International Journal of Studies in Business Management, Economics and Strategies
Volume 4, Issue 8, August - 2025
ISSN (E): 2949-883X
Scholarsdigest.org

THE ROLE OF THE DIGITAL ECONOMY IN MANAGING AND IMPROVING THE QUALITY OF LIFE

Mohammed Jassim Abdullah
Tikrit University - College of Agriculture
Mohammed.j.Abdullah@tu.edu.iq

Hassan Haitham Ismail
Tikrit University - College of Agriculture
hassan.h009@tu.edu.iq

Muhammad Hamad Ali Ahmed
Tikrit University - College of Education for Humanities
Mohammed.h.ali@tu.edu.iq

Abstract
The transformations that the contemporary world witnessed from the nineties until now are nothing but transformations that imposed themselves on the economy and transformed it from the traditional image to the digital one that resulted in the birth of the digital economy, which led to the multiplicity of names given to our time today, including the digital age, and the era of the gate The information revolution dominating economic and social spaces, the era of the creative electronic mind of new wealth and the post-industrial era, the digital economy has taken center stage in public policy discussions in many countries, mainly developed from them, Almost half of the world's population goes to the Internet and 80% of the citizens of the OECD countries go to fixed and / or mobile broadband.

Keywords: Digital economy, quality of life.

Introduction

The rapid development of technology has led to an almost complete change in social life, as technologies have spread in this digital age. Modern information technology fields Communications and the Internet have led to an improvement in the social aspect related to improving the individual's life and expanding Its use in all economic aspects and social and political, which is based on the use of the Internet and communications and technology Information is a major force for development, and this has contributed to the expansion of the circle of transactions. Economic relations between the countries of the world, and the world has become an electronic market Widely competitive , and has become a fertile field For countries to benefit from as a means Hadith To achieve higher growth rates in their economies , The transformations that the modern world has witnessed during the nineties and

up to the present time have been able to impose themselves on the economy and transform it into the modern digital image that resulted in the birth of the digital economy , which has led to the multiplicity of names given to it, including the digital age. The era of the information revolution portal that dominates economic aspects and social The age of the electronic mind and the post- industrial era , and the digital economy taking center stage in the management of public policies in many countries is a major development in the management of global economies, especially advanced economies. This interest did not arise only from the tremendous growth in technologies, but also from the fact that nearly half of the world's population uses the Internet. These technologies have been able to change the world of economics into a modern economy capable of developing human resources.

Research problem

The research problem is summarized in the sudden emergence of the digital economy as one of the influential global variables that helps in the development of many countries of the world , in addition to the inability of some countries to adapt to this global development, in addition to the fact that some countries still rely on the traditional aspect in developing their economies , and this constitutes a major obstacle for them during the stage of economic development . As for developing countries, they may face greater problems in order to catch up with developed countries in which the digital economy has become the basis for developing economic and social aspects and supporting sectors related to improving the life of the individual

The importance of research

The importance of the research stems from the significant role of the digital economy , which contributes to changing the pattern of production, influencing growth factors, and reducing the gap between countries in this field . The importance of the research also lies in knowing the role that the digital economy can play in order to enhance the education, health, and social services sectors that contribute to improving the lives of individuals.

Research objective

The research aims to know what is The digital economy, its types, its importance in managing quality of life, and ways to achieve it. It also explores the effectiveness of digital economy indicators and their role in supporting sectors that have a direct impact on improving people's lives, such as education, health, and the social sector . It also explores the most important applications of the digital economy for managing and improving people's lives.

Research hypothesis

The research hypothesis is based on the following:

1. and social growth rates in light of the spread of digital information technology
2. Most countries have been able to achieve some quality of life requirements.
3. The digital economy based on science and knowledge is a reality that cannot be ignored at all.

4. There are many successes achieved by some countries through their entry into the digital revolution.
5. economy is one of the pillars that has led to improved quality of life. Therefore, the digital economy is an important element in achieving government goals in the field of citizen service.

Research structure

The research consists of two chapters. The first chapter discusses a conceptual framework to clarify the nature of the digital economy and its most important applications . The second chapter also addresses the role of the digital economy in achieving quality of life and how this goal can be achieved through the use of digital economy indicators and their role in advancing the field of social services and understanding the role of the digital economy in improving the level of services.

Chapter One: The conceptual framework of the digital economy and its most important applications

The modern digital revolution has contributed to change at the micro- and macro-economic level. Its technologies and systems have changed many aspects of the individual and society, and its impact has included vital sectors such as the economy , trade , education, media, and security. Accordingly, many modern cognitive concepts and terms have emerged, and this change has also included transactions. Digital media and new models of the economy have all contributed to changing people's tastes and consumption patterns , and to re-clarifying Their understanding of the economic commodity and service, as its philosophy was based on digital content in the form of information Digital, digital products, digital services, digital programs, digital management and e-commerce, which embody A new system for the global economy with all its dimensions and tools, which is called the digital economy . (Harzallah, 2018, 2).

