

## **Qatar's Strategy for Promoting Creativity, Innovation, and the Development of Financial Technology**

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### **Abstract :**

This study aims to explore the State of Qatar's experience in fostering creativity, innovation, and the development of financial technology (FinTech) by examining the strategic framework established to support these objectives. Data and information were collected through various annual reports and official disclosures available on governmental websites. These sources were then organized, analyzed, and interpreted. The study concludes that Qatar places significant emphasis on promoting creativity and innovation, particularly in priority sectors. A long-term strategy has been developed to enhance the country's position in various forms of innovation and creative advancement.

**Keywords:** Creativity, Innovation, Financial Technology, Strategy, Qatar.

**JEL classification codes:** M12 , O31

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## **Introduction :**

In recent years, the world has witnessed significant technological advancements that have been employed across various sectors to achieve economic superiority. This development has driven nations to compete in investing in creativity and innovation, as these are now considered key competitive advantages for both organizations and countries. Consequently, this era is often referred to as the "age of innovation and creativity," wherein entities that fail to innovate risk being excluded from the market and experiencing economic decline.

Countries around the globe have come to recognize that creativity and innovation serve as foundational pillars for achieving economic, social, and environmental impact. As a result, many have engaged in formulating long-term strategies and visions aimed at transitioning from traditional economic models to innovation-driven economies that span all sectors.

Among the Arab nations that have proactively adopted a well-defined strategy to foster creativity and innovation is the State of Qatar. Qatar's experience is often regarded as a pioneering model, owing to its ongoing and focused efforts to stimulate innovation and provide the essential requirements for its realization particularly in priority sectors while also investing in human capital through the promotion of productive scientific research.

## **Research Problem**

In light of the aforementioned context, there is a significant need to examine successful experiences and theoretical perspectives related to the defining feature of the current era creativity and innovation. This need becomes particularly compelling when considering the case of an Arab country. Accordingly, the research problem can be formulated through the following question:

**What are the primary elements of Qatar's strategic approach to fostering creativity and innovation within its priority sectors?**

## **Research Hypothesis**

To effectively address the research problem, this study is structured around the following hypothesis, which serves as a foundational premise guiding the investigation and analysis throughout the research process: The State of Qatar places considerable emphasis on fostering creativity and innovation within priority sectors. It has developed a long-term strategic framework to support this direction and is committed to providing an enabling and supportive environment for innovation-driven initiatives.

## **Research Objectives**

This study aims to achieve the following objectives:

- To explore the theoretical framework of creativity and innovation as defining features of the current era.
- To identify the strategic orientation of the State of Qatar in promoting creativity and innovation.
- To examine the key elements emphasized by Qatar in fostering innovation and creativity.
- To highlight the main initiatives undertaken by Qatar to enhance innovation and creativity across priority sectors.

## **Importance of the Study**

The significance of this study is evident on both academic and practical levels:

- **At the academic level**, the study explores emerging concepts related to creativity and innovation, which represent essential components of progress and development in various fields. These concepts are increasingly recognized as hallmarks of the modern age.
- **At the practical level**, the study provides a clear illustration of how an Arab country, namely Qatar, has adopted a strategic approach to embed creativity and innovation within its economic model.

## **Research Methodology**

To achieve the stated objectives and address the research problem, the study will adopt the following methodologies:

- **Descriptive Methodology**: This will involve reviewing and organizing theoretical literature related to creativity and innovation in order to provide a comprehensive conceptual foundation.
- **Analytical Methodology**: This will focus on analyzing and interpreting data related to Qatar's innovation experience, based on official reports and information gathered from credible governmental and institutional sources.

## **I. Introduction to Creativity and Innovation**

### **1 .The Concept of Creativity and Innovation**

This era, characterized by rapid and multifaceted transformations, is often referred to as the "age of creativity and innovation." In light of escalating global challenges and technological advancements, nations, governments, and organizations increasingly recognize that creativity and innovation are indispensable tools for achieving strategic objectives, particularly those related to sustainable development. Accordingly, most governments and organizations

have been compelled to adopt innovation-driven approaches as a response to the demands of a rapidly evolving environment.

