting Firms	Senior Accountants, Tax Consultants	Casablanca, Rabat	Virtual	40 min
Individual Taxpayers	6	Self-employed / Freelancers / Micro-entrepreneurs	Self-employed	Various	Face-to-face	30 min
Total	30	—	—	—	—	—

Source: Author's elaboration based on fieldwork data (2025).

Participants were selected using purposive sampling to ensure diverse perspectives were included across organisational levels and regions. Data saturation was reached after approximately 25 interviews, when no new themes emerged, confirming that the sample size was adequate for qualitative enquiry (Guest, Bunce & Johnson, 2006).

3.4. Document Analysis

Prior to conducting interviews, an extensive document analysis was carried out to gain a comprehensive understanding of the context of Morocco's tax digitalisation. This review incorporated official reports, strategic plans, legal texts, policy papers and press releases from national institutions, such as the Direction Générale des Impôts (DGI) and the Conseil Économique, Social et Environnemental (CESE), as well as publications from international organisations, including the International Monetary Fund (IMF), the Organisation for Economic Co-operation and Development (OECD) and the World Bank. Peer-reviewed scholarly journals were also consulted.

This diversity of sources provided a rich, multidimensional perspective on the tax digitalisation process. However, it also introduced variations in the interpretation of results and assessment of progress. Institutional reports sometimes emphasised different priorities, methodologies or indicators, requiring careful triangulation to identify consistent patterns and critically assess contradictory findings (Bowen, 2009). Document analysis thus played a dual role: firstly, as a mapping tool to reconstruct the policy and institutional landscape, and secondly, as a complementary data source to enhance the reliability of interview findings and mitigate potential biases.

3.5. Data Analysis

A two-phase analysis process was employed. First, the document review was used to extract key themes and identify the main components and milestones of Morocco's digital tax reforms. Secondly, thematic analysis was performed on the interview data using the six-phase framework of Braun and Clarke (2006).

The transcribed interviews and key excerpts from policy documents were imported into NVivo qualitative data analysis software (version 14). NVivo was systematically used at different stages of the analysis. First, an initial coding framework was developed based on the research questions and literature review. Open coding was then applied to identify recurring concepts and categories directly from the interview data. Subsequently, axial coding was employed to refine and connect themes into broader analytical categories, such as 'perceived benefits of digitalisation', 'implementation challenges', 'taxpayer engagement', and 'data governance concerns'.

NVivo's query functions were then employed to conduct word frequency analyses and explore code co-occurrences across different stakeholder groups (e.g. tax officials, private sector representatives and individual taxpayers). Visualisation tools, such as coding matrices and hierarchy charts, were also employed to detect relationships and patterns in the data. Finally, NVivo's advanced cross-referencing features facilitated triangulation between interview findings and coded extracts from the document analysis, enhancing the validity and reliability of the results (Woods, Paulus, Atkins & Macklin, 2016).

3.6. Ethical Considerations

The study followed established ethical guidelines throughout the research process (Bryman, 2016). All participants were informed of the study's objectives and their rights, and were asked to provide informed consent. They were also assured of confidentiality and anonymity. Data were securely stored, with access restricted to the research team.

3.7. Limitations

While the qualitative case study approach provides rich contextual insights, the findings may not be universally generalizable. Although the stakeholder sample is diverse, it reflects only those directly involved in Morocco's digital tax initiatives and may not represent all perspectives. Nevertheless, the triangulated approach, which combines document analysis and and transferability of the conclusions.

4. Results

This section presents the principal findings obtained through the combined analysis of thirty semi-structured interviews and document review. The results are organised around four major

themes that emerged from the thematic analysis: the adoption of digital tools, the perceived benefits of digitalization, existing challenges, and emerging opportunities for the continued modernization of Morocco's tax administration.

4.1. Adoption and Acceptance of Digital Tools

The analysis revealed that Morocco has progressively integrated digital tools within its tax administration framework. Tax officials and policy documents have repeatedly reported that a significant proportion of corporate taxpayers have adopted e-filing and e-payment services, with the advent of the pandemic serving to accelerate the transition towards digital platforms.

As indicated by the interviews, early adoption was most notable among large enterprises and multinationals. All representatives from this group (three out of three) confirmed their active use of digital systems. It was further indicated by representatives of SMEs that widespread adoption had occurred, with four out of five reporting routine use of online platforms. However, a smaller proportion of individual taxpayers (4 out of 6) and micro-entrepreneurs described experiencing delays in transitioning to digital processes, mainly due to limited digital literacy or concerns about procedural complexity.

