



Social, Economic, and Environmental Development factors (SEED) to foster Collaborative Sustainable Development for SMART and Digital Initiatives

Mounir El Khatib¹, Mohammad AlShibani², Abdalla Almaeeni², Ahlam Almulla²

^{1,2}*School of Business & Quality Management, Hamdan Bin Mohammad Smart University. Dubai, UAE.*

ARTICLE INFO

Keywords:

SMART, Digital Transformation, Social, Economic, Environmental Development, Mobile

Received: Jan, 23, 2024

Accepted: Feb, 18, 2024

Published: Apr, 30, 2024

ABSTRACT

As governments seek to identify pragmatic ways to deliver services in the digital age, it is necessary to modify the methods for implementing new mobile technologies to achieve long-term success. Hence, comes the need for SMART governments in all the areas whether technological, governance, business, or sociotechnical. However, several factors influence the SMART government mobile factor for the digital transformation. This paper deals with the ways to provide a methodological framework called SEED framework for the introduction of the digital transformation of government that can address the difficulties to meet the objectives of the smart mobile factor. This research paper emphasizes extensive methodological planning through carrying out surveys for four different companies in the UAE. This comprises employing a research strategy to collect data through questionnaires and then applying analytic techniques to determine the research findings.

1. INTRODUCTION

The use of information and communication technology (ICT) to assist government functions, services, and people's participation in social-economic, and social development, political processes, and overall quality of life is known as digital or smart government. Mobile marketing's recent expansion has been ascribed to rapid technological advancements and shifting market conditions [1][2]. It is believed that to induce the ability to elicit an adequate level of engagement, business owners have always needed a good awareness of customer behaviors, consumer behavior patterns, and data segmentation [3][4]. Because of the pervasiveness and efficacy of mobile digitalization, this intrinsic ability to engage directly with the customers and elicit a response can be greatly enhanced [5]-[8]. When used intelligently, the mobile aspect of the digital transformation can create a synergy that boosts the chances of multiple business approaches

succeeding [9]. As a result, it is suggested for the companies to become more familiar with the application of mobile as a part of information and communication technology, which includes smartphones, telematics, and personal digital assistants (PDAs) [10]-[14]. Smart government is considered as the management of governmental and administrative business activities using digitally coordinated information and communication technologies (ICT). Smart digital governance takes advantage of the expert interconnected smart devices and cyber-physical networking systems to fulfill the government duties more efficiently and effectively [15]-[18]. It's all about long-term government and administrative acts in the age of the Internet of Things (IoT) and Internet of Services, which are established based on the Internet of Data, the Internet of Systems, and the Internet of People [19]-[22]. This comprises local and municipal

governments, regional and provincial governments, national and federal governments, and supranational as well as global governments [3][23][24][25]. The concept of the SMART government is all about putting technology to work for strategic train decision-making and effective planning [26]. It's all about enhancing democratic procedures and changing how government services are delivered [27]-[30]. It is a newer kind of government that is data-driven, citizen-centric, and performance-oriented, which has its foundation in information and communication technology. Telecommunications and Digital Government Regulatory Authority (TDRA) has been attempting to implement smart government, and the UAE has been at the forefront of this effort; according to a survey held by UN Smart Government conducted in 2012, the UAE scored seventh in the 'online service index [31]-[35].' Given the survey's encouraging results, Sheikh Mohammed bin Rashid Al Maktoum has announced a new "mobile government" program that gives consumers a wide range of services [36]-[39]. As the SMART government seeks to improve service quality while lowering costs, mobile technology is one of the useful tools for minimizing the effort while enabling improving management and administrative services, As a result, mobile technology is regarded as a vital aspect of digitalizing and smart factors, allowing the improvement of services by implementing a variety of innovative technologies [40]-[44]. The purpose of this research is to propose mobile technology-based SMART government technological advancements that can aid in making the mobile aspect work also by improving the organizational and governmental performances. Hence, qualitative research was carried out, to meet the demands of the topic analysis on how to measure the mobile aspect of digital transformation and take steps to improve it by using the data gathered through the questionnaire-based approach as a form of secondary data to support the literature research.

2. LITERATURE REVIEW

[4] performed research on the Internet of Things (IoT) enabled smart government which used the mobile-based approach of the digital transformation to unlock the dormant perspective of the smart government apt in delivering the

services of the public value and public interest [45]-[51]. A framework for mobile internet of things enabled smart government service delivery was established in this study [52]. At the federal level in the United States, this framework was implemented to undertake case study evaluations of the SMART government digit policy, Internet of Things cybersecurity policy, and the use of mobile-based factors in major application fields [53]-[59]. The findings demonstrate that some institutions were purposeful and foresighted in their funding and collaboration with sub-national governments to promote IoT deployment [60][61]. National IoT policies, on the other hand, are still crucial for promoting systemic IoT deployment throughout application areas [5][62][63][64].

A study conducted showed that it is crucial to grasp the driving elements involved in the technology adoption and implementation which requires a thorough understanding and acceptance of the public towards the technology [65]-[69]. The goal of this research is to figure out how online personalization affects consumer technology acceptability in an E-Government scenario [70][71]. The effectiveness of mobile digital personalization as a moderating factor was investigated using a contemporary consumer acceptance theory [72]-[77]. The findings indicate that, in some situations, inculcating the use of mobile technology and digital transformation through a webbed SMART reference and content applicability has a considerable mediating impact on the link between the variables and user acceptability [6][78][79][80][81].

Within the SMART government approach, Bertele [82] has highlighted three domains for research. Appraisal of the role of mobile internet factors; user-centered assessments that emphasize the responses of the public to the smart government; and studies that analyze technology evolutions to foresee prospective emerging technologies and their effectiveness are some of the areas covered [83]-[87]. This research adds to the development based on the analytical evaluation of user behavioral characteristics in mobile Internet environments [88][89]. Second, it establishes a comparison framework that alerts the organizations to the increased connectivity at their disposal and shows the essential aspect by which they can design engaging and effective SMART government strategies to make the mobile

aspect work [90]-[94].

[8][95] presented in their study that there are a variety of m-government elements and influencing factors that must be investigated to identify a comprehensive approach to smart government. According to them, there is a significant gap that must be bridged for smart government aims to be accomplished using digital transformation [96]-[100]. Many emerging countries have not been serious about informing their citizens about the importance of employing smart government or m-government, as both professionals and academic experts have pointed out [8][101][102][103].

A study conducted by [9] explained that one of the pillars of smart government is mobile technologies; yet, the technologies that are now accessible are not well received by end-users [104]-[108]. the Mobile technology s has enormous potential to become one of the most efficient and productive instruments for governments to provide services to the general public, as well as to oversee, govern, and manage societal needs and responsibilities, as well as to improve people's welfare [109]-[114]. The primary aspects that influence the user acceptability of digital government services are discussed [115]-[121]. Because smart government is a relatively new topic, there is a lack of literature that can help identify the characteristics that influence the acceptability of such smart services [122][123]. The goal of this research was to identify the elements that will increase end-user acceptability of E-government services delivered via mobile technological devices, hence guiding the effective implementation of smart government initiatives.

3. METHODOLOGY

3.1. Framework for Successful Implementation of SMART government

A mobile-based architecture of ICT (Information and Communications Technology) attempts to foster collaborative sustainable development by focusing on technical innovation initiated by the government for the inculcation of the SMART government factor. The study approach for managing mobile technology-enabled smart government changes was undertaken using several research frameworks collected through a comprehensive literature review. The 'SEED Framework for Digital Transformation' [10] has been proposed as a framework for mobile Smart

Factor and digital innovation through which the local resources will be empowered and the sustainability goals can be achieved by a locally-led innovation lifecycle. The proposed 'SEED' (Social, Economic, and Environmental Development) framework is employed to establish an ecosystem for the community to uncover development potential on this mobile technology-enabled platform. This is a method for software developers and service providers to pool their collective intelligence [11]. For smart government transformation, the focus is on a value-based cooperation strategy involving different groups in both the public and commercial sectors. This allows for more efficient resource use through shared expertise and process automation, as well as the development of long-term social equality. A cross-sectional qualitative method was employed to validate the proposed framework of smart government transformation through mobile innovation. The six phases of the SEED framework include:

- Needs: Identify Needs and Opportunities
- Strategy: Identify Stakeholders and Partnership Strategy
- Incubation: Project Incubation and Crowdsourced Innovation
- Localization: Customization and Knowledgebase Refinement
- Evaluation: Project Evaluation and Impact Investment
- Creation: Technology Transfer, Business and Job Creation

3.2. Research Design

As the subject problem of the study was 'What are the variables that influence the SMART Mobile Factor and how these are related, interrelated to make Mobile aspect works for improved effectiveness and continued sustainability?', a qualitative analysis needed to be carried out to find out the degree to which these parameters impact the attitude, behavioral intention and actual effectiveness of the mobile aspect of the smart government through digital transformation [12]. The study design and methodological approach included two parts: a literature analysis that led to the formulation of a framework for the digital transformation of government and a qualitative approach that was conceptual and premised on a series of well-structured questionnaire-based interviews which were

adopted to find ways for improving the variables to improve the Mobile aspect of the smart government. The study questions were accurately extracted, validated, and then categorized within the subject variables which were then compared to the literature. Concerns about trustworthiness were identified and addressed, as is essential for any good research project. Furthermore, the limitations, constraints, and ethical clearance challenges were discovered because no suitable research could be carried out efficiently without mitigating the developing error because they can cause divergence in the obtained data, resulting in wrong results.

3.3. Analysis Approach

The elements on which the research was carried out were the heads of established enterprises of information technology or transformation departments or corporate divisions, for the plain reason that they have direct knowledge and

dealing experience with the smart governance projects within and outside their organizations. As the goal of a research methodology must be to support and guide the entire transformation process, hence the questions included in the research process were ought to be cross-cutting rather than confined to a single variable [124]. [10] demonstrates the value of qualitative research methodologies to ensure that a large amount of data on a subject can be accessed and searched. A questionnaire is used to test hypotheses and mutual relations to investigate relational relationships between several variables in this study [11][125]. Because Smart Government is a novel system, several organizations were chosen, which guaranteed that the researcher employs the correct target sample of smart government participants. Furthermore, the researcher investigates the aspects that influence employees' and authorities' use of smart mobile devices.