Creativity and innovation have emerged as critical elements for enhancing competitiveness, as they enable institutions to devise novel and effective solutions to complex problems. What distinguishes successful organizations and governments today is not merely the efficiency of their operations but their capacity to innovate innovation itself constitutes a fundamental competitive advantage.

In recognition of the growing importance of this concept within the field of business and management, scholars have offered numerous definitions of creativity. Among these is the definition provided by researcher Osama Khairy, who described creativity as “the process of generating something new” (Khairy, 2012, p. 40). This definition explicitly emphasizes the novelty aspect of creativity, portraying it as a distinct intellectual process that combines reflective knowledge with imaginative and productive work (Khairy, 2012, p. 39).

Similarly, in 1950, psychologist J.P. Guilford defined creativity as the individual’s ability to generate original and unconventional ideas that are not commonly shared by others ideas that are both novel and applicable in real-world contexts (Runco & Garrett, 2012). According to this perspective, creativity stems from the originator, who offers insights that are simultaneously unique and feasible for implementation.

Joseph Schumpeter defined creativity as the outcome of introducing a new method or technique in the production process, or utilizing available resources in a novel way to generate new goods or services (Ben Al-Toumi, 2023/2024). This definition highlights the link between creativity and innovative production techniques aimed at achieving organizational goals—most notably, expanding market share through the introduction of previously non-existent products.

From the aforementioned perspectives, creativity can be understood as the generation of a novel idea by an individual that is applicable in practice, unconventional in nature, and oriented toward solving problems, enhancing production processes, or improving existing methods. Thus, creativity is often associated with the following elements:

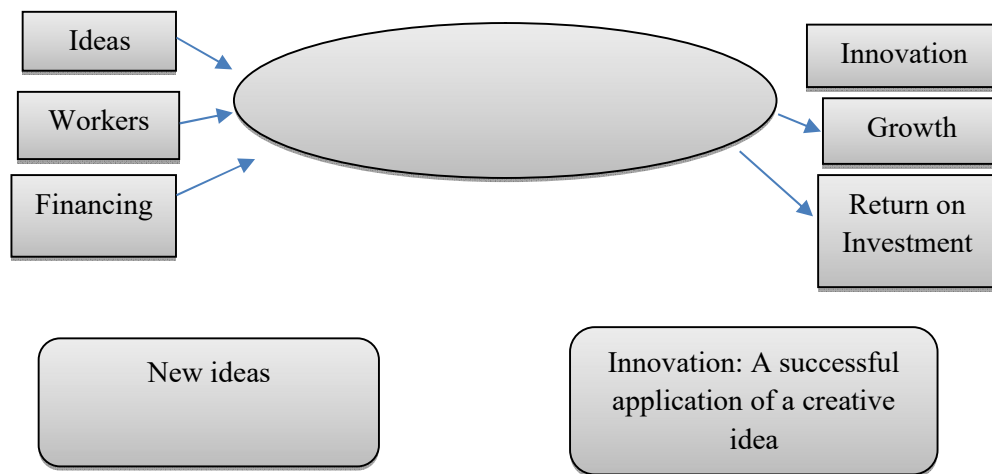
- Thinking outside the box.
- Imaginative thinking.
- Inspiration.
- Critical thinking that leads to the discovery of new ideas.
- The ability to break free from traditional cognitive patterns.

A number of scholars have regarded creativity and innovation as essentially the same concept namely, the ability to generate productive, novel ideas that result

in non-traditional outputs. However, others have drawn a distinction between the two: creativity refers to the generation of a new, unconventional idea, whether or not it is implemented, while innovation involves the actual realization of that creative idea in practice, resulting in a tangible product, service, or method.