One tax official observed:

> "*For large companies, the transition was smooth. However, in the context of small business owners and freelancers, it became imperative to augment our outreach and assistance programs.*" (Interviewee 7, Tax Official)

Document analysis corroborated these findings, highlighting that the Direction Générale des Impôts (DGI) and Conseil Économique, Social et Environnemental (CESE, 2022) have actively promoted accessibility and awareness campaigns to encourage wider use of tax digital services, especially among smaller businesses and self-employed individuals.

4.2. Perceived Benefits of Tax Digitalization

The vast majority of participants (25 out of 30) acknowledged the positive impact of digitalisation on tax compliance and administrative processes. In the course of the interviews, the participants described the online systems as having the effect of reducing the time and effort required to complete filing and payment obligations. Representatives of the accounting profession (6 out of 6) expressed satisfaction with the accuracy, traceability, and predictability of the digital tools.

A private sector tax consultant commented:

> "*The platforms have eliminated much of the bureaucracy. The process of filing returns and paying taxes has become significantly faster and more predictable.*" (Interviewee 18, Tax Advisor)

Furthermore, a number of tax officials (70%) reported enhancements in operational efficiency within the administration itself. An official provided the following explanation:

The implementation of electronic filing has been demonstrated to have a number of benefits, including a reduction in paperwork and a consequent increase in the time available for verification and assistance tasks. The third interviewee is a senior tax official.

The document review corroborates these observations, with reports indicating that Morocco's digital transition has contributed to the simplification of administrative processes and the enhancement of service delivery for taxpayers.

4.3. Challenges and Barriers

Despite the overall progress, a number of participants (14 out of 30) highlighted remaining challenges. The most frequently mentioned issues were difficulties navigating certain digital services and varying levels of digital familiarity, particularly among SMEs and individual taxpayers. Several SME owners (4 out of 5) reported relying on external support to complete online procedures due to uncertainty about the steps involved.

A business owner stated:

> "*We appreciate the online tools, but sometimes the steps are not intuitive. We had to seek external advice.*" (Interviewee 15, SME Owner)

Concerns about data security and privacy were raised by private sector stakeholders, with 5 out of 8 business representatives mentioning this topic. One tax consultant expressed:

> "*Some clients remain hesitant because they are concerned about data security and potential misuse of information.*" (Interviewee 12, Private Sector Tax Consultant)

The document analysis identified similar points, as several reports emphasized the importance of strengthening cybersecurity measures and increasing taxpayer awareness of data protection policies.

4.4. Emerging Opportunities

Participants articulated a nuanced sentiment of measured optimism regarding the ongoing progression of Morocco's tax digitalization strategy. The majority of tax officials (90%) and a significant proportion of business representatives (62.5%) cited pilot initiatives such as electronic invoicing as a promising development.

As elucidated by a senior tax official:

> "*The organisation is currently transitioning from the digitisation of discrete services to the establishment of a cohesive digital ecosystem, encompassing real-time data reporting and electronic invoicing. The second interviewee is a senior tax official.*"

Furthermore, a number of interviewees (7 out of 30) alluded to the potential for the integration of data analytics and artificial intelligence into the tax system to facilitate risk assessment and fraud detection. While these technologies remain at an exploratory stage, both interviews and document review confirm that they are being considered as part of Morocco's long-term digital transformation strategy.

4.5. Summary of Findings

The combined analysis of interviews and documentary sources highlights Morocco's structured progress in integrating digital technologies into its tax administration processes. While large enterprises and most SMEs have successfully adopted online services, some smaller taxpayers and individual actors continue to face barriers related to digital literacy and system navigation.

The study revealed a general consensus on the efficiency gains and simplification benefits brought by digital platforms, alongside emerging concerns regarding data security and privacy.

At the same time, there is broad stakeholder interest in the expansion of pilot initiatives such as electronic invoicing and the potential future role of data analytics and artificial intelligence within Morocco's tax ecosystem.

The key results from this research are summarized in Table 2, providing an overview of the main fndings that emerged from both the interviews and document analysis.

Table 2. Summary of key findings from interviews and document analysis

Theme	Key Findings	Illustrative Quote
Adoption of Tools	Large firms early adopters; SMEs slower	"For large companies, the transition was smooth…"
Benefits	Time and cost savings; increased transparency	"The platforms have eliminated bureaucracy…"
Challenges	Digital literacy gaps, cybersecurity concerns	"Clients are still concerned about data security…"
Future	Move toward integrated digital ecosystem	"We are building an integrated ecosystem…"

Source: Author's elaboration based on fieldwork data and document review (2025).

5. Discussion

This section interprets the main findings in relation to the existing academic and institutional literature. It aims to deepen understanding of Morocco's tax digitalization process and to extract broader insights relevant for policy and research.

