Guest Editorial

Driving the Digital Economy with Cutting-Edge Technologies, Innovation, and Data Analytics

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Abstract: Navigating the complex terrain of digital transformation, this special issue presents a selection of studies that maps the intricate intersections of technological innovation, economic strategies, and organisational adaptation. The preamble traces the evolutionary pathways of digital transformation from its nascent stages to the current epoch of Artificial Intelligence (AI) and complex technological ecosystems. The articles selected for this special issue have been organised into three sections based on the major themes addressed in this special issue: (1) Financial technologies (Fintech) Horizons: Gamification, AI, and the Evolution of Digital Financial Ecosystems; (2) AI-Driven Strategies in Marketing and Social Media; and (3) Data Dynamics and Organisational innovation. The concluding section, 'Towards a Comprehensive Epistemological Framework of Digital Innovation in the AI Epoch,' synthesises the diverse research narratives, offering a forward-looking perspective that underscores the universal yet contextually nuanced impact of digital technologies across global economic and technological landscapes.

Keywords: Digital Transformation, Data Analytics, Digital Marketing, Fintech, Innovation, Artificial Intelligence

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Preamble

The digital economy is a key driver of global innovation and economic development, contributing significantly to the transformation of societies and economies worldwide. This transformation marks a new stage in the profound economic and social reorganisation that has been underway for several decades under the influence of technology (Mahboub & Sadok, 2022). From 1936, when Alan Turing published his article 'On Computable Numbers' and established the concept of the universal machine, to 1960, nearly a quarter of a century passed during which the computer was invented and found a market. From 1960, when the IBM 360 series mainframe computers were released, to 1984, when Apple launched the Macintosh, another quarter of a century was marked by the spread of business computing. From 1984 to the economic and financial crisis of 2008, nearly 25 years were once again marked by the computerisation of society, the deployment of the Internet, and the new economy bubble. Since 2008, we have entered a new phase, designated by a new word: digital.

At each stage, there has been talk of revolution. But with digital technology, the transformation is accelerating and becoming more radical. Three changes are occurring simultaneously (Benazzouz & Sadok, 2025):

1. The technological race is no longer led by companies or large organisations. Individuals are leading the way and constantly using new tools. They are rapidly inventing new ways of getting information, consuming, interacting, meeting, and living;
2. The impacts are becoming truly cross-cutting, with changes affecting every sector, from industry to services, from construction to agriculture, including access to knowledge, cultural expression, and health. With digital technology, new jobs are emerging and, more profoundly, the very notion of employment is transforming (Sadok *et al.*, 2024);
3. The impact of technology on the economy is becoming more diverse and complex. In addition to the structuring and growth of an increasingly powerful digital sector, at least eight effects must be taken into account. As in the previous era of computerisation, we first observe the effects of automation, with a correlative increase in factor productivity (Nobanee *et al.*, 2024): labour productivity, fixed and circulating capital, and energy and raw materials. But to this are added the effects of materialisation: the substitution of the Internet for physical networks of agencies, counters, and stores; the distortion of the traditional decreasing cost curve into a square production curve, with heavy investment in innovation and prototyping and

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near-zero reproduction costs; the decline in transaction costs and the questioning of the scope of companies. Finally, we must take into account the effects of intermediation/disintermediation on economic models, with the new role played by individuals – producers and consumers – and with the challenge of data and the resource it represents for the optimisation and reinvention of professions.

By neglecting these critical structural transformations, contemporary policy frameworks risk fundamentally misapprehending the underlying dynamics of technological evolution. Across diverse geopolitical contexts, the paramount challenge emerges as the strategic management of technology-driven metamorphoses. Contemporary data analytics have transcended their auxiliary role, becoming a pivotal mechanism through which emergent technologies – including the Internet of Things (IoT), Artificial Intelligence (AI), collaborative digital platforms, and blockchain technologies – are comprehensively reconstructing paradigms of business innovation and marketing strategies (Jallouli & Kaabi, 2022).