1. What is it? The digital economy and its most important characteristics

economy is defined as "the interaction and integration between information and communication technology on the one hand And between the national, sectoral, and international economies on the one hand, and in a way that achieves the true effectiveness of all economic indicators supporting economic, commercial, and financial decisions in the country during a specific period. (Batoul Faiza et al., 2019, 121)

The entry of information technology and its impact on economic activities is evidence of the actual presence of comprehensive digital change. Through this requirement, we will learn about the types of digital economy and what is related to it, as most of them refer to the same concept, as follows: :

- Knowledge economy : It means the optimal use of knowledge to help carry out economic activities . And its expansion and development, and also refers to the economy that is characterized by a high rate of employment based on Knowledge, through this type the proportion of intellectual capital is greater than physical capital Material . (Talib, Al-Janabi, 2010, 84(

- Information economy : It is a type of economy that builds its activities in various sectors on information. Here, the information workforce exceeds the workforce in both the agricultural and industrial sectors. And services.

The digital revolution also means a shift from traditional methods to electronic preservation systems, as this Transformation requires identifying the methods and approaches used and choosing What is appropriate for the environment that desires this transformation, as this type of development has become necessary to solve many problems and The most important of which is getting rid of government routine and complicated procedures, especially since there is a trend towards e-government . (Load, 2013, 2).

2. Characteristics of the digital economy

The following are the most important characteristics and features of the digital economy:

A. Ease of access to data sources

The success of digital transformation depends on the ease of access to data and the ability of individuals and institutions to share information networks and websites. Participation in these networks requires the availability of infrastructure, such as electricity grids and mobile phone networks, low service fees, the availability of machinery, equipment, skills, training, financial resources, and the use of electronic and plastic money , such as credit and debit cards.

B. Competition and market structure support :

Information technology affects the degree and methods of competition and contributes to improving competitive positions because it changes rapidly and affects business systems through the availability of data sources with the ease of digital dealing with inputs , outputs, operations, production and distribution processes. The market structure varies according to the stage of application of information and communication technology in the digital economy at both the local and international levels. Information and communication technology must be integrated with various economic systems and sectors , especially in the fields of manufacturing, agriculture, education, training, financial, banking and investment services . Information and communication technology, e -commerce, e-shopping services , software and information are among the most important pillars of the digital economy that contribute to enhancing competition and supporting the market system based on the foundations of digital transformation, as the components The digital economy varies depending on the scope of the economy , the impact of information networks, standards, public goods, and the costs of transactions and deals. It is well known that the use of technology varies depending on the size of economic transactions, resources, sectors, and components of the gross domestic product.

C. Macroeconomic future :

Information and communication technology plays a fundamental role in increasing economic growth rates , capital investments , and internal and external e-commerce. The Internet is changing the methods of conducting business transactions and working methods.

D. to provide Information for decision making:

Information can be controlled through the optimal use of data and its employment to obtain the best decisions regarding economic policies . Information use skills help in the successful making of long-term investment decisions. The digital economy also provides information by learning how to identify information needs and then choose the appropriate sources. (Al-Najjar, 2006, 26-29).

3. Analysis of the most prominent aspects of the digital economy

economy have undergone major transformations due to the growth, integration and complexity of the information and communication technology sector. Computers and electronic devices have become capable of achieving direct communication with each other regardless of the distance between them. This communication and contact is achieved through global networks, the most important of which is the Internet. This great development, along with the growing use of the Internet, has led to a digital revolution that has brought about fundamental changes in the structure of the economy , dismantled traditional systems, and established the terms of a new system, the digital economy or the digital revolution. This has resulted in tangible effects in many fields such as business, public administration, education, health, agriculture, and others. Through it, individuals and institutions can communicate with each other in order to choose the most appropriate products and services by conducting price comparisons. And making the purchase decision. (Rashid, 2005, 24).

From the above, we can talk about the applications of the digital economy :

Applications and aspects of the digital economy

- Electronic banking: means conducting banking transactions electronically through the use of technology Information And contact New, whether it is related to traditional or new banking , and under this model the customer will not have to move to The bank If he wants to do the work he wants from his bank from anywhere and at any time, which is known as electronic banking operations .
- Government : The development of information and communication technology has made institutions use technology in their internal and external transactions, but it is linked to the existence of a basic technological infrastructure to enable citizens to obtain information as quickly as possible, efficiently and transparently. E-Government is defined as the process of changing and transforming the relationship between institutions and citizens through information technology, from transparency and reducing corruption with the aim of providing the best to citizens and enabling them to access information, which provides more and maximizes returns and reduces expenses. (Al-Hosh, 2006, 4).
- commerce: E-commerce is one of the pillars of the digital economy , which can be described as the processes of buying, selling, and exchanging products, and knowing their services and details through networks, including the Internet, in a direct manner (online). The digital economy is based on two facts: e-commerce and information technology. Information technology is what created the real and actual existence of e-commerce, as it depends on information and communication technology and various other technical means to implement and manage commercial activity. The concept of e-commerce lies in every

commercial transaction between a seller and a buyer in which the Internet has contributed in whole or in part, such as providing information about a specific service or commodity to purchase it later, and payment is made electronically, whether by a paper check upon delivery, or by other means. (Mahmoud, 2006, 6).