Cook Peter succinctly summarized the relationship between creativity and innovation as an integrative one. According to him, creative organizations begin with ideas as inputs, and through continuous improvement processes, transform these inputs into innovative outputs manifested in enhanced production or new offerings (Khasawneh, 2011, p. 36).

**Figure 01: The Relationship Between Creativity and Innovation**



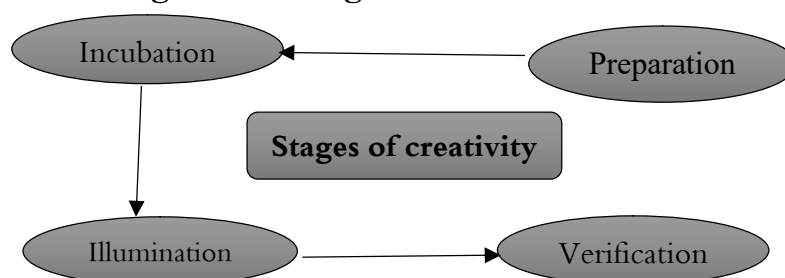
**Source: Cook, 1998, p. 180**

This figure illustrates the complementary relationship between creativity and innovation. Creativity represents the initial stage where novel ideas are generated, while innovation involves the practical implementation of these ideas, leading to the development of new products, services, or processes. Organizations that foster creative thinking are more likely to achieve sustainable innovation through continuous improvement and value creation.

## **2. Stages of the Creative Process**

Management scholars have identified four essential stages in the creative process, which are presented in the following figure:

**Figure 02: Stages of the Creative Process**



**Source: Compiled by the researchers based on Khairy, 2012, p 49**

These stages typically include:

- **Preparation** : Involves gathering relevant information and understanding the problem or opportunity at hand.
- **Incubation** : A subconscious phase where the mind reflects and makes connections between ideas.
- **Illumination** : The "eureka" moment when a creative idea emerges.
- **Verification** : Testing, refining, and evaluating the idea to assess its feasibility and value.

These stages represent a structured pathway from initial idea generation to actionable innovation, reinforcing the dynamic link between creativity and practical application.

### 3. Elements of Creativity

The elements of creativity encompass a set of cognitive abilities and enabling factors that facilitate the generation of creative ideas, which can subsequently be transformed into innovations. These elements, as outlined by Al-Tayef (2017/2018), include the following:

- **Fluency**: This refers to the individual's ability to generate a large number of ideas within a short time span. Since cognitive capacities differ across individuals, those who can consistently produce novel ideas are considered to exhibit a high degree of fluency.
- **Flexibility**: Defined as the capacity to generate diverse ideas by approaching problems from multiple perspectives rather than a single point of view. Flexibility reflects the qualitative dimension of creative and innovative thinking.
- **Originality**: A critical element in the creative process, originality refers to the generation of novel, unique ideas that differ fundamentally from existing ones. It represents the core of both creativity and innovation.
- **Elaboration**: This involves the ability to expand upon a simple idea and develop it further using various techniques and perspectives, thereby transforming it into a more refined and innovative output.
- **Problem Sensitivity**: Creative individuals possess an acute sensitivity to problems. When confronted with challenges, they actively seek solutions by leveraging their knowledge, experience, and intellectual capabilities.
- **Analytical Ability**: Analysis forms a foundational step in the creative process. Creative individuals are typically skilled at simplifying complex problems, identifying patterns and relationships, extracting insights, and reorganizing ideas in ways that are relevant to real-world contexts.

## II. Qatar's Strategy for Promoting Creativity

### 1. Strategic Orientation Toward Creativity in Qatar

For any country to achieve substantial progress in creativity-particularly in the domain of digital creativity a well-defined and actionable strategy is essential. This type of transformation represents a fundamental shift that cannot be achieved without strategic direction and policy alignment.