The proliferation of e-commerce technologies has catalysed an unprecedented accumulation of expansive datasets, thereby engendering novel strategic opportunities for organisational ecosystems (Kaabi & Jallouli, 2019). The contemporary intellectual and managerial imperative now resides in developing sophisticated methodological approaches to deconstruct these voluminous data landscapes, with the ultimate objective of extracting nuanced, actionable insights capable of informing both strategic organisational trajectories and institutional policy frameworks (Jabado & Jallouli, 2023, 2024a, 2024b; Benslama & Jallouli, 2022, 2024; Chebil *et al.*, 2021, 2024). It is within this complex epistemological context that the present special issue of the *Journal of Telecommunications and the Digital Economy* (JTDE), thematically anchored in 'Driving the Digital Economy with Cutting-Edge Technologies, Innovation, and Data Analytics,' aspires to highlight critical dimensions of contemporary digital transformation.

In this Issue

This special issue on 'Driving the Digital Economy with Cutting-Edge Technologies, Innovation, and Data Analytics' in the *Journal of Telecommunications and the Digital Economy* (JTDE) is drawn from the 9th International Conference on Digital Economy (ICDEc) held in the Faculty of Juridical, Economic and Social Sciences (FSJES – Souissi), Mohammed V University, Rabat, Morocco, in 2024. For many years, the ICDEc conference has brought together researchers from many countries and working on divergent fields ranging from computer sciences to digital economics and marketing, discussing problematic related to technologies and digital transformation (Bach Tobji *et al.*, 2018, 2020, 2022, 2024a,

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2024b; Jallouli *et al.*, 2016, 2017, 2019, 2021, 2023). The tenth edition of the ICDEc conference is scheduled to take place in Tunis from May 15-17, 2025.

This special issue marks the third collaborative effort between the *Journal of Telecommunications and the Digital Economy* (JTDE) and the ICDEc series, underscoring a commitment to advancing research in the field of digital transformation within the domains of economics, management, and business computing (Jallouli *et al.*, 2022, 2024).

Following the call for papers on Cutting-Edge Technologies, Innovation, and Data Analytics as drivers of the digital economy, this special issue attracted 48 submissions from more than ten countries, encompassing both developed and emerging economies. The rigorous peer-review process led to the acceptance of 16 papers from seven countries, resulting in a competitive selection rate of 33 per cent. This diversity of contributions aligns with the core objectives of the ICDEc community, which seeks to foster a rich and interdisciplinary debate among researchers from varied backgrounds, not only in terms of scientific domains but also across different economic and cultural contexts. By integrating diverse perspectives, this special issue contributes to a more comprehensive understanding of digital innovation, ultimately advancing the epistemological framework of the field in the era of AI.

The articles featured in this special issue are grouped into three thematic sections to reflect the key topics explored: (1) Financial Technologies (Fintech) Horizons, covering gamification, AI, and the evolution of digital financial ecosystems; (2) AI-Driven Strategies in Marketing and Social Media; and (3) Data Dynamics and Organizational Innovation. This aggregation into three sections aims to facilitate readers' exploration of the multiple facets of digital transformation addressed in this issue.

Fintech Horizons: Gamification, AI, and the Evolution of Digital Financial Ecosystems

At the intersection of technology and finance, this section unveils cutting-edge research that illuminates the dynamic mechanisms through which fintech is reconfiguring traditional economic frameworks. Hentati & Jallouli (2025) provides how gamification can improve M-Banking user engagement, satisfaction, and loyalty. In addition, Hamdi *et al.* (2025) proposes a semantic SLA model for smart contracts, enriching the traditional model with ontological descriptions. Furthermore, in the realm of digital finance, Chebbah & Mekni (2025) presents a three-tiered approach that combines traditional technical analysis, deep learning, and sentiment analysis for stock price forecasting. Likewise, Lajfari & Soumbara (2025) studies the causal relationships between key mobile money indicators and their implications for financial inclusion in Africa. Moreover, Elamine & Ben Abdallah (2025) address the

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relationship between reward, attitude, and intentions in a gamified application context in an emerging economy. Finally, by examining the readiness of economies for digital transformation, Laarabi *et al.* (2025) develop an index (Readiness Indicator Function, RIF), applied to the analysis of seven countries: Morocco, Tunisia, Egypt, Spain, Portugal, South Africa, and Nigeria.

This section highlights the transformative impact of fintech and the digital economy on financial services, user engagement, and economic readiness. The contributions explore a range of emerging technologies, from gamification in mobile banking to AI-driven stock market forecasting and smart contract optimisation. They also shed light on financial inclusion, digital incentives, and national preparedness for digital transformation. Collectively, these studies provide valuable insights into the evolving landscape of digital finance and its implications for businesses, policymakers, and consumers in both developed and emerging economies.