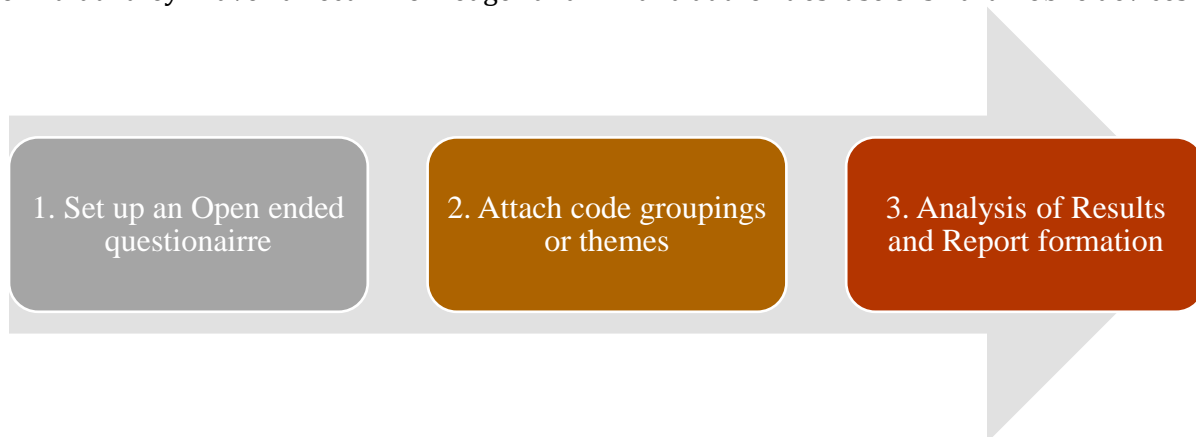


Fig. 1.0. Analytic Approach for gathering data

Step 1: To collect extensive information from respondents, an open-ended questionnaire was set up and used. Open-ended questions allow for an infinite number of responses, allowing for more diversity in the research data. Each form showed raw data in the same way that the questions and responses were posed [11][126][127]. The researcher then checked for inaccuracies while simultaneously checking the questionnaire and making necessary corrections. After that, the approved data was organized, handled, analyzed, and saved for future use.

Step 2: According to [12][128], the codes that are generated for a qualitative study require an organized framework. As a result, based on the literature, the researcher deduced significant

codes and code groupings or themes. The deductively developed codes and code groupings in response to specific study issues.

Step 3: Finally, the results were analyzed and a report was created. It was made sure to undertake data analysis after each interview throughout data collection and processing so that she could inductively discover emergent themes or sub-themes that could be tested.

4. RESULTS

The following sub-sections present the results relating to this research question, as they were gathered from the interviews. The following responses demonstrated the strategic importance of innovation within the firms [129]-[134].

Breaking down all the interviews and depending on the answers provided by the members of leading organizations, we came to the conclusion that innovation is a complex process [135]-[140]. We can weigh the benefits of innovation and smart mobile aspects all day long but implementing the digital transformation is another thing. The process innovation can enhance the performance of the firms in a big way improving data handling, customer care support, market stability, data backup, and can give them little advantage over the competitors as well [141]-[146]. The technology and applications, the moods of customers and their changing requirements, the shelf life of products [147], and all these kinds of things lead to the need for innovation and from all the interviews one thing is clear that even the big firms are willing to adopt new technologies and SMART mobile aspect to push their benchmarks even further [148]-[153]. The theory of creative destruction highlights the necessity of innovation in gaining a competitive advantage over non-innovative competitors [13][154]. In other words, product and process innovations can be viewed as a long-term route for facilitating economic growth and performance [155][156]. Firms require external partners in R&D operations in order to grow and retain competitiveness and economic success [157]. Open innovation is supposed to assist organizations in moving beyond established operating patterns and breaking down firm borders. When opposed to gradual innovation, radical innovations are intrinsically more uncertain and complex, necessitating demanding talents [14][158][159]. Radical innovation enables businesses to increase

their value, rarity, and inimitableness, allowing them to keep their competitive edge. The interaction coefficients between product, process and open innovation are highly significant in the majority of categories of social contribution [160]-[163]. The fact that these relationships are significant in cases of social contribution suggests that corporations that are more innovative are likely to undertake corporate social responsibility toward local communities.

5. DISCUSSIONS AND ANALYSIS

According to the survey carried out and the literature review, it was found out that, consumers must guarantee that the mobile technologies they use are customized using the model they have been introduced to by the government. Social influence, danger, and trust are examples of challenges that have been overlooked [12][164]. Through the survey, it was discovered that there were factors like perceived risk, perceived compatibility (PC), confidence in technology, awareness, social influence, and facilitating condition, which plays their part as some of the important independent variables discovered in this study to actively impact the behavior of users of various smart government services [165]-[167]. Governments can improve their work capabilities by implementing platform-based transformation [168]-[173], which is a plan for acquiring mobile technology to watch, report, gather and analyze data while also distributing and disseminating it to various stakeholders [174]-[179].

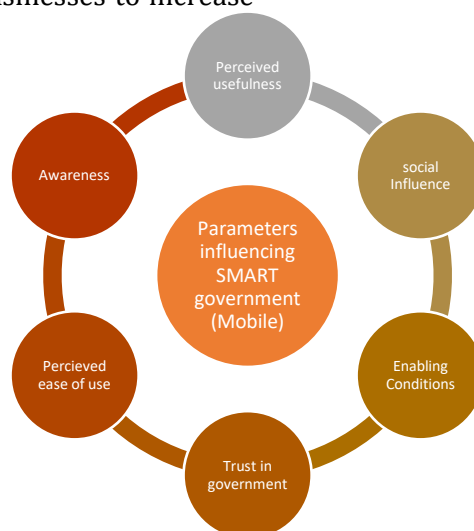


Fig.2. Variables Influencing the SMART Mobile Factor

Analyzing the data gathered through the research it was found that many users in developing nations who have been approached with the concept of using SMART government services, though have expressed interest and agreed to try out the services but only to assess their functionality while they were more likely to try out services that were well-known and identified [180]-[184].

5.1. Research Analysis

Research-based on the theoretical framework and related earlier studies discovered that:

1. There were statistically significant links between the multitude of benefits offered by SMART government through mobile aspect and employee satisfaction for smart services,
2. The more the degree of clarity and efficiency with which SMART government can be accessed using the mobile aspect, the greater was the readiness and greater use of smart government.
3. The application of mobile digital transformation to ensure Quality, Ease of Use, Availability, and Performance is linked to the expansion of the smart government concept.
4. Almost every approach identified a link between the necessity of smart government and the application of the mobile aspect.

6. CONCLUSION

With the aid of the SMART mobile factors, governments and organizations can think of new ideas to cut expenses and solve organizational challenges by establishing new procedures and implementing proper and consistent mobile technological processes. Here, mobile technology can be a powerful tool for improving public sector services and fostering more transparent, innovative, and open systems. Despite the problems that government encounters in adopting these new approaches, tools, and techniques, innovative models like SMART government, ITC, and digital transformation have become a crucial element for improving services through the deployment of a variety of mobile technologies. SEED framework can be proved beneficial for the successful implementation of SMART government and to encounter the factors that influence the SMART mobile factor. On the other hand, smart governments can easily avoid any type of failure

that may be found based on numerous variables of the mobile aspect which are identified and given solutions in this research paper. The study presents various elements that have been identified as impairing the mobile approach to adopt smart government factors that must be addressed, but it is also necessary to consider the study's limitations, which include the fact that not all parameters influencing have been considered. Additional parameters must be considered to ensure inclusivity.

REFERENCES

- [1] Ande, R., Adebisi, B., Hammoudeh, M., & Saleem, J. (2020). Recommendation of the council on digital government strategies Sustainable Cities and Society, 54, 101728.
- [2] Srinadh V., Srinivasa M., Ranjan M. & Rameshchandra K. (2021, March 23). An analytical study In transformational government framework version 2.0. Burlington. 2214-7853.
- [3] Matheu, S. N., Hernández-Ramos, J. L., Skarmeta, A. F., & Baldini, G. (2021). "Voting, campaigns, and elections in the future," in Elections in Cyberspace: Toward a New Era in American Politics, Anthony Corrado and Charles Firestone, Ed. Queenstown, MD: Aspen Institute, 1996, pp. 69-96.
- [4] Margolis M., & R. David R. (2000), Politics as Usual: The Cyberspace "Revolution" Thousand Oaks, CA: Sage Publications.
- [5] Davis R. (2019), "The smart government of politics: The internet's impact on the American political system," New York: Oxford University of Politics: The Internet's Impact on the American Political System, New York: Oxford University Press.
- [6] Chatfield C., Korkmaz B., & Lundqvist M. (2018). Public-sector digitization: The trillion-dollar challenge. McKinsey. Business Technology.
- [7] Fensom E. & Katsabaris T. Zhou, C., Liu, H., & Liu, J. (2015). Analysis and research on digital government transformation. Deloitte Access Economics. Computer Communications, 158, 64-72.
- [8] Gil-Garcia J. R. (2014). "Digital government transformation and internet portals: The co-evolution of technology, organizations, and institutions," Government Information Quarterly, vol. 31, no. 4, pp. 545-555, 2014.
- [9] Albreiki, S. A. (2019). Impact of Internal Government Efficiency and Service Delivery Infrastructure on the Smart Government Effectiveness in UAE. International Journal on Emerging Technologies, 10(1), 34-45.
- [10] Almuraqab, N. A. (2017). Factors that Influence End Users' Adoption of Smart Government Services in the UAE: A Conceptual Framework. Electronic Journal of Information Systems Evaluation, 20(1), 11-23.

