ARCHITECTING THE INTERCONNECTED ECONOMY:

A Multilateral Framework for Digital Trade, Taxation, and Data Flows

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1. INTRODUCTION

The New Nexus of Digital Policy

In an era defined by rapid technological advancement and profound geopolitical shifts, the concept of **digital resilience** has become a cornerstone of national strategy. As explored in edition 5 of the DCO Policy Watch, digital resilience is the capacity of governments, businesses, and digital systems to anticipate, absorb, adapt or respond to, and recover from disruption; while sustaining essential functions and preserving long-term strategic objectives. Digital resilience builds on three interrelated dimensions which are infrastructure, economic, and policy dimensions.

These dimensions represent different but interrelated facets of the digital ecosystem that must all be fortified to achieve overall resilience. Yet, resilience in isolation is merely a defensive posture. The ultimate purpose of building a strong, resilient digital foundation is to provide a launchpad for global engagement and economic opportunity. The challenge for policymakers today, therefore, is to progress from the inward-facing task of building resilience to the outward-facing mission of connecting these newly fortified digital economies to the global marketplace. This report serves as a guide for that transition, arguing that true digital prosperity is achieved when domestic resilience is leveraged to confidently engage in international digital trade, participate in global value chains, and shape the rules of the interconnected economy.

The global digital economy currently stands at a critical juncture, caught between two powerful and opposing forces. On one hand, the push for deeper integration and multilateral cooperation continues, recognizing that digital services, data, and e-commerce are the primary engines of modern economic growth. This is evident in the ongoing efforts at the World Trade Organization (WTO) to extend the moratorium on e-commerce tariffs, a standing commitment, first adopted in 1998, that WTO members will not levy customs duties on "electronic transmissions" (for example, software, e-books, streamed media and data transfers).[1] At the 13th WTO Ministerial Conference in March 2024, members agreed on another extension until the next Ministerial Conference in 2026, demonstrating a commitment to deeper integration by lowering barriers and ensuring predictable, interoperable digital trade through multilateral cooperation.[2] Beyond the WTO, integration is advancing through new and upgraded digital trade agreements; for example the EU–Singapore Digital Trade Agreement signed in May 2025, which facilitates trusted cross-border data flows and interoperable digital trade and the Association of Southeast Asian Nations (ASEAN) Digital Economy Framework Agreement (DEFA), as a regional digital economy agreement. These developments underscore a collective commitment to reducing barriers and creating predictable, interoperable digital markets through cooperation.[3]

On the other hand, a powerful wave of "**digital protectionism**" threatens to fragment the global digital economy. An increasing number of nations are implementing policies, such as stringent data localization mandates and unilateral digital services taxes, that create new barriers to trade and investment.
According to the Organisation for Economic Co-operation and Development (OECD), in early 2023, close to a hundred data localization measures across 40 countries were in place, more than half of which emerged after 2015[4]. This growing patchwork of regulation risks stifling innovation and disproportionately burdens small and medium-sized enterprises (SMEs), which often lack the capacity to navigate overlapping requirements. This tension between integration and fragmentation defines the central challenge for policymakers: how to capture the immense value of the global digital economy while safeguarding national interests and sovereignty.

This complex environment is also reshaping the nature of international cooperation itself. While established multilateral institutions like the WTO and the OECD remain vital as forums for consensus-building on a global scale, their pace can be slow. UN bodies, notably the United Nations Conference on Trade and Development (UNCTAD), as well as the International Telecommunication Union (ITU) and the United Nations Commission on International Trade Law (UNCITRAL), play an important complementary role by providing analysis, capacity-building, and model legal instruments that increasingly influence digital economy policy and practice.

In response, a more agile form of "minilateralism" is emerging, with like-minded countries forming smaller, more focused partnerships to set high-standard rules for the digital economy. Agreements such as the **Digital Economy Partnership Agreement (DEPA)** between Singapore, New Zealand, and Chile (and a growing list of other acceding nations) and the digital trade chapters of the **Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP)** represent a new, more flexible frontier of digital diplomacy.

These agreements are creating new norms and standards that often serve as a blueprint for broader multilateral discussions. For DCO Member States, this evolving landscape presents both a challenge and an opportunity: a challenge to keep pace with a rapidly changing patchwork of rules, and an opportunity to engage in these new forums to ensure their interests are reflected.
To navigate this new nexus of digital policy, it is no longer sufficient to address issues in isolation. A coherent and effective national strategy for the interconnected digital economy is increasingly shaped by several foundational elements, with this report focusing on three of the most critical: **E-commerce and the Architecture of Digital Trade, Digital Taxation, and Cross-Border Data Flows.** An approach to one of these foundational enablers of the interconnected digital economy has direct and often profound consequences for the others. A restrictive data flow policy, for instance, can cripple a nation's e-commerce ambitions. Similarly, while the patchwork of unilateral approaches to digital taxation can be seen as nations' interim measures in the absence of an agreed global approach, they might also create legal uncertainty and invite trade disputes that impact the entire digital ecosystem.