The State of Qatar has actively pursued the development of a comprehensive national strategy aimed at fostering creativity across various sectors, with a particular emphasis on digital innovation. This strategy is grounded in three core pillars, collectively referred to as the "Transformation Elements."

**Figure 03: Transformation Elements in Qatar**



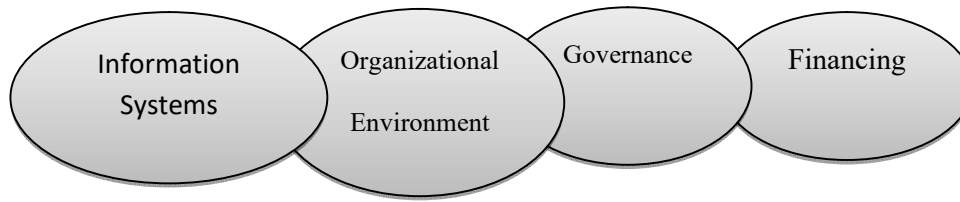
**Source: Qatar Research, Development and Innovation Council, QRDI**

Qatar's strategy for achieving a successful transformation toward creativity and innovation is anchored in the following foundational principles:

- **Investment in Scientific Research:** Scientific research is viewed as the foundation and main pathway for fostering creativity. It plays a crucial role in the transformation process, particularly when research is driven by innovative ideas capable of advancing sustainable development.
- **Human Capital Development:** Investment in research cannot be effective without qualified local and international talent capable of generating and implementing creative ideas. This highlights the importance of building a knowledge-based economy driven by skilled professionals.
- **The Role of the Private Sector and Government:** It is essential that both the business sector and government institutions actively support, adopt, and commercialize innovations in order to achieve tangible economic impact.

To operationalize these strategic pillars, the State of Qatar has outlined four key enabling elements that aim to create a conducive environment for creativity across various sectors.



**Figure 04: Enabling Elements for Creativity**

**Source: Qatar Research, Development and Innovation Council – QRDI Strategy**

Based on the QRDI Council's framework, these enabling activities include:

- **Ensuring Sustainable Funding for RDI Activities:** Providing consistent financial support for research, development, and innovation activities is essential to incentivize individuals and organizations to engage in creative work.
- **Governance of RDI Processes:** Establishing transparent, accountable, and flexible governance systems to manage innovation-related initiatives effectively and to ensure equitable access to resources and opportunities.
- **Creating a Supportive Regulatory Environment:** Developing a positive organizational climate that nurtures creativity, encourages knowledge exchange, and fosters the intergenerational transfer of ideas-thus ensuring the continuous generation of innovative solutions.
- **Establishing Specialized RDI Information Systems:** Developing and maintaining comprehensive information systems for research and innovation to enable timely and efficient access to knowledge at all organizational levels.

## 2. Fostering Creativity in Qatar

Qatar aspires to become a regional and global leader in creative transformation, particularly in the field of digital innovation. Several key initiatives have been undertaken to support this goal (Digital Transformation in Qatar, 2024), including:

- **Becoming a Global Hub for Digital Connectivity:** Qatar has invested heavily in digital infrastructure, ranking among the top countries globally in terms of mobile internet speed. The deployment of 5G networks and fiber-optic infrastructure across all regions and population segments underscores the country's readiness for digital transformation.
- **Establishment of Technology and Innovation Hubs:** Innovation incubators and technology centers play a critical role in supporting digital startups and fostering a vibrant innovation ecosystem. Notable institutions include:
  - Qatar Business Incubation Center (QBIC)
  - Digital Incubation Center (DIC)



- Qatar Science and Technology Park (QSTP)
- **Investments in Smart Cities:** Qatar is actively investing in the development of future-ready smart cities that integrate cutting-edge technologies into urban planning and service delivery.
- **Advancement of E-Government Services:** As part of its 2023 vision, Qatar has prioritized the development of a fully integrated digital government, enhancing efficiency, accessibility, and transparency in public services.
- **Hosting of Web Summit 2024:** Qatar hosted the Web Summit-the first of its kind in the Arab world signaling its commitment to becoming a digital innovation hub in the MENA region. The event attracted a record number of startups and positioned Qatar as a leader in promoting entrepreneurship and technological advancement.