- [11] Al-Obthani, F. (2019). Association between transformational leadership and smart government among employees in UAE public organizations. *International Journal on Emerging Technologies*, 10(1a), 98-104.
- [12] Ameen, A. A. (2020). Examining the relationship between service quality, user satisfaction, and performance impact in the context of smart government in UAE. *International Journal of Electrical and Computer Engineering (ICE)*, 6026-6033.
- [13] Ferraris, A. S. (2020). "Openness" of public governments in smart cities: removing the barriers for innovation and entrepreneurship. *Int Entrep Manag J* 16, 1259-1280 (2020). <https://doi.org/10.1007/s11365-020-00651-4>.
- [14] Gryszkiewicz, L. L. (2016). innovation labs: leveraging openness for radical innovation? *Radical Openness*, 90-104.
- [15] Alkashami, M., Hussain, S., Ibrahim, S. B., Hamid, O. H., Alaya, A., Shwede, F., ... & Aburayya, A. (2023). THE MODERATING IMPACT OF "EXTRAVERSION" ON THE RELATIONSHIP BETWEEN PROJECT MANAGERS' COMPETENCIES AND THE EFFECTIVE SUPPLY OF INNOVATION IN PROJECT-BASED HEALTHCARE PROVIDERS IN THE UAE. *The Journal of Modern Project Management*, 11(3), 2-11.
- [16] Shwede, F., Salloum, S. A., Aburayya, A., Kaur, P., Mohammad, I., Mazharul, M., ... & Al Ghurabli, Z. (2024). Metaverse in Supply Chain Management: Predicting Suppliers' Intention to Use Metaverse for Educating Suppliers Through Perceived Usefulness, Training Value and Ease of Use (A Case Study in UAE). In *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom* (pp. 457-469). Cham: Springer Nature Switzerland
- [17] Shwede, F., Salloum, S. S., Aburayya, A., Fatin, B., Elbadawi, M. A., Al Ghurabli, Z., ... & Akkass, M. A. (2024). The Impact of Educating Managers in Adopting AI Applications on Decision Making Development: A Case Study in the UAE. In *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom* (pp. 591-603). Cham: Springer Nature Switzerland.
- [18] Nauman, A., Qadri, Y. A., Ali, R., & Kim, S. W. (2021). Machine learning-enabled Internet of Things for medical informatics. In *Machine Learning, Big Data, and IoT for Medical Informatics* (pp. 111-126). Academic Press.
- [19] Al-Maroo, R., Akour, I., Aljanada, R., Alfaisal, A., Alfaisal, R., Aburayya, A., & Salloum, S. (2021). Acceptance determinants of 5G services. *International Journal of Data and Network Science*, 5(4), 613-628
- [20] Al-Maroo, R. S., Alnazzawi, N., Akour, I. A., Ayoubi, K., Alhumaid, K., AlAhbab, N. M., ... & Aburayya, A. (2021). The Effectiveness of Online Platforms after the Pandemic: Will Face-to-Face Classes Affect Students' Perception of Their Behavioural Intention (BIU) to Use Online Platforms?. *Informatics* 2021, 8, 83.
- [21] Al-Maroo, R. S., Alhumaid, K., Akour, I., & Salloum, S. (2021). Factors that affect e-learning platforms after the spread of covid-19: Post acceptance study. *Data*, 6(5), 49.
- [22] Akour, I. A., Al-Maroo, R. S., Alfaisal, R., & Salloum, S. A. (2022). A conceptual framework for determining metaverse adoption in higher institutions of gulf area: An empirical study using hybrid SEM-ANN approach. *Computers and education: artificial intelligence*, 3, 100052.
- [23] Akour, I. A., & Dwairi, M. A. (2011). Testing technology acceptance model in developing countries: The case of Jordan. *International Journal of Business and Social Science*, 2(14).
- [24] Almomani, A., Akour, I., Manasrah, A. M., & Almomani, O. Ensemble-Based Approach for Efficient Intrusion Detection in Network Traffic.
- [25] Akour, I., Aburayya, A., Authority, D. H., & Alfaisal, R. (2021). Using classical machine learning for phishing websites detection from URLs. *J. Manag. Inf. Decis. Sci.*, 24(6), 1-15.
- [26] Hamarsheh, A., Alqeerm, A., Akour, I., Alauthman, M., Aldweesh, A., Ali, A. M., ... & Alangari, S. (2023). Comparative Evaluation of Host-Based Translator Mechanisms for IPv4-IPv6 Communication Performance Analysis With Different Routing Protocols. *International Journal of Cloud Applications and Computing (IJCAC)*, 13(1), 1-26.
- [27] Shwede, F., Salloum, S. S., Aburayya, A., Fatin, B., Elbadawi, M. A., Al Ghurabli, Z., ... & Ismail, B. (2024). Prediction of Retailer's Intention to Use Chat-GPT in Educating Retailers: A Case Study in the UAE. In *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom* (pp. 389-402). Cham: Springer Nature Switzerland.
- [28] Yas, H., Dafri, W., Sarhan, M. I., Albayati, Y., & Shwede, F. (2024). Universities Faculty's Perception of E-learning Tools: Filling the Gaps for Enhanced Effectiveness. In *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom* (pp. 573-588). Cham: Springer Nature Switzerland.
- [29] Yas, H., Aburayya, A., & Shwede, F. (2024). Education Quality and Standards in the Public School and the Private School-Case Study in Saudi Arabia. In *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom* (pp. 563-572). Cham: Springer Nature Switzerland.
- [30] Salloum, S. A., Almarzouqi, A., Aburayya, A., Shwede, F., Fatin, B., Al Ghurabli, Z., ... & Alfaisal, R. (2024). Redefining Educational Terrain: The Integration Journey of ChatGPT. In *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom* (pp. 157-169). Cham: Springer Nature Switzerland.
- [31] Yas, N., Dafri, W., Yas, H., & Shwede, F. (2024). Effect of e-Learning on Servicing Education in Dubai. In *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom* (pp. 623-639). Cham: Springer Nature Switzerland.
- [32] Salloum, S. A., Almarzouqi, A., Aburayya, A., Shwede, F., Fatin, B., Al Ghurabli, Z., ... & Alfaisal, R. (2024). Embracing ChatGPT: Ushering in a Revolutionary Phase in Educational Platforms. In *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom* (pp. 171-183). Cham: Springer Nature Switzerland.
- [33] Shwede, F., Salloum, S. A., Aburayya, A., Fatin, B., Elbadawi, M. A., Al Ghurabli, Z., & Al Dabbagh, T. (2024). AI Adoption and Educational Sustainability in Higher

- Education in the UAE. In *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom* (pp. 201-229). Cham: Springer Nature Switzerland.
- [34] Shwede, F., Aburayya, A., & Mansour, M. (2023). The Impact of Organizational Digital Transformation on Employee Performance: A Study in the UAE. *Migration Letters*, 20(S10), 1260-1274.
- [35] Salloum, S. A., Shwede, F., Alfaisal, A. M., Alshaafi, A., Aljanada, R. A., Al Sharafi, A., ... & Dabash, A. (2023). Understanding and Forecasting Chatbot Adoption: An SEM-ANN Methodology. *Migration Letters*, 20(S11), 652-668.
- [36] Shwede, F. (2021). THE IMPACT OF SMART CITY POLICY TIMELINESS AND TECHNOLOGY READINESS ON SMART CITY PERFORMANCE IN DUBAI: THE MODERATING EFFECT OF FINANCIAL AVAILABILITY.
- [37] Shwede, F., Malaka, S., & Rwashdeh, B. (2023). The Moderation Effect of Artificial Intelligent Hackers on the Relationship between Cyber Security Conducts and the Sustainability of Software Protection: A Comprehensive Review. *Migration Letters*, 20(S9), 1066-1072.
- [38] Abdallah, S., Al Azzam, B., El Nokiti, A., Salloum, S., Aljasm, S., Aburayya, A., & Shwede, F. (2022). A COVID19 Quality Prediction Model based on IBM Watson Machine Learning and Artificial Intelligence Experiment. *Computer Integrated Manufacturing Systems*, 28(11), 499-518
- [39] Khadragy, S., Elshaeer, M., Mouzaek, T., Shammass, D., Shwede, F., Aburayya, A., ... & Aljasm, S. (2022). Predicting Diabetes in United Arab Emirates Healthcare: Artificial Intelligence and Data Mining Case Study. *South Eastern European Journal of Public Health*, 5.
- [40] Ravikumar, R., Kitana, A., Taamneh, A., Aburayya, A., Shwede, F., Salloum, S., & Shaalan, K. (2023). The Impact of Big Data Quality Analytics on Knowledge Management in Healthcare Institutions: Lessons Learned from Big Data's Application within The Healthcare Sector. *South Eastern European Journal of Public Health*.
- [41] Alkashami, M., Taamneh, A., Khadragy, S., Shwede, F., Aburayya, A., & Salloum, S. (2023). AI different approaches and ANFIS data mining: A novel approach to predicting early employment readiness in middle eastern nations. *International Journal of Data and Network Science*, 7(3), 1267-1282.
- [42] Shwede, F., Hami, N., & Baker, S. A. (2020, March). Effect of leadership style on policy timeliness and performance of smart city in Dubai: a review. In *Proceedings of the International Conference on Industrial Engineering and Operations Management Dubai, UAE, March 10-12* (pp. 917-922).
- [43] Aguenza, B.B., Al-kassem, A.H., & Som, A.P. (2012). Social Media and Productivity in the Workplace: Challenges and Constraints.
- [44] Al-Kassem, Amer. (2017). Recruitment and Selection Practices in Business Process Outsourcing Industry. *Archives of Business Research*. 5. 10.14738/abr.53.2180.
- [45] Martinez, E. B., Al-Kassem, A. H., & Aguenza, B. B. (2022). Operationalization of Negosyo Center as an Entrepreneurial Strategy to Selected Micro, Small, and Medium Enterprises in Taguig City. *Global Business & Management Research*, 14.
- [46] Al-Kassem, A. H. (2022). Accreditation of Academic Programs: Implications on Quality Governance and Administration of Taguig City University. *Journal of Positive School Psychology*, 6(4), 3908-3923.
- [47] Al-Kassem, A. H. (2021). Significance of Human Resources Training and Development on Organizational Achievement. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 18(7), 693-707.
- [48] Al-Kassem, A. H. (2014). Determinants of employee's overall satisfaction toward training and development programs. *International Journal*, 3(3), 129-135.
- [49] Som, A. P. M., & Al-Kassem, A. H. (2013). Domestic tourism development in Asir region, Saudi Arabia. *Journal of Tourism and Hospitality*, 2(1).
- [50] Yasir, A., Ahmad, A., Abbas, S., Inairat, M., Al-Kassem, A. H., & Rasool, A. (2022, February). How Artificial Intelligence Is Promoting Financial Inclusion? A Study on Barriers of Financial Inclusion. In *2022 International Conference on Business Analytics for Technology and Security (ICBATS)* (pp. 1-6). IEEE.
- [51] In'airat, M. H., & Al-Kassem, A. H. (2014). Total quality management in higher education: A review. *International Journal of Human Resource Studies*, 4(3), 294.
- [52] Mubeen, S., Shahid, M. H., Sahawneh, N., Al-Kassem, A. H., Ahmad, A., & Naseer, I. (2022, February). Education, Employment and Women Empowerment in an Agrarian Economy: Acase Study Note: Sub-titles are not captured in Xplore and should not be used. In *2022 International Conference on Business Analytics for Technology and Security (ICBATS)* (pp. 1-9). IEEE.
- [53] Franklin, U., & Al-Kassem, A. (2012). The Effect of Strategic Orientation on Market Performance of Hotels: Empirical Evidence from the Saudi Arabia Hospitality Industry. *Indian Journal Of Marketing*, 42(4), 10-15. Retrieved from <https://www.geosocindia.org/index.php/ijom/article/view/37495>
- [54] Ramzan, F., Ramzan, I., Ibrahim, M., Tangri, K., Al-kassem, A. H., Inairat, M., & El Khatib, M. (2022, October). Innovativeness and Involvement: An Unexpected Purchase Due to a Referral Behavior. In *2022 International Conference on Cyber Resilience (ICCR)* (pp. 1-12). IEEE
- [55] Alhumaid, K., Alnazzawi, N., Akour, I., Khasoneh, O., Alfaisal, R., & Salloum, S. (2022). An integrated model for the usage and acceptance of stickers in WhatsApp through SEM-ANN approach. *International Journal of Data and Network Science*, 6(4), 1261-1272.
- [56] Al-Marouf, R. S., Alhumaid, K., Alshaafi, A., Akour, I., Bettayeb, A., Alfaisal, R., & Salloum, S. A. A Comparative Analysis of ChatGPT and Google in Educational Settings: Understanding the Influence of Mediators on Learning Platform Adoption. *Artificial Intelligence in Education: The Power and Dangers of ChatGPT in the Classroom*, 365.
- [57] Jayachandran, C., Ahmed G., Cardinali, S., Abidi, N., Venkataramany, S., Hendrique, M., Figueroa, L.E.O. (Eds.). (2023) *Managing Business and Economic Recovery: Perspectives in Theory and Practice*, AGBRP