This report provides a comprehensive framework for understanding and acting upon these three foundational elements of an interconnected digital economy. It offers a deep dive into the current policy landscape for each, analyzes the key debates and policy options available, and provides a comparative snapshot of the stances of DCO Member States.

Ultimately, this report aims to equip policymakers with the analytical tools needed to architect a cohesive strategy that fosters domestic innovation, promotes international trade, and secures a prosperous future in the interconnected global digital economy.

2. PILLAR I

E-commerce and the Architecture of Digital Trade

Market Analysis & Non-Tariff Barriers

The global e-commerce landscape continues to demonstrate robust growth, solidifying its role as a primary engine of the international economy.

Following the unprecedented surge during the pandemic, the market has sustained its upward trajectory.

2023 **$5.8 Trillion**
Global
E-commerce Sales[5]

2027 **$8+ Trillion**
Projected
E-commerce Sales[6]

This expansion is not uniform; while developed nations still account for the largest market share, the most rapid growth is occurring in emerging economies.

Global Benchmarks in E-commerce Growth

Southeast Asia
22% CAGR by 2026[7]

Middle East & Africa
22.8% CAGR by 2027[8]

Latin America
19% CAGR by 2027[9]

Saudi Arabia
At least **15%** CAGR by 2027[10]

This robust expansion is underpinned by rising internet access, a digitally native youth demographic, and widespread adoption of mobile payment solutions.

According to the latest data from UNCTAD, the share of the online population making purchases has now surpassed **60%** in high-income countries, but the most significant untapped potential lies in lower-middle-income countries, where this figure often remains below **20%**, representing a substantial opportunity for future growth.[11]

This vibrant expansion, however, is increasingly complicated by a growing web of **non-tariff barriers (NTBs)** to digital trade. Unlike traditional tariffs, which are explicit taxes on imported goods, NTBs are more subtle, taking the form of complex regulations, technical standards, and administrative procedures that can be more costly and difficult for businesses to navigate.

These barriers represent the new frontier of digital protectionism and pose a significant threat to an open and inclusive global digital economy. Analysis from the European Centre for International Political Economy (ECIPE) on digital competitiveness finds that countries receiving EU adequacy decisions experienced a **6%** to **14%** boost in digital trade volume, implying that restrictive digital trade environments could similarly erode exports of digitally-enabled services by comparable margins.[12]

These non-tariff barriers manifest in several key forms. **Data localization mandates**, which require companies to store and process data within a country's borders, are among the most common and costly. Recent OECD modelling finds that removing existing data localization measures would deliver small but positive impacts. Exports would rise by **0.26%** and **GDP** by **0.18%**.[13] Gains are, however, potentially large for low-income economies which could see their **GDP** rise by **over 1%**.

Beyond data localization, other significant barriers include:

Complex and divergent e-commerce regulations

Disparate national rules for consumer protection (creating uncertainty and potential penalties), online content liability (exposing firms to varying takedown and monitoring duties), and digital signatures (necessitating integration with local trust-service providers) create significant compliance burdens for businesses, particularly SMEs looking to export their services.

Restrictive digital payment systems

Policies that limit the operations of foreign payment providers or impose cumbersome currency controls can stifle cross-border e-commerce transactions.

Burdensome customs procedures for small parcels

Inefficient or expensive customs clearance processes for low-value shipments disproportionately harm small businesses that rely on e-commerce to reach international customers. The WTO has identified these "trade facilitation" issues as a primary focus area for enabling SME participation in global trade.[14]

Effectively, while the global digital market is growing, it is also becoming more fragmented. Recent actions by the United States under the Trump administration illustrate this: the Department of Justice's Data Security Program restricts "bulk" transfers of Americans' sensitive data to countries of concern; the Commerce Department's export controls on advanced chips and certain AI model weights; and repeated extensions of the TikTok enforcement deadline under the Protecting Americans from Foreign Adversary Controlled Applications Act keep platform access and data-governance requirements uncertain for firms.[15,16,17] For policymakers, the challenge is no longer simply about promoting e-commerce, but about actively addressing these complex non-tariff barriers. Without a concerted effort to foster regulatory interoperability and build trust through multilateral cooperation, the full potential of the global digital economy will remain constrained, and the very businesses that stand to gain the most, such as innovative SMEs and startups, will be the ones most likely to be left behind.