"E-commerce" is the use of computers and information and communication technology to exchange goods, services and information. This technology effectively connects the seller and buyer, exchanges products and information, and transfers information . (Suleiman, 2004, 196).

E-commerce can be defined as "the implementation of everything related to the buying and selling of goods, services and information using the Internet, in addition to other global commercial networks. This includes the distribution and delivery of goods, follow-up procedures, payment and settlement of financial obligations , conclusion of contracts, as well as the conclusion of deals, negotiations and interaction between the buyer and seller, customer relations that support the buying and selling processes and after-sales services and information. E-commerce can also be described as the use of multiple and diverse electronic means that are constantly and continuously developing, including the Internet, to implement the main functions of business, which gives the organization the opportunity to manage its internal and external environmental relations . (Karima, 2014, 22).

Section Two: The Role of the Digital Economy in Achieving Quality of Life

Given the important role that technology plays in achieving development in general and human development in particular, knowledge has become the main driver of production and economic growth . The focus on information and digital data has also become one of the factors on which modern economies depend. As a result, talk has begun about new terms, such as the digital economy, the information society, the education economy , and the knowledge economy (Batuj , 2011, 354) . Once the level of complexity and complexity became clear, In the Sustainable Development Goals, it has become considered Technology and innovation are important tools for achieving These goals are within the framework of the knowledge revolution, and the goals focus on Sustainable development supports capable economic structures. On resilience, and stimulating inclusive and sustainable industrialization And sustainable, and encouraging innovation, and innovation is considered an important element in achieving the goals of health and well-being Education and equality among individuals, cities and communities Sustainable Peace, Justice and Institutions Strong, and partnerships , the second stage following the achievement of the sustainable development goals is achieving the goal of a free and dignified life for the citizen as the cornerstone of any economic or social development , as development cannot be achieved except by eliminating the problems that members of society suffer from, such as poverty, unemployment and ignorance. (Kanza, Muhammad, 2019, 3).

First axis : The digital economy and some quality of life variables

First: The role of the digital economy in promoting human development

The scientific and technological revolution has taken its place through its role in achieving major accomplishments in the fields of science, production, human development and

improving the lives of individuals, and thus making science a force. Direct productivity because it has become a foundation in the production process through enhancing electronic communication , financial inclusion, and access to commercial and public services, so that technology has become a major factor in achieving equality. In the healthcare sector, modern technology powered by artificial intelligence is helping save lives, diagnose diseases, and treat some of the most severe ones. In education, virtual learning and distance learning have made programs accessible to individuals who were previously overlooked or excluded . Public services are becoming more accessible and accountable through systems that operate on closed-loop data. They are also moving away from the traditional, disruptive nature of services, with big data enabling them to support more responsive and accurate policies and programs .

This stage was accompanied by other problems, including the deprivation of some people, such as women, the elderly, people with disabilities, ethnic or linguistic minorities, and residents of poor and remote areas from dealing with electronic means of communication, and the difficulty of catching up with their peers in the rest of the world's societies, whose conditions have improved thanks to direct contact with the means of the digital revolution. The levels of electronic communication have begun to decline in these circles. The number of women who use the Internet worldwide, for example, is decreasing. 12% Regarding the number of men, while this gap narrowed in most regions between 2013 and 2017, it widened in the least developed countries by 30-33% https://www.un.org/ar/un75/impact-digital-technologies

Human beings are the foundation of scientific and technological progress. Therefore, we must invest in developing human resources through education, training and guidance in order to develop innovation. Invention , organization and knowledge, and thus this investment drives the pace of technological development and thus enhances economic growth. And social , some developed countries such as America, Japan and Germany have followed a new approach to education that is in line with and supports technological development. For example, the United States of America has supported programs for educational development research as well as technology dissemination programs by providing educational grants to help its citizens adapt to the use of modern digital technology. Development cannot be achieved without building human capacities on a sound basis to ensure a level of human well-being, leading to a decent life and the ability to acquire knowledge through effective education, and then ensuring the appropriate employment of these capacities in various fields, especially in the production process and achieving economic growth. Contemporary economic developments at the general level require attention to these capacities, which depend on knowledge in particular. Information increases the level of knowledge, not just effort. Knowledge is the basis of development, which is a commodity of public benefit and supports economies, the political environment, and societies and is widespread in all types of human activities. Therefore, developing human capacities through education, training, enhancing knowledge, and participation in economic sectors. Social and political rights and the granting of basic freedoms all support the achievement of human development. It is often believed that people's access to technological innovations , transportation, telephones, or the internet increases with income because economic growth creates opportunities for accessing