- Publisher, NJ, USA, pp.1-915. ISBN 979-8-9876701-0-1
- [58] Sah, H. K., Sisodia, G.S., Ahmed, G., Rafiuddin, A., & Abidi, N. (2023) 'The Role of Energy Consumption and Economic Growth on Carbon Emission: Application of Artificial Neural Network' *International Journal of Energy Economics and Policy*, 13 (6), 591-596 <https://doi.org/10.32479/ijeep.14666>
- [59] Rafiuddin, A., Gaytan, J. C. T., Mohnot, R., Sisodia, G. S., Ahmed, G. (2023) Growth Evaluation of Fintech Connectedness with Innovative Thematic Indices - An Evidence through Wavelet Analysis, *Journal of Open Innovation: Technology, Market, and Complexity*, 9(2) 2023,100023, ISSN 2199-8531, <https://doi.org/10.1016/j.joitmc.2023.100023>
- [60] Alblooshi, T., Azli, M., Hilmi, M.F., Abudaqa, A. and Ahmed, G. (2023) 'Examining the trends in citizen satisfaction towards e-government services in United Arab Emirates: a structural equation modelling approach', *International Journal of Services, Economics and Management*, 14(1) 58-77. <https://doi.org/10.1504/IJSEM.2023.129597>
- [61] Amponsah, C., Ahmed, G. (2017). "New Global Dimensions of Business Excellence". *International Journal of Business Excellence*. 13 (1) 60-78.
- [62] Vijayalaxmi, R., Sudha, B., Farouk, M. and Ahmed, G. (2022) 'An Empirical Study of Association Among Financial Literacy, Financial Attitude and Financial Behaviour of Gen - Z,' 2022 International Conference on Cyber Resilience (ICCR), Dubai, United Arab Emirates, 2022, pp. 1-6, doi: 10.1109/ICCR56254.2022.9996036
- [63] Khanfar, M. and Ahmed, G. (2014). "Customer Perceptions of e-Commerce in the United Arab Emirate" *International Journal of Global Business*, 7 (1) 95-109.
- [64] Al Amiri, N., Rahim, E.A. Ahmed, G., (2023) 'The Organizational Resources and Knowledge Management Capability: A Systematic Review' *Journal of Information & Knowledge Management*, 22 (4) 1-27
- [65] Gopal, P.K., Kumar, K.R. Ahmed, G. (2022) 'Travellers Perception Towards Airport Service Quality' *NeuroQuantology*, 20 (15) 5675-5683. doi: 10.14704/NQ.2022.20.15.NQ88571
- [66] Ghazal, Taher & Saigeeta., (2022). Evaluation of UAE E-Commerce Websites - MyGrocery as a Case Study. *Pakistan Journal of Engineering, Technology & Science*. 10.10.22555/pjets.v10i2.839.
- [67] Saif E. A. Alnawayseh, Waleed T. Al-Sit, Taher M. Ghazal, "Smart Congestion Control in 5G/6G Networks Using Hybrid Deep Learning Techniques", *Complexity*, vol. 2022, Article ID 1781952, 10 pages, 2022. <https://doi.org/10.1155/2022/1781952>
- [68] Jesus Cuauhtemoc Tellez Gaytan, Karamath Ateeq, Aqila Rafiuddin, Haitham M. Alzoubi, Taher M. Ghazal, Tariq Ahamed Ahanger, Sunita Chaudhary, G. K. Viju, "AI-Based Prediction of Capital Structure: Performance Comparison of ANN SVM and LR Models", *Computational Intelligence and Neuroscience*, vol. 2022, Article ID 8334927, 13 pages, 2022. <https://doi.org/10.1155/2022/8334927>
- [69] Nasir, Muhammad Umar & Ghazal, Taher & Khan, Muhammad & Zubair, Muhammad & Rahman, Atta & Ahmed, Rashad & Al Hamadi, Hussam & Yeun, Chan. (2022). Breast Cancer Prediction Empowered with Fine-Tuning. *Computational Intelligence and Neuroscience*. 2022. 1-9. 10.1155/2022/5918686.
- [70] Ghazal, T. M., & Alzoubi, H. M. (2023). Entrepreneurial marketing strategy and customer loyalty: An empirical evidence from coffee shops. *Corporate and Business Strategy Review*, 4(1), 182-188.
- [71] Khan MF, Ghazal TM, Said RA, Fatima A, Abbas S, Khan MA, Issa GF, Ahmad M, Khan MA. An IoMT-Enabled Smart Healthcare Model to Monitor Elderly People Using Machine Learning Technique. *Comput Intell Neurosci*. 2021 Nov 25;2021:2487759. doi: 10.1155/2021/2487759. PMID: 34868288; PMCID: PMC8639263.
- [72] Ghazal, Taher & Issa, Ghassan & Al-Dmour, Nidal & AlzoubiZ, Haitham. (2022). Studying the Metaverse Effect on its Users. *Pakistan Journal of Engineering, Technology & Science*. 10. 7-15. 10.22555/pjets.v10i1.838.
- [73] Begum, A., Gaytan, J. C. T. and Ahmed, G. (2023) 'The Nexus Between Technology and Finnovation: A Sustainable Development Model,' 2023 International Conference on Business Analytics for Technology and Security (ICBATS), Dubai, United Arab Emirates, pp. 1-8, IEEE doi: 10.1109/ICBATS57792.2023.10111102
- [74] Wanasika, I., Bakker, D., Wehner, R., Ahmed, G., Bakhadirov, M.Acocella, R. (2023), 'Cultural Differences and Entrepreneurial Needs', in (Eds) Akcaoglu, E. & Wehner, R. *International Business with New Challenges and Entrepreneurial Opportunities*, WIZBURG International Business Press, pp. 115-121
- [75] Gaytan, J. C. T., Rafiuddin, A., Sisodia, G. S., Ahmed, G., & Paramaiah, C. (2023). Pass-through Effects of Oil Prices on LATAM Emerging Stocks before and during COVID-19: An Evidence from a Wavelet -VAR Analysis. *International Journal of Energy Economics and Policy*, 13(1), 529-543. <https://doi.org/10.32479/ijeep.13761>
- [76] Gopal, K., Ahmed, G., and Kumar, K. R. (2021) 'Influence of Self-Service Technology on Passenger Satisfaction in UAE International Airport' *Webology*, 18 (5) 3606-3617
- [77] Albreiki, S., Ameen, A., & Bhaumik, A. (2019). Impact of Internal Government Efficiency and Service Delivery Infrastructure on the Smart Government Effectiveness in UAE. *International Journal on Emerging Technologies*, 10(1).
- [78] Alghawi, K. A. (2019). The role of smart government characteristics for enhancing UAE's public service quality. *International Journal on Emerging Technologies*, 10(1a), 1-7.
- [79] Al-Gasaymeh, Ahmed, G., A., Mehmood, T., Alzubi, H. (2019) "Co-integration Tests and the Long-Run Purchasing Power Parity: A Case Study of India and Pakistan Currencies", *Theoretical Economics Letters*, 9 (4) 570-584
- [80] Ahmed, G., Al Amiri, N. Khan, W. (2018). "Outward Medical Tourism: A Case of UAE" *Theoretical Economics Letters*, 59th Special Issue on Cultural Economics, 8 (7) 1368-1390. DOI: <https://doi.org/10.4236/tel.2018.87088>
- [81] Amponsah, C., Ahmed, G. (2017). "Factors Affecting Entrepreneurships in Emerging Economies: A Case of Dubai" *Journal of International Business and Entrepreneurship Development*. 10 (2) 120-137.