Deep Dive: Modern Digital Trade Agreements

In response to the growing complexity of the digital economy, a new generation of trade agreements has emerged to establish clear, high-standard rules for digital commerce. These agreements move beyond traditional trade issues to tackle 21st century challenges like data flows, intellectual property (IP) for software, and the prohibition of digital customs duties.

Four agreements, in particular, serve as crucial benchmarks for modern digital trade rulemaking: the **Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP)**, the **United States-Mexico-Canada Agreement (USMCA)**, the **Digital Economy Partnership Agreement (DEPA)**, and **AfCFTA Digital Trade Protocol (DTP)**. A granular comparison of their respective digital trade chapters reveals a growing consensus on foundational principles, as well as divergent approaches that reflect the evolving priorities of the global digital economy. For cross-agreement comparability, this analysis applies the framework from the DCO Digital Trade Acceleration Report, which maps 12 policy areas into clause "models" ranging from soft, non-binding provisions to high-ambition, binding rules. Agreements are categorized by their alignment with DCO-identified "clause families," such as rules on the non-disclosure of source code.[18]

The Four Benchmark Agreements[19]

1. The USMCA: The Binding, High-Ambition Model

The United States-Mexico-Canada Agreement (USMCA) represents a binding, high-ambition model: it prohibits data-localization, guarantees cross-border data flows, bans customs duties on electronic transmissions, and protects source code and algorithms from forced disclosure, alongside modernised IP and intermediaryliability provisions. These align with the "clause families" identified in the DCO report, such as rules on non-disclosure of source code with narrow exceptions, which provide useful anchors when benchmarking ambition.

2. The CPTPP: The Foundational Pioneer

The Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) pioneered many of these approaches earlier, including free data flows, limits on localization, non-discriminatory treatment of digital products, electronic signatures, paperless trading, and a ban on customs duties. Within the DCO framework, CPTPP is positioned toward the binding end of the spectrum on data flows and paperless trade, whereas other agreements adopt softer or endeavour-type language; a distinction that matters when evaluating enforceability.

3. The DEPA: The Modular, "Living" Design[20]

The Digital Economy Partnership Agreement (DEPA) offers a modular, "living" design, advancing interoperability through practical modules on digital identities, e-invoicing, data innovation, and AI cooperation. This reflects the observation made in the DCO Digital Trade Acceleration Report (2025), that some policy areas evolve through a graduated approach; moving from voluntary recognition, to cooperation, to fully binding commitments, allowing phased experimentation without full treaty renegotiation. As noted by the Center for Data Innovation, this "living" model promotes active collaboration rather than just static prohibitions.[21]

DEPA Modules

1	Initial Provisions and General Definitions	9	Innovation and the Digital Economy
2	Business and Trade Facilitation	10	Small and Medium Enterprises Cooperation
3	Treatment of Digital Products and Related Issues	11	Digital Inclusion
4	Data Issues	12	Joint Committee and Contact Points
5	Wider Trust Environment	13	Transparency
6	Business and Consumer Trust	14	Dispute Settlement
7	Digital Identities	15	Exceptions
8	Emerging Trends and Technologies	16	Final Provisions

4. The AfCFTA Digital Trade Protocol (DTP): The Inclusive Scaffold

The **African Continental Free Trade Area (AfCFTA)**'s DTP is a uniquely significant development aiming to harmonize a digital market across 54 countries. Unlike its peers, its primary goal is to bridge the digital divide while fostering inclusive growth. It utilizes a "prohibit-with-exceptions" model for data localization and features a dedicated Annex for third-party sharing safeguards. Addionally, the DTP's cross-border data transfer article is paired with a dedicated Annex, which details legitimate objectives and third-party sharing safeguards – an unusually comprehensive scaffold at continental level. For DCO Member States, it is a critical instrument for creating a pan-African digital single market while providing special treatment for Least-Developed Countries (LDCs).[22]

Comparative Analysis of Digital Trade Frameworks

The table below distills these archetypes into a detailed blueprint, linking each model to its specific regulatory approach and signature innovation.