and disseminating technological innovations . However, this process can occur in reverse. Investing in technology, like investing in education, can provide individuals with better tools that help increase their productivity and well-being. Technology then becomes a key tool, not just a result of growth and development. It can be emphasized that human development gains, or the eradication of poverty, are a true result of technological discoveries . Human development is an important means of technological breakthroughs and innovation, and an expression of human potential. Higher levels of education make powerful contributions to the creation and dissemination of technology by qualifying a larger number of scientists working in research and development, and better-educated farmers and factory workers who have the experience and creativity to use technologies more easily and effectively. Social and political freedom, in addition to these factors, create an environment that encourages people to be creative. The digital economy also plays an important role in revitalizing the agricultural and service sectors and in meeting the needs of society and youth. A starting point could be to link the financing process to mobile payment systems. Mobile, which will advance traditional banking and support financial risk management, the modern cash management that arises from mobile banking services including instant bill payment does not help to Not only does it improve the use of cash balance, but it also contributes to improving the level of profit, in addition to its role in creating a credit database about borrowers. The small and the people in remote areas, which contributes to finding ways to classify credit for them, and such mechanisms will help not only banks but also help Other risk management enhancement services providers such as insurance companies, and a good assessment would also Rewards more creditworthy farmers with a greater chance of obtaining financing. (Batuj , 2011, 132) Here we can talk about the role of the digital economy . In support of the production process through :

- Providing a tangible economic return as a result of introducing modern technologies into the production process, as this contributes to raising the per capita share. Of the GDP, it also leads to an increase in the non-oil GDP, so this is a strong driver of growth. However, some countries had to rely on Oil has a negative impact enough to cast a shadow over the country's political and economic outcomes. Hence the expected positive impact, as many political parties use oil wealth to reward their supporters. And its networks of influence instead of meeting the needs of the citizen, and oil wealth has also led to limiting competitiveness Economic , and reduce the need for taxes, which leads to weakening the role of accountability between the citizen and the state
- Iraq has latent export potential for a variety of commodities that, if exploited, will It will help diversify the country's economy and raise living standards under the available conditions. The occasion, including the return of internal security, and improving trade policy can also lead to stability. Prices and quality of products for the consumer, and this policy includes reforming commercial institutions and legislation that have not It is suitable for current conditions, such as import licensing laws and the existence of two separate customs territories that must be Unifying them under a unified tariff schedule. In addition, Iraq enjoys a geographical location that enables it to be A regional logistics hub, its performance may lag behind that of its peers, which is reflected in its role. Therefore, trade facilitation measures are an urgent priority.

- Iraq's agricultural sector can be revived to serve as a pillar of a more diversified, private-sector-led economy . Agricultural production and related food and service industries offer significant potential for expansion and job creation. The agricultural value chains in Iraq have not been subject to the same level of control by the government sector. Or governance challenges as with other commodities, and the agri-food sector can Iraq is developing modern ways of working by utilizing modern expertise and technologies to maximize its potential. Competitiveness.

Secondly : The role of the digital economy in advancing the field of services

Digital technology has become an important means of achieving the goals set for many countries. It has begun to move at a rapid pace in development and spread in the world. It has begun to contribute to facilitating transactions and raising their level, progress and development to keep pace with the chronological sequence. It has not stopped at supporting and developing the economic aspect only, but has gone beyond that to include the social aspect and working to achieve many social goals despite the existence of challenges. Despite this, institutions based on the digital economy and e-commerce have worked to find many solutions to confront these challenges. Since humans are the primary focus of scientific and technological progress, technological development must be effective in providing comfort, security, and reassurance to humanity, not an element of misery and unhappiness. Therefore, the digital revolution is the missing link in the issue of development, improving the lives of individuals, and ensuring quality of life for societies. This principle is within the limits of a dignified life filled with comfort and security, bringing all forms of stability and justice. Happiness will prevail in this world afflicted by capitalism and its brutal policies, harnessing everything that humans invent for their own benefit and comfort, and combating all forms of harm to which they are exposed. Thus, thanks to the assistance provided by artificial intelligence, public services are becoming easier to access and more accountable through systems that operate on closed-loop blockchain technology. They are also moving away from the burdensome bureaucratic nature, and big data can also support policies and programs that are more responsive to needs and more accurate https://www.un.org/ar/un75/impact-digital-technologies