- DOI: 10.1504/JIBED.2017.10005152
- [82] Ahmed, G., Al-Gasaymeh, A., Mehmood, T. (2017) "The Global Financial Crisis and International Trade" *Asian Economic and Financial Review*, 7 (6) 600-610. DOI: 10.18488/journal.aefr.2017.76.600.610
- [83] Ahmed, G. (2012). "Poverty and Foreign Trade" *Sahulat: A Journal of Interest Free Micro-Finance*, 1 (2) 79-94
- [84] Ahmed, G. and Kumar, M. (2016). "The Dynamics of Rural Marketing in the Emerging Market Economy of India", *Journal of Global Business Management*, 12 (1) 9-18
- [85] Ghazal, T. M. (2022). A Study of Risk Management Frameworks and Security Testing For Secure Software Systems.
- [86] S. Alghaithi, A. Alkaabi, H. Al Hamadi, N. A. Al-Dmour and T. M. Ghazal, "A Study of Risk Management Frameworks and Security Testing For Secure Software Systems," 2022 International Conference on Electrical, Computer, Communications and Mechatronics Engineering (ICECCME), Maldives, Maldives, 2022, pp. 1-4, doi: 10.1109/ICECCME5909.2022.9988363.
- [87] Ghazal, T. M. (2022). Drones network security enhancement using smart based block-chain technology.
- [88] Ahmed, G. & Kumar, M. (2015). "BOP Theory in Emerging Market Economy: India under the microscope" *International Journal of Business and Economic Development*, 3 (2) 12-22
- [89] Ahmed, G. and Kumar, M. (2017) "Managing Emerging Market Economic Development" *Journal of Global Business Management*, 13 (1) 27-36
- [90] Ahmed, G. (2014). "Human (H) Factor in Emerging Country Stable Economic Development" *International Journal of Human Potential Development*, 3 (1) 14-19
- [91] El Khatib, M., Alzoubi, H. M., Hamidi, S., Alshurideh, M., Baydoun, A., & Al-Nakeeb, A. (2023). Impact of Using the Internet of Medical Things on e-Healthcare Performance: Blockchain Assist in Improving Smart Contract. *ClinicoEconomics and Outcomes Research*, 397-411.
- [92] El Khatib, M., Hamidi, S., Al Ameer, I., Al Zaabi, H., & Al Marqab, R. (2022). Digital disruption and big data in healthcare-opportunities and challenges. *ClinicoEconomics and Outcomes Research*, 563-574.
- [93] Alimour, S. A. (2024). The quality traits of artificial intelligence operations in predicting mental healthcare professionals' perceptions: A case study in the psychotherapy division. *J. Auton. Intell.* 7(4).
- [94] Yas, N., Elyat, M. N. I., Saeed, M., Shwede, F., & Lootah, S. (2024). The Impact of Intellectual Property Rights and the Work Environment on Information Security in the United Arab Emirates. *Kurdish Studies*, 12(1), 3931-3948.
- [95] Shwede, F., Aldabbagh, T., Aburayya, A., & Uppilappatta, H. (2023). The Impact of Harnessing Total Quality Management Studies on the Performance of Smart Applications: A Study in Public and Private Sectors in the UAE. *Migration Letters*, 20(S11), 934-959.
- [96] El Khatib, M., Alhosani, A., Alhosani, I., Al Matrooshi, O., & Salami, M. (2022). Simulation in Project and Program Management: Utilization, Challenges and Opportunities. *American Journal of Industrial and Business Management*, 12(4), 731-749.
- [97] Elkhatab, M., Al Hosani, A., Al Hosani, I., & Albuflasa, K. (2022). Agile Project Management and Project Risks Improvements: Pros and Cons. *Modern Economy*, 13(9), 1157-1176.
- [98] El Khatib, M., Al Jaber, A., & Al Mahri, A. (2021). Benchmarking projects "Lessons Learned" through knowledge management systems: Case of an oil company.
- [99] El Khatib, M., Ahmed, G., Alshurideh, M., Al-Nakeeb, A. (2023). Interdependencies and Integration of Smart Buildings and Smart Cities: A Case of Dubai. The Effect of Information Technology on Business and Marketing Intelligence Systems. *Studies in Computational Intelligence*, vol 1056. Springer, Cham. https://doi.org/10.1007/978-3-031-12382-5_89
- [100] El khatib, M. et al. (2023). A Trial to Improve Program Management in Government Bodies Through Focusing on Program Resource Management: Cases from UAE. In: Alshurideh, M., Al Kurdi , B.H., Masa'deh, R., Alzoubi , H.M., Salloum, S. (eds) The Effect of Information Technology on Business and Marketing Intelligence Systems. *Studies in Computational Intelligence*, vol 1056. Springer, Cham. https://doi.org/10.1007/978-3-031-12382-5_72
- [101] El khatib, M., Beshwari, F., Beshwari, M., Beshwari, A., Alzoubi, H.M., Alshurideh, M. (2023). Covid19 Unknown Risks—Using AI for Disaster Recovery. In: Alshurideh, M., Al Kurdi , B.H., Masa'deh, R., Alzoubi , H.M., Salloum, S. (eds) The Effect of Information Technology on Business and Marketing Intelligence Systems. *Studies in Computational Intelligence*, vol 1056. Springer, Cham. https://doi.org/10.1007/978-3-031-12382-5_116
- [102] M. E. Khatib, A. Ibrahim, S. A. Blooshi, S. Almansoori and A. E. Khatib, "Digital Transformation and Disruptive Technologies: Effect of 3D Printing on Managing Projects," 2022 International Conference on Cyber Resilience (ICCR), Dubai, United Arab Emirates, 2022, pp. 01-13, doi: 10.1109/ICCR56254.2022.9996011.
- [103] M. El Khatib, S. Bin Khadim, W. Al Ketbi, N. H. Al Kuwaiti and A. El Khatib, "Digital Transformation and Disruptive Technologies: Effect of Blockchain on Managing Construction Projects," 2022 International Conference on Cyber Resilience (ICCR), Dubai, United Arab Emirates, 2022, pp. 1-9, doi: 10.1109/ICCR56254.2022.9995756.
- [104] El Khatib, M., Al Qurashi, F., & Al Brieki, S. (2021). Challenges of Design and Implementation of Program Governance—Cases from Government Bodies in UAE. *American Journal of Industrial and Business Management*, 11(5), 566-581.
- [105] El Khatib, M., Yaish, A., & Al Ali, H. (2021). Implementation Challenges of Data Quality Management—Cases from UAE Public Sector. *iBusiness*, 13(3), 144-153.
- [106] El Khatib, M., Al Shehhi, H., & Al Nuaimi, M. (2023). How Big Data and Big Data Analytics Mediate Organizational Risk Management. *Journal of Financial Risk Management*, 12, 1-14.
- [107] El Khatib, M., Zitar, R. A., Alnaqbi, A., Alnaqbi, A., Alsuwaidi, H., Al Marri, M., & Ankit, A. (2023). Implementing IOT in Effective Project Management. *International Journal for Computers & Their Applications*, 30(2).