### **3. Innovation as a Core Pillar of Qatar's Development Strategy (2024–2030)**

Innovation is deeply embedded in Qatar's national development philosophy. It forms a cornerstone of the Qatar National Development Strategy 2024–2030, which aims to drive sustainable growth and elevate the country's global standing. According to the National Planning Council (2024), the strategy aims to:

- Strengthen Qatar's national innovation system.
- Leverage innovation to boost productivity and maximize its economic, social, and environmental impacts.
- Address future challenges through the development of innovative solutions.

The enhancement of innovation is centered around three strategic mechanisms (National Planning Council, 2024):

- **Private Sector Led Innovation:** The government seeks to reduce reliance on public-sector initiatives by encouraging strong private-sector involvement. The target is for the private sector to contribute 60% of total R&D activities.
- **Scientific Research as the Backbone of Innovation:** Fostering partnerships between private enterprises and research institutions is viewed as a key enabler of innovation.
- **Development of the RDI Ecosystem:** A set of supportive laws and regulations has been enacted to ease financing procedures and create an enabling environment for research, development, and innovation.

From this, it is evident that creativity and innovation are central to Qatar's development vision, particularly as the country seeks to become a global leader in digital transformation and advanced technologies.

**Table 01: Qatar's Innovation Targets for 2030**

<b>Private Sector Innovation</b>	<b>R&amp;D Institutions</b>	<b>Effective Collaboration</b>
60% of total national R&D spending to be funded by private companies	2.9 patents per GDP unit	0.64 innovation output/input ratio in the Global Innovation Index
60% of R&D spending by businesses to be funded by the business sector	44 research publications per billion USD of GDP	—

**Source: Compiled by the researchers based on National Planning Council, 2024.**

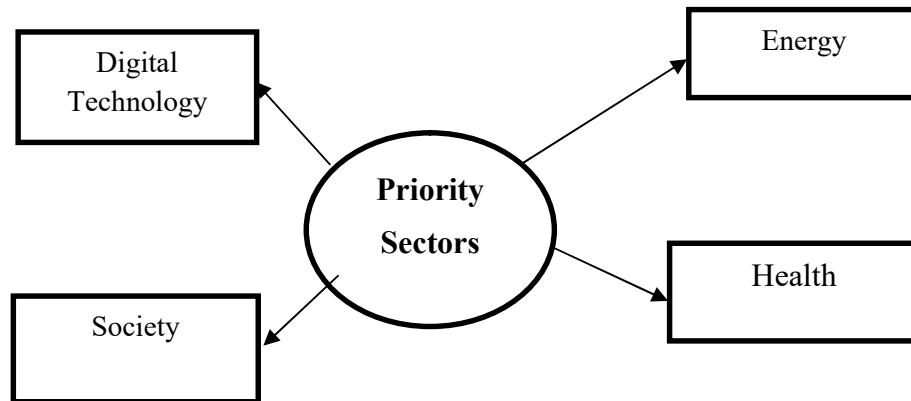
#### **4. Priority Areas for Research, Development, and Innovation**

A successful innovation strategy must be guided by sectoral priorities-targeting sectors that have the greatest direct impact on the national economy. In Qatar's 2030 innovation strategy, research and development efforts are directed toward the following priority sectors (Qatar Research, Development and Innovation Council, QRDI Strategic Focus):