The second axis: The experiences of some Arab countries in the field of smart services.

and communications technology sector in the Arab region has witnessed significant development with the emergence of New generations of mobile smartphones and expanding the Internet package via Fixed and mobile networks, as evidenced by the size of investments allocated by governments For this sector, as well as market growth and competitiveness since the advent of the Internet and telephone Mobile in the market, both of which have witnessed an increase in penetration rates, and the market is considered Mobile services are a strength of the infrastructure and the information technology sector. Communications in the Arab region But the investments of some Arab countries in this sector were directly affected by the lack of Political and economic stability , including Tunisia and Iraq Libya, Egypt and Yemen. (ASCO , 2017, 17)

With the growth of digital transformations, digital platforms have become one of the most important pillars upon which the digital economy and the smart services sector are based. Their number is increasing, reflecting the trend of the government sector and the business sector towards establishing more digital platforms to provide and deliver information, goods, services and information in a way that is easy and appropriate to the needs of users. The spread of these digital platforms and applications has become one of the indicators of the growth of digital economy networks , which depends on the level of availability and progress of the infrastructure of the digital economy , represented by advanced communications , and the availability of digital applications supported by the continuous development of human expertise and capabilities and their continuous adaptation to user requirements. (Qaloul, 2020, 18)

In this field, there have been numerous international experiences in developing the digital economy with the aim of providing smart services that contribute to facilitating people's lives and improving their quality of life.

Some countries need Arabic: To expand the use of information and communication technology By enhancing human capabilities to Three main aspects:

- Strengthening basic education in the use of information technology And communications through training students in the fields of Computer, programming and all technologies New related In the digital economy , such as cloud computing and management Analyzing big data and cyber security , as well as disseminating and intensifying the use of information technology tools . and communications To teach Other topics in each Levels Educational
- Savings Advanced training in technical fields, especially jobs that require a minimum level of skills. In the field of information and communications technology , and training employees General public Especially Design officials And implementation Policies and regulations related to the technology sector Information and Communications , and Program Managers E- government in areas related to implementation Managing digital transformation programs and policies.
- Spreading digital culture through public awareness campaigns and organizing targeted lessons For others learners And the beginner classes to encourage them to adopt information technology . Nasr , Pearce , 2012, 217)

The experiences of some countries in activating the digital economy and its role in achieving quality of life will be reviewed:

1. Jordan

Jordan and some Arab countries face a lot of pressure in integrating with the digital revolution programs compared to what developed countries face because the burden of their development is in fact a double burden. They are required to reduce the gap between them and developed countries, which is a large gap and requires making efforts in order to achieve this goal. At the same time, they must keep pace with the new means that can contribute to improving the lives of individuals in the developed world so that they do not suffer from backwardness again. In terms of capabilities, most developing countries lack the sufficient amount of material resources necessary to carry out this great role and work to achieve The general safety of individuals and communities, summarizing the negative and positive characteristics of life . Quality of life also monitors satisfaction with life, including

everything from physical health, family, education, employment, wealth, security, ensuring freedom, religious beliefs, and the environment . However, the obstacle here is the lack of a competent human capital system in some countries, without which true sustainable development cannot be achieved. Here, the lack of a human capital system does not mean a shortage of qualified human resources, as most Arab countries have an abundance of these resources. Rather, what many developing countries, including Arab countries in particular, lack is the aspect of benefiting from the energies of people with their multiple capabilities and harmonizing these capabilities with the requirements of the digital revolution and how these energies can be tools that contribute to achieving integration between the digital economy , improving the quality of life, and achieving tangible results for society. This has led some countries to think about finding effective mechanisms to link qualified human resources with economic institutions. And social and decision-making centers, creating an integrated system that works with sub-systems to maximize returns, reduce unemployment rates, reach a level of employment, and thus achieve a decent life. (United Nations, 2003, 33).

The Jordanian government attaches great importance to digital transformation, given the significant benefits it offers to the economy in general and the quality of life in particular. This is due to the importance of digital transformation in developing the economic and service sectors, providing an attractive infrastructure for investment , and transforming natural and human resources into rich and smart resources that contribute to opening up new job opportunities, eliminating poverty and unemployment, and opening up a wide scope for research, development, creativity , and innovation , especially in building smart applications . This encourages the construction of smart databases and educational and study programs that are compatible with the digital environment and support programs to improve the quality of life and prepare human resources to keep pace with the digital transformation. This prompted the Jordanian government to announce the program and assign the Ministry of Digital Economy and Entrepreneurship, which was established in 2019, to implement it. The program works to enhance the provision of services to citizens using various digital communication means and to act as a central point for coordinating the efforts of various ministries and institutions, developing plans to provide services and government transactions electronically, and providing them with the necessary standards and expertise. Through it, the government works to activate the role of public service for the citizen, which supports the health, education, transportation , communications , employment, and basic needs indicators sectors. The needs that express the conditions of living include material needs such as food, housing, clothing, and clean water, and non-material needs such as the right to participation, human freedom, and social justice, with the contribution of supporting the public and private sectors with the aim of securing employment in one of the two sectors and thus ensuring an income for the individual that can secure his needs . The Ministry has also worked to develop a comprehensive methodology to measure the extent of progress in the digital economy and the extent of its contribution to measuring the level of well-being . The quality of life can be measured through the average per capita share of family income and the way it is spent, which are two measures to indicate Standard of living as long as they include production for the purpose of achieving self-consumption.