- [108] El Khatib, M., Al Khayat, A., Al Mansoori, S., Alzaabi, A., & Ankit, A. (2023, March). Metaverse Skills for Executives and Senior Managers: The Pros and Cons. In 2023 International Conference on Business Analytics for Technology and Security (ICBATS) (pp. 1-7). IEEE.
- [109] El Khatib, M., Al Mulla, A., & Al Ketbi, W. (2022). The Role of Blockchain in E-Governance and Decision-Making in Project and Program Management. *Advances in Internet of Things*, 12(3), 88-109.
- [110] El Khatib, M. M., & Ahmed, G. (2020). Robotic pharmacies potential and limitations of artificial intelligence: a case study. *International Journal of Business Innovation and Research*, 23(3), 298-312.
- [111] El Khatib, M. M., Al-Nakeeb, A., & Ahmed, G. (2019). Integration of cloud computing with artificial intelligence and its impact on telecom sector—A case study. *iBusiness*, 11(01), 1.
- [112] Alshurideh, M. T., Al Kurdi, B., Alquqa, E. K., Alzoubi, H. M., Hamadneh, S., & Al Hamad, A. (2024). The Impact of Information Sharing and Delivery Time on Customer Happiness: An Empirical Evidence from the UAE Retail Banking Industry. In *Cyber Security Impact on Digitalization and Business Intelligence: Big Cyber Security for Information Management: Opportunities and Challenges* (pp. 353-370). Cham: Springer International Publishing
- [113] Alshurideh, M. T., Nuseir, M. T., Al Kurdi, B., Alzoubi, H. M., Hamadneh, S., & AlHamad, A. (2024). Automated Sales Management System Empowered with Artificial Intelligence. In *Cyber Security Impact on Digitalization and Business Intelligence: Big Cyber Security for Information Management: Opportunities and Challenges* (pp. 235-247). Cham: Springer International Publishing
- [114] Al Kurdi, B., Nuseir, M. T., Alshurideh, M. T., Alzoubi, H. M., AlHamad, A., & Hamadneh, S. (2024). The Impact of Social Media Marketing on Online Buying Behavior via the Mediating Role of Customer Perception: Evidence from the Abu Dhabi Retail Industry. In *Cyber Security Impact on Digitalization and Business Intelligence: Big Cyber Security for Information Management: Opportunities and Challenges* (pp. 431-449). Cham: Springer International Publishing
- [115] Al-Hawary, S. I. S., Mohammad, A. S., Al-Syasneh, M. S., Qandah, M. S. F., & Alhajri, T. M. S. (2020). Organisational learning capabilities of the commercial banks in Jordan: do electronic human resources management practices matter?. *International Journal of Learning and Intellectual Capital*, 17(3), 242-266
- [116] Al-Hawary, S. I., Batayneh, A. M., Mohammad, A. A., & Alsarahni, A. H. (2017). Supply chain flexibility aspects and their impact on customers satisfaction of pharmaceutical industry in Jordan. *International Journal of Business Performance and Supply Chain Modelling*, 9(4), 326-343. <https://doi.org/10.1504/IJBPCSM.2017.091330>
- [117] El Khatib, M., Zitar, R. A., & Al-Nakeeb, A. (2021). The effect of AI on project and risk management in health care industry projects in the United Arab Emirates (UAE). *International Journal of Applied Engineering Research* (Netherlands), 6(1).
- [118] El Khatib, M. M., & Ahmed, G. (2018). Improving Efficiency in IBM Asset Management Software System “Maximo”: A Case Study of Dubai Airports and Abu Dhabi National Energy Company. *Theoretical Economics Letters*, 8(10), 1816-1829.
- [119] M. M., Alolayyan, M. N., Almomani, H. M., Al-Quran, A. Z., Al-Shaikh, F. N., Alshura, M. S. K., ... & Mohammad, A. A. S. (2023). Factors Affecting Local Employees Sectorial Choice (Public vs Private), the Case of Abu Dhabi, UAE. In *The Effect of Information Technology on Business and Marketing Intelligence Systems* (pp. 923-942). Cham: Springer International Publishing
- [120] Al- Quran, A. Z., Alhalalmeh, M. I., Eldahamsheh, M. M., Mohammad, A. A., Hijjawi, G. S., Almomani, H. M., & Al-Hawary, S. I. (2020). Determinants of the Green Purchase Intention in Jordan: The Moderating Effect of Environmental Concern. *Int. J. Sup. Chain. Mgt Vol*, 9(5), 366-371.
- [121] Al-Adamat, A. M., KassabAlserhan, M., Mohammad, L. S., Singh, D., Al-Hawary, S. I. S., Mohammad, A. A. S., & Hunitie, M. F. A. (2023). The Impact of Digital Marketing Tools on Customer Loyalty of Jordanian Islamic Banks. In *Emerging Trends and Innovation in Business and Finance* (pp. 105-118). Singapore: Springer Nature Singapore
- [122] Aladwan, S. I., Alshami, A. O., Mohammad, A. A. S., Al-Husban, D. A. A. O., Al-Husban, N. A., Hunitie, M. F. A., ... & Al-Hawary, S. I. S. (2023). Impact of Electronic Human Resources Management Practices on Employee Commitment in Five Stars’ Hotels in Jordan. In *Emerging Trends and Innovation in Business and Finance* (pp. 405-421). Singapore: Springer Nature Singapore
- [123] Al-Azzam, M. A. R., Alrfai, M. M., Al-Hawary, S. I. S., Mohammad, A. A. S., Al-Adamat, A. M., Mohammad, L. S., ... & Al-hourani, L. (2023). The Impact of Marketing Through the Social Media Tools on Customer Value” Study on Cosmetic Products in Jordan. In *Emerging Trends and Innovation in Business and Finance* (pp. 183-196). Singapore: Springer Nature Singapore
- [124] Al-Azzam, M. K. A., Albash, M. J., Smadi, Z. M. A., Almomani, R. Z. Q., Al-Quran, A. Z., Al-Hawary, S. I. S., ... & Mohammad, A. I. (2023). The Impact of Emotional Intelligence (EI) on Teamwork Performance in Information Technology Sector in Jordan. In *The Effect of Information Technology on Business and Marketing Intelligence Systems* (pp. 1077-1095). Cham: Springer International Publishing.
- [125] Alshurideh, M. T., Akour, I. A., Al Kurdi, B., Hamadneh, S., & Alzoubi, H. M. (2023, March). Impact of Metaverse and Marketing Innovation on Digital Transformation. In 2023 International Conference on Business Analytics for Technology and Security (ICBATS) (pp. 1-5). IEEE
- [126] Alshurideh, M. T., Hamadneh, S., Al Kurdi, B., Akour, I. A., & Alquqa, E. K. (2023, March). The Interplay between Artificial Intelligence and Innovation and its impact on B2B Marketing Performance. In 2023 International Conference on Business Analytics for Technology and Security (ICBATS) (pp. 1-5). IEEE.
- [127] Al Kurdi, B., Antouz, Y. A., Alshurideh, M. T., Hamadneh, S., & Alquqa, E. K. (2023, March). The impact of digital marketing and digital payment on financial performance. In 2023 International Conference on Business Analytics for Technology and Security (ICBATS) (pp. 1-5). IEEE

- [128] Al-Husban, D. A. A. O., Al-Adamat, A. M., Haija, A. A. A., Al Sheyab, H. M., Aldaihani, F. M. F., Al-Hawary, S. I. S., ... & Mohammad, A. A. S. (2023). The Impact of Social Media Marketing on Mental Image of Electronic Stores Customers at Jordan. In *Emerging Trends and Innovation in Business and Finance* (pp. 89-103). Singapore: Springer Nature Singapore
- [129] Aldaihani, F. M. F., Abu-Romman, S. A. T., Mohammad, A. A. S., Alserhan, A. F., Khodeer, S. M. D. T., Alrfai, M. M., ... & Al-Hawary, S. I. S. (2023). Determining the Dimensions of Electronic Customers' Relationship Management in Jordanian Insurance Companies. In *Emerging Trends and Innovation in Business and Finance* (pp. 3-19). Singapore: Springer Nature Singapore.
- [130] Aldaihani, F. M. F., Abu-Romman, S. A. T., Mohammad, A. A. S., Alserhan, A. F., Khodeer, S. M. D. T., Alrfai, M. M., ... & Al-Hawary, S. I. S. (2023). Determining the Dimensions of Electronic Customers' Relationship Management in Jordanian Insurance Companies. In *Emerging Trends and Innovation in Business and Finance* (pp. 3-19). Singapore: Springer Nature Singapore.
- [131] Aldaihani, F. M. F., Mohammad, A. A. S., AlChahadat, H., Al-Hawary, S. I. S., Almaaitah, M. F., Al-Husban, N. A., ... & Mohammad, A. (2023). Customers' Perception of the Social Responsibility in the Private Hospitals in Greater Amman. In *The Effect of Information Technology on Business and Marketing Intelligence Systems* (pp. 2177-2191). Cham: Springer International Publishing
- [132] Al-Fakeh, F. A. A., Al-Shaikh, M. S., Al-Hawary, S. I. S., Mohammad, L. S., Singh, D., Mohammad, A. A. S., ... & Al-Safadi, M. H. (2023). The Impact of Integrated Marketing Communications Tools on Achieving Competitive Advantage in Jordanian Universities. In *Emerging Trends and Innovation in Business and Finance* (pp. 149-165). Singapore: Springer Nature Singapore
- [133] Al-Fugaha, Z. N. A., Al-Husban, N. A., Al-Hawary, S. I. S., Abuaisheh, S. F. Y., Al-Tarazi, D., Mohammad, A. A. S., ... & Al-Adamat, A. M. (2023). Does Electronic Human Resource Management Matter for Workforce Agility? An Empirical Study of the Jordanian Banking Sector. In *Emerging Trends and Innovation in Business and Finance* (pp. 379-391). Singapore: Springer Nature Singapore
- [134] Alhalalmeh, M., Alkhawaldah, R. A., Mohammad, A., Al-Quran, A., Hijjawi, G., & Al-Hawary, S. (2022). The effect of selected marketing activities and promotions on the consumers buying behavior. *Business: Theory and Practice*, 23(1), 79-87
- [135] Al-hawajreh, K. M., Al-Majali, M. B., Alqahtani, M. M., Barqawi, B. Y. A., Al-Hawary, S. I. S., Alshuqairat, E. A., ... & Mohammad, A. A. S. (2023). Develop a Causal Model for the Impact of Critical Success Factors of the Strategic Information System in Promoting Human Resources Management Strategies in the Social Security Corporation. In *The Effect of Information Technology on Business and Marketing Intelligence Systems* (pp. 903-921). Cham: Springer International Publishing
- [136] Al-hawajreh, K., Al Dabas, S. M., Alqahtani, M. M., Aladwan, S. I., Hunitie, M. F. A., Al-Hawary, S. I. S., ... & Mohammad, A. A. S. (2023). Work Teams and Their Impact on the Success of Entrepreneurial Strategic Projects Study in SME in Jordan. In *Emerging Trends and Innovation in Business and Finance* (pp. 473-486). Singapore: Springer Nature Singapore
- [137] Al-Husban, D. A. A. O., Al-Hawary, S. I. S., AlTaweel, I. R. S., Al-Husban, N. A., Almaaitah, M. F., Aldaihani, F. M. F., ... & Mohammad, D. I. (2023). The Impact of Intellectual Capital on Competitive Capabilities: Evidence from Firms Listed in ASE. In *The Effect of Information Technology on Business and Marketing Intelligence Systems* (pp. 1707-1723). Cham: Springer International Publishing
- [138] Al-Husban, N. A., Dalky, A. F., Mohammad, A. A. S., Al-Hawary, S. I. S., Ghaith, R. E. A., Singh, D., ... & Al-Khalidi, S. S. (2023). The Impact of Emotional Intelligence on Marketing Performance. In *Emerging Trends and Innovation in Business and Finance* (pp. 135-147). Singapore: Springer Nature Singapore
- [139] Alkhawaldeh, M. I. G., Aldaihani, F. M. F., Al-Zyoud, B. A. A., Al-Hawary, S. I. S., Shamaileh, N. A., Mohammad, A. A. S., ... & Al-Adamat, O. A. A. (2023). Impact of Internal Marketing Practices on Intention to Stay in Commercial Banks in Jordan. In *The Effect of Information Technology on Business and Marketing Intelligence Systems* (pp. 2231-2247). Cham: Springer International Publishing
- [140] Almomani, H. M., Aleassa, H., Al-Hawajreh, K. M., Aityassine, F. L. Y., Ababneh, R. I., Al-Hawary, S. I. S., ... & Mohammad, A. A. S. (2023). The Mediating Effect of Organizational Commitment on the Relationship Between Work Life Balance and Intention to Leave. In *The Effect of Information Technology on Business and Marketing Intelligence Systems* (pp. 993-1008). Cham: Springer International Publishing
- [141] Almomani, R. Z. Q., Al-khalidi, S. S. S., Al-Quran, A. Z., Almomani, H. M., Aityassine, F. L. Y., Eldahamsheh, M. M., ... & Al-Hawary, S. I. S. (2023). The Effect of Talent Management on Organizational Innovation of the Telecommunications Companies in Jordan. In *The Effect of Information Technology on Business and Marketing Intelligence Systems* (pp. 1779-1794). Cham: Springer International Publishing
- [142] Arya, G., Hasan, M.K., Bagwari, A., Safie, N., Islam, S., Ahmed, F.R., De, A., Khan, M.A., & Ghazal, T.M. (2024). Multimodal Hate Speech Detection in Memes Using Contrastive Language-Image Pre-Training. *IEEE Access*, 12, 22359-22375.
- [143] Khan, Muhammad Adnan, Ghazal, T M, Asif, Rizwana Naz, Ditta, Allah, Alquhayz, Hani, Abbas, Sagheer and Lee, Sang-Woong (2024) Detecting Electrocardiogram Arrhythmia Empowered With Weighted Federated Learning. *IEEE Access*, 12. pp. 1909-1926. ISSN 2169-3536
- [144] El Khatib, M., Alnaqbi, A., Alnaqbi, A., Alsuwaidi, H., & El Khatib, A. (2023, March). How Blockchain and IoT Affect Project Risk Management. In *2023 International Conference on Business Analytics for Technology and Security (ICBATS)* (pp. 1-7). IEEE.
- [145] El Khatib, M., AlQurashi, M., AlHashemi, S., AlKetbi, M., & AlHarmoodi, S. (2023, March). Digital Platforms' Influence on Project Management. In *2023 International Conference on Business Analytics for Technology and Security (ICBATS)* (pp. 1-7). IEEE.
- [146] Hasan, Zahid & Fatima, Areej & Shahzad, Tariq & Abbas, Sagheer & Ghazal, Taher & Alsakhnini, Mahmoud &