- **Energy:** Given Qatar's dependence on the energy sector, innovation in energy solutions is of top priority. RDI activities are directed toward maximizing efficiency, sustainability, and technological advancement in this vital field.
- **Digital Technology:** As global economic exchanges increasingly rely on digital platforms, Qatar is accelerating investments in digital innovation to remain competitive and integrated into the global digital economy.
- **Healthcare:** Innovation in the health sector is vital for improving human development indicators. Qatar is committed to enhancing healthcare services and infrastructure through targeted RDI.
- **Society and Social Development:** Innovative solutions are needed to meet the evolving needs of current and future generations, with a focus on providing inclusive services and ensuring quality of life.
- **Resource Sustainability:** Environmental protection and intergenerational equity are at the forefront of Qatar's priorities. Innovation is seen as key

to achieving environmental sustainability and addressing climate challenges.

**Figure 05: Priority Innovation Sectors in Qatar**



**Source: Qatar Research, Development and Innovation Council, QRDI Strategic Focus**

## **5. Innovation Initiatives in Qatar**

In alignment with its digital strategy, Qatar has launched a series of dynamic innovation initiatives designed to achieve its national digital transformation goals and stimulate digital creativity across various societal segments. These initiatives, spearheaded by the Ministry of Communications and Information Technology (2024), include:

- **Waasel Program:** A program dedicated to enhancing innovation among entrepreneurs and supporting emerging digital startups. It provides participants with essential tools and resources to foster both local and global growth.
- **TASMU Platform:** A cloud-based platform aimed at developing smart solutions across various sectors in Qatar. It enables integration and interoperability between sectors and institutions, facilitating seamless data exchange and service delivery.
- **TASMU Innovation Lab:** A collaborative digital initiative that strengthens scientific research and promotes innovative problem-solving. It brings together government entities, the private sector, and academic institutions.
- **TASMU Accelerator:** A comprehensive support body for digital startups in key sectors such as transport, logistics, health, environment, and tourism. It offers:
  - Funding and mentorship
  - Investment opportunities

- Access to advanced tools and technologies
- **Qatar Digital Academy:** A governmental institution established to cultivate digital creativity among Qatari talents. Its mission is to build a highly skilled digital generation by:
  - Supporting Qatar's digital transformation
  - Promoting lifelong learning through digital upskilling
  - Enhancing technological excellence
- **Digital Business Incubator:** A governmental entity aimed at transforming digital ideas into tangible innovations. It supports innovators by providing professional mentoring, training, funding, equipment, and infrastructure.
- **Safe Space Initiative:** This initiative focuses on creating a safe digital environment through:
  - Promoting digital safety
  - Raising awareness of cybersecurity and digital ethics
- **Hukoomi Portal:** Qatar's official government services portal that enables citizens, residents, and visitors to access public services efficiently and effectively.
- **Studio 5 Initiative:** Launched in 2019, this program engages youth (ages 7–24) in digital innovation by developing their creative thinking and technical skills.
- **TASMU Smart Qatar Program:** A flagship national program that accelerates digital transformation and aims to position Qatar as a global smart nation with a competitive digital economy. It transforms digital innovation opportunities into real-world impact across social, economic, and environmental domains.

### III. Qatar's Strategy for the Development of Financial Technology

Driven by the belief that this era is fundamentally shaped by financial technology (FinTech) advancement, and recognizing the integral role of FinTech in economic development, the State of Qatar has proactively established key principles to design an effective strategy aimed at promoting FinTech innovation. These guiding principles, as outlined by the Qatar Central Bank (QCB, 2023), include:

- Leveraging the country's extensive and diverse investment portfolio to ensure sufficient funding for FinTech startups.
- Acknowledging that FinTech development requires international collaboration, thereby capitalizing on Qatar's global presence and geographic outreach.

- Utilizing Qatar's significant advancements in Islamic banking and the insurance sector as a strategic advantage.
- Building on the country's status as a hub for advanced education to further promote research and innovation in financial technologies.