On the other hand, the government has developed a methodology for transforming digital transactions for government services by re-adjusting government procedures to facilitate service provision. The Ministry of Digital Economy and Entrepreneurship seeks , through digital government programs, to digitize services supporting sectors, such as social security services. The services of the Companies Control Department, Income and Sales Tax Services, Professional License Renewal Services, and General Customs Services, as these services represent the basic stage for providing support to the Jordanian citizen. On the other hand, Jordan attaches importance to the role of statistical surveys in arriving at accurate indicators related to the digital economy and its uses, given their importance in supporting growth and improving the quality of life. The Ministry of Digital Economy and Entrepreneurship is implementing a set of statistical surveys in the communications and information technology sector, namely:

- Survey of companies active in the communications and information technology sector.
- Survey of the use of information and communication technology in homes.
- Survey of the use of information and communication technology in national establishments and the private sector.
- Spread Survey And the use of information and communication technology in schools.
- Assessing the market needs of workers in the communications and information technology sector
- The Ministry of Digital Economy conducted a survey on the use of information and communications technology in homes , collecting information to calculate an index showing average monthly household spending on the internet (Global Information Technology Report , 2015, 32)

It is necessary to provide and equip the appropriate and stimulating infrastructure and legislation for this transformation to keep pace with the scientific and technological revolution and achieve economic self- reliance . And socially , to build wealth, increase individual income, and provide job opportunities in a society that believes in freedom, equality, justice, and equal opportunities , which contributes to shaping the future of the individual in Jordan and building a strong, sustainable economy for future generations . With a solid foundation laid for promoting life-improving measures, Jordan Vision 2025 aims to position the Kingdom as a regional front for digital transformation and its significant role in improving services for citizens through successful policies and educating a new generation of innovators and creators capable of leading the economy of the future to achieve the government’s goals , and working to integrate technologies in various sectors from health and education to industry and financial services and empowering youth with future skills in these fields is the key to ensuring the ability to compete. Enabling small and medium-sized enterprises to absorb workers and reduce unemployment.

The future of the digital economy in Jordan enables the Kingdom to continue its leadership in this field and to move towards making the digital economy a tool for creating more opportunities instead of replacing machines with humans. This digital economy is what will reduce the inflation rate, increase human welfare, and prevent the economy from being directed towards increasing the profits of capitalists at the expense of the citizen. He pointed out that digital technology has many positives in universities, most notably reducing the

operational costs of the educational institution, providing self-learning opportunities for students, increasing communication between them, tracking their achievements, increasing learning and research activity, and providing similar educational opportunities for all students around the world with high quality . The government has also invested in digital infrastructure, which has led to an improvement in the level of communication . Internet penetration exceeded 90 percent, and access to digital services and digital education expanded. The Kingdom also ranks advanced in the region in digital innovation , with more than 200 startups registered in the digital technology sector last year alone, strengthening Jordan's role as a regional platform for innovation and entrepreneurship . He added that Jordan rose to 85th place globally out of 121 countries in the Digital Quality of Life Index in 2023, advancing from 87th place in 2022. On the Asian level, it ranked 26th out of 35 countries . Jordan also achieved significant progress in the e-government index, jumping from 100th place in 2022 to 65th place in 2023, reflecting its tangible progress in government digital transformation efforts. .

2. Qatar

It is considered Qatar is one of the countries that has made great efforts to establish and develop the communications and information technology sector. This has been achieved through a clear legal framework and the definition of institutional circles for this through investment in the information technology , communications and postal sector. The result of these investments was It is the rapid expansion of telecommunications networks and improvements in the availability and quality of telecommunications services , as Qatar ranks among the highest countries in the world in terms of implementing mobile networks and fifth generation. The digital transformation program aims to implement the digital transformation of small and medium- sized enterprises, as the Ministry of Transport and Communications is committed to developing and sustaining the information and communications technology sector in the State of Qatar at various levels. It also seeks to support the development of the country’s knowledge-based economy by providing an innovative and sustainable digital society environment in the State of Qatar . The importance of developing small and medium enterprises comes from the great importance it holds within the government’s jurisdiction and the tasks assigned to it to initiate programs that encourage the use of information technology in small and medium enterprises and enhance awareness of the benefits of using modern technology in the business sector and thus provide the best services to individuals. (Khalifa, 2014, 349. (

