



Workshop

Emerging technologies for SME competitiveness, productivity and growth

18–19 November 2026

13:00–16:00 | Room TBC

Background and regional context

Digital transformation is no longer limited to large corporations. Rapid advances in artificial intelligence (AI), automation, data analytics, cloud technologies, fintech solutions and other emerging technologies are creating new opportunities for small and medium-sized enterprises (SMEs) to strengthen their competitiveness, improve operational efficiency, enhance customer engagement, reduce costs and expand access to markets and finance. According to the World Economic Forum, AI and information processing technologies are expected to transform 86 per cent of businesses globally by 2030,¹ while the Organisation for Economic Co-operation and Development (OECD) identifies AI as an important driver of productivity, innovation and business investment.²

Globally, technological development is accelerating at an unprecedented pace. Generative AI, intelligent automation and AI-powered business tools are moving from experimentation towards more widespread adoption, transforming how businesses create content, engage customers, analyse data and make decisions. These global trends are increasingly shaping the Arab region, where governments are placing digital transformation and emerging technologies at the centre of their economic diversification and competitiveness agendas. AI venture funding in the Middle East and North Africa (MENA) reached approximately \$858 million in 2025, nearly double the level recorded in the previous year.³

Saudi Arabia and the United Arab Emirates have emerged as regional leaders in AI adoption, supported by national strategies, investments in digital infrastructure and efforts to develop innovation ecosystems. In 2025, AI companies based in the United Arab Emirates attracted approximately \$519 million in AI-related funding, while those based in Saudi Arabia attracted around \$235 million.⁴ These developments reflect the growing role of AI in broader economic diversification efforts, including Saudi Vision 2030 and national data and AI initiatives.

Other Arab countries are also taking steps to develop AI capabilities while addressing varying levels of readiness and structural challenges. Iraq is increasingly investing in digital transformation, with initiatives focused on e-government services, digital payments and technology entrepreneurship. The number of Internet users in Iraq reached approximately 38 million in 2025, representing an Internet penetration rate of 81.7 per cent and providing a strong foundation for the expansion of digital services and technology adoption.⁵

North Africa is making steady progress in developing AI capabilities through investment in education, research, digital infrastructure and innovation ecosystems. Algeria is advancing its AI agenda through initiatives that connect universities, research centres and startups, including the launch of an AI and cybersecurity startup cluster and the expansion of AI education programmes across universities. Morocco is strengthening its position as an emerging AI hub through initiatives such as the Nexus AI Factory, while Tunisia continues to support AI research and digital innovation. Libya and Mauritania are also building foundational capacity through AI skills development and public-sector applications. According to the 2025 Government AI Readiness Index, Morocco ranked 86th, Tunisia 88th and Algeria 89th globally among 195 countries in AI readiness, followed by Libya (134th) and Mauritania (138th). These rankings reflect growing regional momentum, while also pointing to opportunities to further strengthen infrastructure, skills, research impact and technology adoption.⁶

These national efforts are strengthening AI readiness across the region and creating opportunities to translate technological progress into economic gains through greater adoption at the enterprise level, particularly among

SMEs. Skills development will be critical to realizing this potential, with 40 per cent of employers in manufacturing and finance identifying skills gaps as a major constraint to AI adoption.⁷ While advanced AI expertise is required for a limited number of roles, most workers need foundational digital skills, data literacy and human capabilities such as critical thinking, problem-solving, creativity and innovation. Strengthening upskilling and reskilling efforts will therefore be essential to support inclusive and effective AI adoption among SMEs.

The present workshop explores current and emerging technologies that can strengthen SME competitiveness, with a focus on practical applications, digital capabilities and the potential of technology adoption to drive measurable business growth. Through practical examples and expert insights, participants will explore how SMEs can leverage technology to address current challenges, seize emerging opportunities and position themselves for future growth.