- Khan, Muhammad & احمد عرفان د., Arfan Ahmed. (2024). Nanomedicine: Treatment of Chronic Disease Using Gold Nano Thermo Robot (GNTR) Empowered With Nanotechnology Approaches. *IEEE Access*. 12. 8552-8584. 10.1109/ACCESS.2023.3346958.
- [147] M. K. Hasan, Z. Weichen, N. Safie, F. R. A. Ahmed and T. M. Ghazal, "A Survey on Key Agreement and Authentication Protocol for Internet of Things Application," in *IEEE Access*, doi: 10.1109/ACCESS.2024.3393567
- [148] Muhammad Ibrahim, Sagheer Abbas, Areej Fatima, Taher M. Ghazal, Muhammad Saleem, Meshal Alharbi, Fahad Mazaed Alotaibi, Muhammad Adnan Khan, Muhammad Waqas, Nouh Elmitwally, "Fuzzy-Based Fusion Model for β -Thalassemia Carriers Prediction Using Machine Learning Technique", *Advances in Fuzzy Systems*, vol. 2024, Article ID 4468842, 11 pages, 2024. <https://doi.org/10.1155/2024/4468842>
- [149] Salman Muneer, Umer Farooq, Atifa Athar, Muhammad Ahsan Raza, Taher M. Ghazal, Shadman Sakib, "A Critical Review of Artificial Intelligence Based Approaches in Intrusion Detection: A Comprehensive Analysis", *Journal of Engineering*, vol. 2024, Article ID 3909173, 16 pages, 2024. <https://doi.org/10.1155/2024/3909173>
- [150] Akram, Ali & Abbas, Sagheer & Khan, Muhammad & Athar, Atifa & Ghazal, Taher & Al Hamadi, Hussam. (2024). Smart Energy Management System Using Machine Learning. *Computers, Materials & Continua*. 78. 959-973. 10.32604/cmc.2023.032216.
- [151] Naz, Naila & Abbas, Sagheer & Khan, Muhammad & Hasan, Zahid & Bukhari, Mazhar & Ghazal, Taher. (2024). Optimizing semantic error detection through weighted federated machine learning: A comprehensive approach. *International Journal of ADVANCED AND APPLIED SCIENCES*. 11. 150-160. 10.21833/ijaas.2024.01.018.
- [152] A. Asasfeh, N. A. Al-Dmour, H. Al Hamadi, W. Mansoor and T. M. Ghazal, "Exploring Cyber Investigators: An In-Depth Examination of the Field of Digital Forensics," 2023 IEEE Intl Conf on Dependable, Autonomic and Secure Computing, Intl Conf on Pervasive Intelligence and Computing, Intl Conf on Cloud and Big Data Computing, Intl Conf on Cyber Science and Technology Congress (DASC/PiCom/CBDCCom/CyberSciTech), Abu Dhabi, United Arab Emirates, 2023, pp. 0084-0088, doi: 10.1109/DASC/PiCom/CBDCCom/Cy59711.2023.10361449.
- [153] Salahat, Mohammed & Ali, Liaqat & Ghazal, Taher & Alzoubi, Haitham. (2023). Personality Assessment Based on Natural Stream of Thoughts Empowered with Machine Learning. *Computers, Materials & Continua*. 76. 1-17. 10.32604/cmc.2023.036019.
- [154] Ghazal, Taher & Hasan, Mohammad Kamrul & Wahab, Amelia & Ibrahim, Amer & Khan, Wasim & Raza, Neha & Atta, Ayesha & Mago, Beenu. (2022). Towards Privacy Provisioning for Internet of Things (IoT). 01-07. 10.1109/ICCR56254.2022.9995916.
- [155] Islam, M.M., Hasan, M.K., Islam, S., Balfaqih, M., Alzahrani, A.I., Alalwan, N., Safie, N., Bhuiyan, Z.A., Thakkar, R., & Ghazal, T.M. (2024). Enabling pandemic-resilient healthcare: Narrowband Internet of Things and edge intelligence for real-time monitoring. *CAAI Transactions on Intelligence Technology*.
- [156] Ghazal, Taher & Al-Dmour, Nidal & Mohamed, Tamer & Chabani, Zakariya & Harguem, Saida & Noamas, Samar & ALMaazmi, Noura. (2022). E-Supply Chain Issues in Internet Of Medical Things. 1-5. 10.1109/MACS56771.2022.10023325.
- [157] Bibi, Rozi & Saeed, Yousaf & Zeb, Asim & Ghazal, Taher & Said, Raed & Abbas, Sagheer & Ahmad, Munir & Khan, Muhammad. (2021). Edge AI-Based Automated Detection and Classification of Road Anomalies in VANET Using Deep Learning. *Computational Intelligence and Neuroscience*. 2021. 10.1155/2021/6262194.
- [158] Al Kurdi, B., & Alshurideh, M. T. (2023). The effect of social media influencer traits on consumer purchasing decisions for keto products: examining the moderating influence of advertising repetition. *Journal of Marketing Communications*, 1-22.
- [159] Alshurideh, M., & Al Kurdi, B. (2023). Factors affecting social networks acceptance: An extension to the technology acceptance model using PLS-SEM and Machine Learning Approach. *International Journal of Data and Network Science*, 7(1), 489-494.
- [160] Alshurideh, M. T., Al Kurdi, B., Almomani, H., Obeidat, Z. M., & Masa'deh, R. E. (2023). Antecedents and consequences of relationship quality in pharmaceutical industries: A structural equation modelling approach. *Plos one*, 18(1), 1-19.
- [161] Alshurideh, M. (2022). Does electronic customer relationship management (E-CRM) affect service quality at private hospitals in Jordan?. *Uncertain Supply Chain Management*, 10(2), 325-332.
- [162] Radwan, N.E., Alzoubi, H.M., Sahawneh, N., Rehman, A. & Khan, S. (2022) An Intelligent Approach for Predicting Bankruptcy Empowered with Machine Learning Technique. *International Conference on Cyber Resilience, ICCR 2022, 2022*
- [163] Ali, A.; Septyanto, A. W.; Chaudhary, I.; Hamadi, H. A.; Alzoubi, H. M. and Khan, Z. F. (2022) "Applied Artificial Intelligence as Event Horizon Of Cyber Security," 2022 International Conference on Business Analytics for Technology and Security (ICBATS), 2022, pp. 1-7, doi: 10.1109/ICBATS54253.2022.9759076.
- [164] Alshurideh, M., Jdaitawi, A., Sukkari, L., Al-Gasaymeh, A., Alzoubi, & H., Damra, Y. (2024). Factors affecting ChatGPT use in education employing TAM: A Jordanian universities' perspective. *International Journal of Data and Network Science*, 8(3), 1599-1606.
- [165] Alshurideh, M., Kurdi, B., Al-Gasaymeh, A., Abuhashesh, M., Jdaitawi, A., Alzoubi, H., ... & Alquqa, E. (2024). How metaverse can enhance customer awareness, interest, engagement and experience: A practical study. *International Journal of Data and Network Science*, 8(3), 1907-1914.
- [166] Alshurideh, M., Kurdi, B., Yasin, S., Damra, Y., Al-Gasaymeh, A., Alzoubi, H., ... & Alquqa, E. (2024). Exploring the impact of metaverse adoption on supply chain effectiveness: A pathway to competitive advantage. *Uncertain Supply Chain Management*, 12(2), 883-892.
- [167] Alshurideh, M., Anagreh, S., Tariq, E., Hamadneh, S., Alzoubi, N., Kurdi, B., & Al-Hawary, S. (2024). Examining the effect of virtual reality technology on marketing performance of fashion industry in Jordan. *International*

Journal of Data and Network Science, 8(1), 1-6

[168] Liu, K., Mahmoud, H. A., Liu, L., Halteh, K., Arnone, G., Shukurullaevich, N. K., & Alzoubi, H. M. (2024). Exploring the Nexus between Fintech, natural resources, urbanization, and environment sustainability in China: A QARDL study. *Resources Policy*, 89, 104557.