The State of Qatar launched the "Smart Qatar Tasmu" program, which includes a number of initiatives such as the Smart Qatar Services Booklet, which includes a set of creative solutions that translate the project's vision and objectives into digital applications that meet the needs of Qatar's residents. The Smart Qatar program focuses its efforts on harnessing energy technology and innovation to promote sustainable economic diversification , improve the quality of life, and enhance the provision of public services in Qatar in various sectors of high priority. This effort is supported by an integrated and thriving information and communications technology system and a global innovation network working together to find relevant technological solutions in all sectors. As for the labor market, the digital skills

development program for the “Tasmu Smart Qatar” program was launched at the beginning of this year, 2020 . One of the program's objectives and outcomes is to provide a practical framework for periodically assessing the impact of digital transformations on employment in terms of cost and time (Qaloul, 2020, 44)

Qatar's vision is based on four pillars, the first of which is human development with the aim of developing and advancing the people of Qatar so that they can build a prosperous society. The second pillar is concerned with social development to achieve a just and secure society, based on good morals and social care , capable of dealing and interacting with other societies . The third pillar is economic development with the aim of developing a diverse and competitive national economy, capable of meeting the needs of the citizens of the State of Qatar . The fourth pillar is environmental development to achieve harmony and consistency between economic development . And social , and environmental protection . The vision that determines the general directions for the future also allows for the preparation of strategies and executive plans . The National Development Strategy 2010 was prepared . 20 30 , which is considered a strategy for the State of Qatar . The strategy included : Several sectors , including health, education, training, workforce, family cohesion, and preventive guarantees for social protection . The strategy for these sectors included a group of initiatives, programs, and projects, including programs related to people with disabilities . The latest statistics showed that the State of Qatar is witnessing a distinct phase in its history, represented by its progress towards complete, comprehensive, and even accelerated development. This resulted in the State of Qatar recording rates of growth and economic recovery that it had never witnessed before, as the gross domestic product witnessed growth ranging between 7.6% and 26.8% annually during the period 2004-2009 . In addition to this, there was an increase in general government spending, as the state budget recorded an increase from approximately 95 billion riyals in 2009-2010 to 127.5 billion riyals in 2010-2011 . The State of Qatar is one of the countries in the world that enjoys a high level of development , as it ranked 18th in the International Human Development Report for the year 2022 issued by the United Nations Development Program, as this reflects The new rank reflects the extent of development and great progress achieved by the State of Qatar in the field of human development. The report indicated that the human development index in the country jumped from (0.875) to (0.910), an indicator that reflects development in the fields of education, health and gross domestic product . In the field of education , the report indicates a decrease in the illiteracy rate to (6.9%) with an increase in the school enrollment rate to (80.4%) after it was (77.7%) in the previous period . As for the field of health, the survival rate increased from (75 years) last year to (75.5 years) . In the field of per capita income, the report indicated that the State of Qatar achieved a great leap, as this rate jumped to (74,882 dollars) in 2009.

The State of Qatar is keen to evaluate its achievement of the Millennium Development Goals, as the State of Qatar has already achieved most of the Millennium Development Goals, and has made tangible progress in the remaining goals , as poverty cases (population whose daily income is less than one dollar) have disappeared , and the percentage of workers to the total population reached 47 % in 2022 , after it did not exceed 60% in 2011 , and the net enrollment rate in primary education during the period 2010-2020 ranged between about 92 % and 94 % for males and between 91 % and 93% for females , while the literacy rate for females and

males between the ages of 15 and 24 reached 96 % 98 % for males and 98% for females in 2020. The percentage of Qatari female students reached 82% of the total number of students enrolled at Qatar University during the academic year 2010-2020 . Women's participation rates in economic activity also increased from 30.3% in 2010 to 34.1 % in 2020. The percentage of one-year-old children vaccinated against measles reached 98% in 2020. The percentage of births conducted under medical supervision reached 100%, indicating a significant development in the medical sector, as no cases of HIV infection were recorded in the age group (15-24) in 2020, with a decrease in malaria rates among Qatari society. The percentage of the population using improved drinking water sources and also the population using improved sanitation facilities reached 100%, with a complete absence of slums or marginal population centers.

The total development aid and assistance provided during the period 2010-2020 amounted to about 20 billion dollars, and this aid and assistance constituted a percentage of 0.49% of the country's GDP.