The strategy is structured around four core pillars (QCB, 2023):

1. Establishing a Leading Infrastructure: Recognizing that sustainable development in FinTech requires a robust supporting infrastructure, Qatar aims to:
  - Develop comprehensive regulatory frameworks;
  - Enhance market infrastructure;
  - Improve the overall ecosystem for financial technology.

Notable regulatory frameworks include:

- Crowdfunding regulations;
  - InsurTech (Insurance Technology);
  - WealthTech (Wealth Management Technology);
  - Electronic Know Your Customer (e-KYC);
  - Cloud computing, among others.
2. Prioritizing Innovation in FinTech: The strategy emphasizes enabling tools, Islamic FinTech, and InsurTech as focal areas for innovation and growth.
  3. Investing in Human Capital: Recognizing human resources as the cornerstone of innovation, the strategy advocates for upskilling and developing local talent to meet the demands of a dynamic FinTech sector.
  4. Societal Impact of FinTech: Innovation in FinTech should have tangible, positive impacts on individuals' lives and institutional efficiency, thereby contributing to broader societal well-being and economic prosperity.

#### **IV .Lessons Learned from the Qatari Experience**

- The first key takeaway is the necessity of embedding innovation into national strategic frameworks, complete with a clear vision and mission to be implemented across all sectors.
- A genuine belief in innovation must be institutionalized across all stages of planning, execution, organization, motivation, and oversight, with adequate resources allocated.
- Building the necessary infrastructure especially technological capacities, business incubators, and startup support is crucial for fostering innovation.
- Startups play a pivotal role in driving innovation, making them a cornerstone of any economy aiming to foster creativity.

- Innovation strategies should focus on priority sectors first those with the highest economic return before extending to other areas.

## V. Conclusion

The pursuit of creativity and innovation has become an unavoidable imperative in the modern world. Nations striving to enhance their economic competitiveness must embrace innovation as a strategic path forward. Leading global models have demonstrated that focusing on priority sectors, investing in research, and creating a supportive environment are essential for sustainable innovation.

Qatar serves as a pioneering Arab example, where the government has developed an innovation-conducive ecosystem by supporting scientific research and turning it into an engine of economic, social, and environmental impact.

### 1. Study Results

- Creativity refers to out-of-the-box thinking that leads to novel ideas, while innovation involves the practical implementation of those ideas.
- The creative process progresses through four key stages: Preparation, Incubation, Illumination, and Verification, supported by core components such as fluency, flexibility, originality, elaboration, problem sensitivity, and analytical ability.
- Qatar's strategic orientation toward innovation is based on three pillars: scientific research, RDI competencies, and enablers such as funding, governance, regulatory environment, and information systems.
- Innovation is fostered through national efforts such as:
  - Becoming a global communication hub
  - Establishing tech centers and incubators
  - Enhancing digital government services
- Qatar's national development strategy places creativity and innovation at its core, aiming for global leadership in digital advancement.
- Qatar has directed its innovation policy toward priority sectors: Energy, Health, Society, Digital Technology, and Resource Sustainability.
- Notable national initiatives include Waasel, TASMU Innovation Lab, Qatar Digital Academy, Safe Space, Studio 5, TASMU Smart Qatar, and Hukoomi.
- Qatar has accelerated the development of financial technology, recognizing it as a critical component for economic advancement and the enhancement of societal well-being. The country has focused on establishing a robust infrastructure and prioritizing financial innovation.

Additionally, efforts have been directed toward developing human capital in the field of fintech, emphasizing the importance of its societal impact.

## **2. Recommendations**

- Countries aiming for socio-economic transformation must craft clear innovation strategies grounded in long-term visions.
- Greater investment in human capital is essential, alongside fostering environments that generate and nurture creative ideas with measurable impact.
- Scientific research should be prioritized and integrated into university curricula to cultivate a culture of creativity and innovation.
- Financing mechanisms must be streamlined through transparent legislation to ensure adequate support for innovative institutions.
- Governments should promote youth engagement in innovation by embedding creative thinking into national educational and development agendas.

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