AI-Driven Strategies in Marketing and Social Media

This section covers how AI and related digital tools are applied to marketing and social media. Gadasina & Sotnichenko (2025) conducted a comparative analysis of sentiments expressed in comments on identical content published on different platforms. Following this, Jlassi *et al.* (2025) analyses how and to what extent the integration of AI via recommendation systems in online shopping can lead to a better customer experience. Similarly, Grissa (2025) explores the behaviour of micro-influencers in sharing branded digital content, focusing on business networking sites (LinkedIn, Xing). Additionally, insights from Triki *et al.* (2025) shed light on the role of AI and marketing automation in business model innovation in the Tunisian tourism sector. Furthermore, Mednini & Noubigh (2025) explores consumer hatred levels through facial emotion recognition, while the contribution by Vishnupriya & Nemat (2025) examines the influence of individual perceptions of the ethical nature of rewards.

This section delves into the growing role of AI in shaping digital marketing strategies and social media dynamics. The contributions explore key applications, from sentiment analysis across platforms to AI-driven recommendation systems enhancing customer experience. Studies also examine influencer behaviour on professional networks, the impact of AI on business model innovation, and the use of facial emotion recognition to assess consumer sentiment. Additionally, ethical considerations in digital marketing are highlighted through analyses of reward perceptions. Together, these works offer valuable insights into how AI is transforming engagement, decision-making, and business strategies in the digital era.

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Data Dynamics and Organisational innovation

At the convergence of data science and organisational dynamics, this collection of scholarly contributions illuminates the complex mechanisms through which data-driven insights are reshaping institutional innovation and strategic adaptation. To begin with, Grigorescu & Ciurea (2025) presents a systematic methodology for risk management in data-intensive systems within regulated environments, with a particular focus on European Union scenarios. Moreover, Dhaouadi & Aridhi (2025) attempt to elucidate the organisational factors facilitating the implementation of teleworking. In the same vein, Gessler *et al.* (2025) presents a conceptual framework for developing data spaces within the data economy. Lastly, in a register relating to corporate governance and digitalisation, Naselhaj & Fahmi (2025) explores researchers' perspectives on the transformative role of AI in corporate governance and suggests strategies to ensure its responsible and effective integration.

This section explores the multifaceted dimensions of digital transformation, from risk management in data-intensive systems to the organisational enablers of teleworking. It also examines the development of data spaces within the data economy and the evolving role of AI in corporate governance. Together, these studies underscore the profound impact of digitisation on business operations, regulatory frameworks, and managerial strategies. As highlighted throughout this special issue, the digital revolution is reshaping not only technological infrastructures but also the fundamental ways in which organisations manage data, collaboration, and decision-making in an increasingly interconnected world.

Towards a Comprehensive Epistemological Framework of Digital Innovation in the Artificial Intelligence Epoch

The scholarly contributions assembled in this special issue map the intricate pathways through which digital transformation, financial technologies, and AI-mediated marketing strategies are systematically recalibrating global economic landscapes and organisational dynamics. By presenting empirical research from a geographically diverse spectrum – spanning France, Germany, India, Morocco, Romania, Russia, and Tunisia – this compilation simultaneously unveils distinctive regional technological trajectories and the converging challenges inherent in navigating the contemporary digital ecosystem. The strategic interconnection of three critical research domains – fintech and the digital economy, AI-driven digital marketing strategies, and data-driven digital transformation – illuminates the complex mechanisms through which emerging technological architectures propel innovation across financial infrastructures, consumer engagement, and organisational strategies.

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A profound theoretical thread permeating these scholarly investigations is the nuanced interplay between technological advancement and organisational adaptation. The research corpus – encompassing AI-enhanced marketing methodologies, the evolutionary trajectories of mobile banking and intelligent contractual mechanisms, and the governance of digital transformation – collectively emphasises the critical necessity for a rigorously multidisciplinary and internationally contextualised approach to understanding digital technological progress. This compilation ultimately provides pivotal conceptual insights into the future of business innovation, revealing that while digital transformation manifests through contextually distinct modalities across national boundaries, its transformative impact represents a universally profound and structurally reconfiguring phenomenon. We earnestly aspire that this curated collection within the Journal of Telecommunications and the Digital Economy will substantively enrich the scholarly understanding of digital technologies' transformative implications, simultaneously serving as a catalyst for continued academic inquiry and theoretical exploration within this dynamically evolving intellectual landscape.

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