Conclusions

1. The study indicated that Arab countries have made significant progress in communications and information technology services
2. which has led to an increase in the percentage of active mobile phone subscriptions .
3. has led to the emergence of banking transactions via the information network and the expansion of its activity .
4. economy has become a growth factor in many countries around the world .
5. The concept of sustainable development, from a technical and technological point of view, represents the development that The community moves towards using clean technology industries that Using the least possible amount of energy and natural resources .
6. The appearance of digital data in the form of information Digital, digital products, digital services, digital programs, digital management, and digital or electronic commerce, which embodies New engineering for the global economy .

Recommendations

1. When the desire to transition from a traditional economy to a digital economy arises , great importance must be given to intellectual capital in order to build a knowledge-based society. The greater the cognitive abilities of workers, the greater their creative abilities, which gives organizations a competitive advantage.
2. It is necessary to focus on cognitive and technological awareness from an early age by focusing on innovators, researchers, and those working in the fields of knowledge, because the difficult social and financial situation forces them to migrate to Western countries that attract many skilled human resources .
3. Defining a vision for investing in the digital community such as: Connecting smart city, industry and machinery.
4. Taking into account the need to increase network density, given that 5G technology requires more base stations. Consequently, capital expenditures and operating expenses will increase. .

The Reviewer

A. Mohamed Lakhdar Harzallah, A. Oushrif Yousra , The Digital Economy and Characteristics of the New Consumer Behavior , National Forum The third is about the beginning The Digital Economy : The Necessity of Transition and the Challenges of Protection, Scientific Research , 23-24 April 2018 .

References

1. Bouchoul Faiza et al., "The Reality of the New Economy in the Arab World and Algeria," University of Setif, p. 121.
2. Alaa Farhan Talib, Amira Al-Janabi, Knowledge Management " Customer Knowledge Management " , Jordan : Dar Al-Nashr for Distribution , 2010. .
3. Ibrahim Abdel Salam , Telemarketing Mechanisms in Light of the Trend Towards the Digital Economy - A Case Study of the Foreign Bank of Algeria (Oum El Bouaghi Agency), Master's Thesis, University of Oum El Bouaghi, 2014-2015.
4. Hayoula Iman , Ibad Zeina , Strategic Vigilance and Economic Intelligence/Big Data , Mohamed Boudiaf University of M'Sila Faculty of Economics Business and Management Sciences , International Scientific Forum , Digital Transformation of Enterprises and Predictive Models on Big Data November 12-13 .
5. Farid Al-Najjar, "Integrated E-Commerce and Business in the Knowledge Society," University House for Publishing and Distribution, Alexandria, 2006
6. Bouafia Rashid, "Electronic Banking and the Algerian Banking System," a thesis submitted for a Master's degree in Economics , specializing in Money, Finance and Banking, University of Blida, 2005.
7. Abu Bakr Mahmoud Al-Hawsh , E-Government: Reality and Prospects, First Edition, Arab Nile Publishing Group, Cairo, 2006 .
8. Amer Mohammed Mahmoud, "Electronic Commerce", First Edition, Arab Community Library for Publishing and Distribution, Jordan, 2006.
9. Abdul Aziz Abdul Rahim Suleiman, "Trade Exchange (Foundations, Globalization, and E-Commerce)," First Edition, Dar Al-Hamed for Publishing and Distribution, 2004 .
10. Karima, Conflict, Reality and Prospects of E-Commerce in Algeria, Master's Thesis in Business Sciences, 2014.
11. Dr. Mohammed Omar Batweeg and Dr. Abdul Qader Hussein Shashi Mechanisms of Transition to a Knowledge Economy - "With Notes on Some Islamic Countries ", Journal of Gulf and Arabian Peninsula Studies, Kuwait, Issue 14, 2011 .
12. Tino Kanza, Dr. Dahan Muhammad, The Role of the Digital Economy in Achieving Quality of Life: A Comparative Study between the UAE and Algeria, Journal of Strategy and Development, Volume 9, Issue 3 (Part One) 2019.
13. ESCWA , Committee on Technology for Development, Digital Economy and the Transformation towards Smart Societies, United Nations, 2017 .
14. Dr. Sufyan Qaaloul, Dr. Al- Walid Talha, The Digital Economy in Arab Countries: Reality and Challenges, International Monetary Fund, 2020.
15. United Nations, World Summit on the Information Society, Geneva 2003, Document No. Swiss-03/GENEVA/Doc/5-a , 12 December 2003.

16. Hashemite Kingdom of Jordan, Ministry of Communications and Information Technology, Global Information Technology Report, 2014-2015.
17. Youssef Khalifa, The Gulf Cooperation Council in the Triangle of Inheritance, Oil, and Foreign Powers , 2nd ed . (Beirut: Center for Arab Unity Studies) 2014 .
18. Sahar Nasr and Douglas Pearce (2012), SMEs for Job Creation in the Arab World: SME Access to Financial Services, World Bank.
19. https://www.un.org/ar/un75/impact-digital-technologies
20. https://www.un.org/ar/un75/impact-digital-technologies .