5.1. Interpretation of Key Patterns

The results suggest that Morocco's digital tax reform has advanced in a structured and consistent manner, particularly in the development and deployment of core digital services such as e-filing and e-payment. These services have been widely adopted by large firms and a growing segment of SMEs, indicating a level of institutional coordination and administrative capacity that aligns with international reform trajectories (World Bank, 2022).

However, the findings also reveal the presence of a digital divide, especially among micro-entrepreneurs and taxpayers with limited digital literacy. While some challenges are technical in nature, others relate to user experience, accessibility, and confidence in using online systems. This asymmetry reflects patterns observed in other developing contexts, where progress in digital public services can inadvertently leave behind the most vulnerable groups unless proactive support is provided (IMF, 2021).

The growing attention to electronic invoicing and advanced technologies such as artificial intelligence also emerged as a key theme. These developments are not only viewed as tools for greater operational efficiency but also as levers for transparency, fraud detection, and long-term system resilience. At the same time, participants' concerns about data privacy underscore the importance of trust-building mechanisms and regulatory safeguards as digital services become more sophisticated.

5.2. Alignment with International Research

The Moroccan case study echoes several core findings from international literature on tax digitalization. Prior research emphasizes that digital systems, when properly designed and implemented, contribute to enhanced tax compliance, reduced discretion, and improved perceptions of fairness (OECD, 2023). The interviews confirmed these dynamics, particularly among formal businesses and tax professionals who reported increased predictability and reduced bureaucratic burden.

At the same time, the literature cautions that digital transformation is not inherently inclusive. Without targeted measures, such reforms may deepen disparities between taxpayers with access to technology and those without (Bird & Zolt, 2014). Morocco's experience exemplifies this dual challenge: while technical achievements are evident, there is an ongoing need to address capacity gaps among smaller and informal actors.

Moreover, the country's growing interest in data-driven tax systems aligns with global trends observed in jurisdictions such as Brazil, Estonia, and Rwanda. These systems have shown positive results when integrated with strong legal frameworks, user protection, and continuous monitoring (World Bank, 2022). Morocco's cautious and staged approach appears to reflect an awareness of these conditions.

5.3. Strategic Considerations for Policy

The analysis indicates that Morocco's reform strategy has been both pragmatic and adaptive, favouring a gradual rollout of digital tools while incorporating feedback from stakeholders. This iterative approach has likely contributed to the relative success of the early adoption phases and should be maintained as new services are introduced.

In order to consolidate the current gains, it is recommended that further investment be made in digital literacy programmes and simplified user interfaces. This recommendation is particularly relevant for taxpayers who may be unfamiliar with administrative technology. The necessity to strengthen data governance frameworks, particularly with regard to privacy and cybersecurity, is paramount in ensuring the sustained trust of users as services evolve and expand.

Finally, the emergence of institutional collaboration between the tax administration, businesses, civil society, and technology providers is identified as a key success factor. Such coordination can ensure that technological innovation remains aligned with the diverse needs of taxpayers and responsive to social and economic realities.

6. Conclusion and Implications for Policy

This study has explored the role of digitalisation in transforming Morocco's tax administration through a qualitative lens, drawing on interview insights and documentary analysis. Rather than focusing solely on technical innovations, the research has emphasised the interplay between institutional dynamics, user experience, and evolving public expectations.

The extant evidence points to a carefully sequenced reform process that has generated substantial efficiency gains and improved service delivery, particularly among well-structured taxpayer segments. Nevertheless, the inequitable distribution of digital tools, particularly among micro-entrepreneurs and those with limited digital literacy, underscores the necessity for customised support strategies. These findings imply that digital modernisation, while progressing, must remain attentive to issues of inclusion, trust, and usability.

For policymakers, this implies the prioritisation of user-centred design in administrative platforms, the expansion of outreach and digital skills programmes, and the embedding of data

protection principles into the broader reform framework. The enhancement of interdisciplinary collaboration among tax authorities, business entities, and civil society organisations is instrumental in ensuring that innovation is not only technically robust but also socially responsive.

Morocco's progressive yet forward-looking adoption of technologies such as electronic invoicing and, potentially, artificial intelligence serves to illustrate its commitment to the development of a more adaptive and transparent tax system. As the nation persists in this trajectory, the successful navigation of a delicate equilibrium between innovation and accessibility will prove pivotal in ensuring the continuity of progress.

It would be beneficial for future research to explore the impact of such reforms on long-term compliance behaviour, equity in tax outcomes, and institutional trust. Comparative studies across analogous economies have the potential to enhance comprehension of the circumstances under which digital transformation becomes not only viable, but genuinely inclusive and effective in the context of public finance.

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