Objectives

1. **Strengthen understanding of how SMEs can use technology** to improve efficiency, customer engagement, decision-making, market access and growth.
2. **Explore emerging technologies, including AI**, digital twins, robotics, cybersecurity and future digital solutions, and their potential applications and benefits for SMEs.
3. **Provide SMEs and entrepreneurs with practical tools** to assess their digital readiness, identify priorities and address barriers to technology adoption.
4. **Promote collaboration among SMEs**, technology providers, investors, policymakers and other ecosystem actors to accelerate digital transformation.
5. **Highlight how emerging technologies can enhance SME resilience**, competitiveness and sustainable growth.

Participants

The workshop brings together a diverse range of stakeholders, including:



Policymakers, government institutions, research and academic institutions, and other sector stakeholders.



Business support organizations, incubators, accelerators and other ecosystem actors.



Young entrepreneurs and SMEs seeking to improve their competitiveness, productivity and growth through technology adoption and innovation.



Technology providers, digital solution companies, AI startups and emerging technology firms.

Agenda

Day 1: 18 November 2026

Time	Title	Session description	Speakers
13:00–14:30	Session 1 AI that pays for itself: practical AI adoption for Arab SMEs	This practical session shows SME owners where AI can save time and reduce costs in their business. Participants learn how to write clear, structured prompts that generate useful results and watch a live demonstration of how AI can turn a routine business task into a reusable workflow. The session also covers the limitations of AI and provide guidance on how to identify which tasks to automate first. No technical background required. Participants are encouraged to bring a laptop or smartphone.	Rima Azar, AI expert, General Manager of Sea Sky Services SARL Lebanon and Director of Sea Sky Services UK Ltd
14:30–16:00	Session 2 Digital transformation for MSME growth	This session explores how MSMEs can leverage digital technologies to strengthen their business models, improve productivity and access new markets. It examines practical applications of AI and technology-enabled solutions, as well as electronic payments and digital financial services. The workshop highlights how businesses can integrate these tools into their operations to improve efficiency, strengthen competitiveness and enhance market readiness.	Hanaa Alhasan, Youth Economic Empowerment Expert, ITC Mustafa Almuslih, National Project Coordinator, ITC

Day 2: 19 November 2026

Time	Title	Session description	Speakers
13:00–14:00	Session 1 The future customer experience: AI, fintech and digital experiences	This session discusses how technology is changing customer behaviour, expectations and digital engagement. It examines how SMEs can leverage digital experiences, data and emerging forms of digital finance to better understand customers, build trust and strengthen customer relationships.	

14:00–15:00	Session 2 The next generation of SMEs: harnessing future technologies	This session explores how emerging technologies, such as AI, automation, cloud solutions, the Internet of Things (IoT) and data analytics, are transforming the way SMEs operate and compete across sectors. It highlights opportunities to improve efficiency, adapt to change, strengthen resilience and support sustainable growth.	
15:00–16:00	Session 3 Responsible AI for SMEs	This session examines how SMEs can adopt and use AI responsibly while managing potential risks. It highlights practical considerations related to data privacy, security, transparency and ethical use, helping SMEs build trust and make informed decisions when integrating AI into their operations.	

Endnotes

1. World Economic Forum, *The Future of Jobs Report 2025*, Insight Report, January 2025.
2. Organisation for Economic Co-operation and Development (OECD), *The impact of Artificial Intelligence on productivity, distribution and growth: Key mechanisms, initial evidence and policy challenges*, OECD Artificial Intelligence Papers, April 2024.
3. EnterpriseAM, “MENA AI funding hits USD 858 mn in 2025, led by the UAE and Saudi Arabia”, Saudi Edition, 15 February 2026.
4. Ibid.
5. DataReportal, *Digital 2025: Iraq*, March 2025.
6. University World News, “Maghreb countries continue push towards collaborative AI”, 11 June 2026.
7. OECD, *AI and skills: What we know so far*, 5 June 2026.