[169] Leng, C., Wei, S. Y., Al-Abyadh, M. H. A., Halteh, K., Bauetdinov, M., Le, L. T., & Alzoubi, H. M. (2024). An empirical assessment of the effect of natural resources and financial technologies on sustainable development in resource abundant developing countries: Evidence using MMQR estimation. *Resources Policy*, 89, 104555.

[170] Li, B., Mousa, S., Reinoso, J. R. R., Alzoubi, H. M., Ali, A., & Hoang, A. D. (2023). The role of technology innovation, customer retention and business continuity on firm performance after post-pandemic era in China's SMEs. *Economic Analysis and Policy*, 78, 1209-1220.

[171] Hassan, Q., Viktor, P., Al-Musawi, T. J., Ali, B. M., Algburi, S., Alzoubi, H. M., ... & Jaszczur, M. (2024). The renewable energy role in the global energy Transformations. *Renewable Energy Focus*, 48, 100545.

[172] Rehman, A. U., Saleem, R. M., Shafi, Z., Imran, M., Pradhan, M., & Alzoubi, H. M. (2022, February). Analysis of income on the basis of occupation using data mining. In 2022 International Conference on Business Analytics for Technology and Security (ICBATS) (pp. 1-4). IEEE.

[173] Alshurideh, M. T., Hamadneh, S., Alzoubi, H. M., Al Kurdi, B., Nuseir, M. T., & Al Hamad, A. (2024). Empowering Supply Chain Management System with Machine Learning and Blockchain Technology. In *Cyber Security Impact on Digitalization and Business Intelligence: Big Cyber Security for Information Management: Opportunities and Challenges* (pp. 335-349). Cham: Springer International Publishing

[174] Alshurideh, M. T., Al Kurdi, B., Alquqa, E. K., Alzoubi, H. M., Hamadneh, S., & AlHamad, A. (2024). Investigating the Online Buying Behavior in the UAE Online Retail Industry: The Role of Emotional Intelligence and Customer Perception. In *Cyber Security Impact on Digitalization and Business Intelligence: Big Cyber Security for Information Management: Opportunities and Challenges* (pp. 371-386). Cham: Springer International Publishing

[175] Al Kurdi, B., Alquqa, E. K., Nuseir, M. T., Alzoubi, H. M., Alshurideh, M. T., & AlHamad, A. (2024). Impact of Cyber Security and Risk Management on Green Operations: Empirical Evidence from Security Companies in the UAE. In *Cyber Security Impact on Digitalization and Business Intelligence: Big Cyber Security for Information Management: Opportunities and Challenges* (pp. 151-167). Cham: Springer International Publishing

[176] Alshurideh, M. T., Al Kurdi, B., Saleh, S., Massoud, K., & Osama, A. (2023). IoT Applications in Business and Marketing During the Coronavirus Pandemic. In *The Effect of Information Technology on Business and Marketing Intelligence Systems* (pp. 2541-2551). Cham: Springer International Publishing

[177] Ravikumar, R., Kitana, A., Taamneh, A., Aburayya, A., Shwede, F., Salloum, S., & Shaalan, K. (2022). Impact of knowledge sharing on knowledge Acquisition among Higher Education Employees. *Comput. Integr. Manuf. Syst*, 28(12), 827-845.

[178] Salameh, M., Taamneh, A., Kitana, A., Aburayya, A., Shwede, F., Salloum, S., ... & Varshney, D. (2022). The Impact of Project Management Office's Role on Knowledge Management: A Systematic Review Study. *Comput. Integr. Manuf. Syst*, 28(12), 846-863.

[179] Weerakody M. & Davidrajuh R. (2004). "Planning e-government start-up: a case study on e-Sri Lanka," *Electronic Government an International Journal*, vol. 1, no. 1, pp. 92-106.

[180] Marushka D. (2012). "E-government start-up in Belarus," *International Journal of Public Information Systems*, vol. 8, no. 1, pp. 1-11.

[181] Seifert J. W. (2013) "A primer of different methodological frameworks on e-government: Sectors, stages, opportunities, and challenges of online governance," Report for Congress. Congressional Research Service for the Library of Congress.

[182] Fang Z. (2002). "E-government in the digital era: Concept, practice, and development," *International Journal of the Computer, The Internet and Management*, vol. 10, no. 2, pp. 1-22, 2002.

[183] Howard R., Goyal, P., Sahoo, A. K., & Sharma, T. K. (2021). Digital government key initiative overview. *Materials Today: Proceedings*, 34, 719-735

[184] Stowers G. N. L. "Issues in e-commerce and e-government service delivery," in. *Digital government: Principles and Best Practices*, A. Palichev & G. D. Garson, Ed. Hersey, 2004 PA Idea Group Publishing, pp. 169-185.

[185] Anttitokiko A.-V. & Ari-Veikko. (2006). *Encyclopedia of Digital Government*, New York: Idea Group INC.

Appendix

Company Pseudonym	Industry	Country	Informant Pseudonym	Position
Automech Engineering	Engineering	UAE	Dennis Mallari	Implement Engineer

Company LLC				
MBC Group UAE	Investment	UAE	Mohamed al-Mehairi	CEO
Advacomm	Telecommunications	UAE	Noomen Benet	Network Engineer
National General Insurance Co.	Insurance	UAE	Gaurav Bajaj	Executive Vice President

Interview 1: Dennis Mallari

Is there a SMART government strategy in place at the company, which aims to ensure both small, incremental improvements and significant breakthroughs?

~ Mr. Mallari: "Adopting data science to control and manage all the data helped the company to grow and reach the goals that were not possible before. New benchmarks are set every day and quality of service improved significantly"

How sustainable development can be achieved through the implementation of the Smart mobile factor and what are the limitations?

~ Mr. Mallari: "Digital revolution allowing the government sectors to implement changes that can help in achieving the sustainable development for all the sectors. Skill levels need to be enhanced through to implement the change."

Which tools are essential for a company's mobile aspect to be implemented and managed successfully?

~ Mr. Mallari: "Digital revolution allowing the government sectors to implement changes that can help in achieving the sustainable development for all the sectors. Skill levels need to be enhanced through to implement the change."

Which SMART government measures about employee connectedness have been adopted to help promote employee satisfaction?

~ Mr. Mallari: "Distributed systems allow the employees to work on the same project at the same time allowing everyone to access the data and give their input at the same time."

Interview 2: Mohamed al-Mehairi

Is there a SMART government strategy in place at the company, which aims to ensure both small, incremental improvements and significant breakthroughs?

~ Mr. Mehairi: "Automation is playing a crucial in dealing with clients and providing the customer support that was not possible before smart digital transformation"

How sustainable development can be achieved through the implementation of the Smart mobile factor and what are the limitations?

~ Mr. Mehairi: Human capacity and demographic advantages are helping in creating a diverse working environment allowing the employees to benefit from the skills of each other. The limitation is still revolving around the people getting along.

Which tools are essential for a company's mobile aspect to be implemented and managed successfully?

~ Mr. Mehairi: "Wireless network sensors are catching my attention for a while now and I think in the future they will be dominating in the majority of the fields"

Which SMART government measures about employee connectedness have been adopted to help promote employee satisfaction?

~ Mr. Mehairi "Smart backup framework in investment sector keeps the privileged data stored even if any of networking node fails to allow the employees to feel secure regarding their progress with clients."

Interview 3: Noomen Benet

Is there a SMART government strategy in place at the company, which aims to ensure both small, incremental improvements and significant

breakthroughs?

- ~ Mr. Benet: "Predictive algorithms are allowing the government to predict market dips and investment opportunities and cashing them are making more sense now."

How sustainable development can be achieved through the implementation of the Smart mobile factor and what are the limitations?

- ~ Mr. Benet: "Smart networking allowing the cities to transform into digital hubs and all telecommunications sector is revolutionized and true smart architecture can be achieved. However, keeping up the networks all the time and rectifying the bugs is a big hurdle now."

Which tools are essential for a company's mobile aspect to be implemented and managed successfully?

- ~ Mr. Benet: "Mobile apps are playing a major role in making the investment sector digitally strong and allowing the companies to achieve the true concept of smart."

Which SMART government measures about employee connectedness have been adopted to help promote employee satisfaction?

- ~ Mr. Benet: "Entering in the era of the smart mobile framework, new technology is introduced. Employees are engaged to test the applications and give their feedback and strengthening the bond at the same time"

Interview 4: Gaurav Bajaj

Which SMART government measures about employee connectedness have been adopted to help promote employee satisfaction?

- ~ Mr. Bajaj: "Sensors and Internet of things have paved the path towards digital globalization allowing the company to target the clients that are willing to avail the services rather than going blind."

Is there a SMART government strategy in place at the company, which aims to ensure both small, incremental improvements and significant breakthroughs?

- ~ Mr. Bajaj: "Sensors and Internet of things have paved the path towards digital globalization allowing the company to

target the clients that are willing to avail the services rather than going blind."

How sustainable development can be achieved through the implementation of the Smart mobile factor and what are the limitations?

- ~ Mr. Bajaj: "To achieve sustainable, environmentally friendly culture needs to be promoted. Less paper and more electronic data sharing are implemented and encouraged. Still, a complete change over might require more time."

Which tools are essential for a company's mobile aspect to be implemented and managed successfully?

- ~ Mr. Bajaj: "Insurance sector is moving towards voice technologies giving them an extra advantage to deal with current customers and potential customers smartly."