Feature	CPTPP	USMCA	DEPA	AfCFTA (DTP)
Overall Model	**Comprehensive:** E-commerce as a chapter in a broad, traditional trade deal.	**High-Ambition:** Digital trade as a core, legally certain regional pillar.	**Standalone:** "Digital-native" modules focused on the digital economy.	**Continental:** Dedicated protocol for African regional market building.
Cross-Border Data Flows	**Principle-Based:** Establishes free flow but permits public policy exceptions.	**Strong Prohibition:** Binding guarantees with a very high bar for restrictions.	**Cooperative:** Follows CPTPP principles but adds data innovation modules.	**Safeguarded:** Principles-based (Art. 20) with a dedicated Annex for detail.
Data Localization	**Permitted with Exceptions:** Prohibits requirements unless necessary for policy.	**Strongly Prohibited:** Stricter ban intended to maximize market access.	**Permitted with Exceptions:** Similar standard and flexibility to the CPTPP.	**"Prohibit-with-Exceptions":** De-facto prohibition with narrow security carve-outs.
Source Code & Algorithms	Protects against forced disclosure to support tech certainty.	**Enhanced Protection:** Broadens protections to include algorithms and IP.	**Cooperative Governance:** Focuses on AI governance and interoperability.	**Foundational:** Prioritizes e-transactions and online consumer protection.
Key Innovation	**First mega-regional deal** to set global templates for digital products.	**Most rules-intensive model;** clarified intermediary liability and IP rules.	**Modular Architecture:** Allows iterative development without renegotiation.	**Inclusive Growth:** Provides special treatment for LDCs and SMEs.
Best For...	Economies seeking a proven, binding framework with policy flexibility.	Integrated economies prioritizing maximum legal certainty and enforcement.	Countries looking to pilot emerging issues (AI, Digital ID) incrementally.	Developing nations prioritizing regional integration and market building.

Conclusion for Policymakers

A comparative analysis reveals a clear trajectory. While a consensus has emerged on foundational pillars – such as banning digital customs duties – the implementation models are diverging. The CPTPP established the baseline, the USMCA raised the standard for prohibitions, and DEPA and AfCFTA are pioneering more flexible, cooperative, and inclusive pathways. Understanding these nuances is crucial for determining which model best aligns with national interests and digital development levels.

Regional Policy Snapshot

The global landscape for e-commerce and digital trade is not monolithic; it is a dynamic patchwork of regional priorities and evolving regulatory frameworks. A survey of recent policy developments in key regions reveals distinct approaches to harnessing the opportunities of digital trade while managing its complexities.

European Union: A Focus on Market Regulation and Strategic Autonomy

The European Union continues to solidify its position as a global regulatory standard-setter, with a policy agenda focused on creating a fair and competitive digital single market while reinforcing its strategic autonomy. The primary development has been the ongoing enforcement of the **Digital Markets Act (DMA) and the Digital Services Act (DSA)**. As of mid-2025, the European Commission has moved into a more robust phase of DMA enforcement, issuing several statements of objections to designated "gatekeeper" platforms concerning their compliance with new rules on self-preferencing and interoperability.

For global digital trade, the implications of this regulatory framework are profound and multifaceted.[23] By curbing practices like self-preferencing and anti-steering, the DMA aims to create a more level playing field and potentially lower distribution costs for businesses operating on major platforms. Simultaneously, the DSA establishes a higher baseline of compliance for cross-border sellers through new duties for trader traceability and product safety, fostering more trustworthy marketplaces that can support international sales. Furthermore, the rules create new dynamics for competition by mandating greater data mobility and access obligations. These effects are not confined to Europe; as global firms begin to align their platform designs and seller requirements with the EU's stringent standards, the regulations are creating significant global spillovers.

In parallel, the EU is advancing its network of bilateral trade agreements with a strong digital component. A key recent development was the conclusion of negotiations for a **digital trade agreement with South Korea in early 2025**.[24] Under that digital trade agreement, the parties set out provisions that aim to increase transparency and predictability for businesses, promote a secure online environment for consumers, and counteract barriers to digital trade such as recognizing the legal effect of electronic documents and signatures, strengthening consumer protection for e-commerce (including limits on unsolicited commercial messages), and committing not to impose unjustified data-localization or local data-retention requirements.

The agreement thereby strengthens and promotes bilateral trade.[25] This agreement is viewed as a template for the EU's future digital trade partnerships, signaling a clear strategy to export its high-standard regulatory model through international trade.

ASEAN: Building a Unified Digital Economy Framework

The Association of Southeast Asian Nations (ASEAN) is at a pivotal moment in its digital integration journey. The central focus of regional policy is the negotiation of the **ASEAN Digital Economy Framework Agreement (DEFA)**. Envisioned as a comprehensive agreement covering everything from digital trade and cross-border e-commerce to digital payments and cybersecurity, DEFA aims to create a more seamless and integrated digital market across one of the world's fastest-growing regions. As of August 2025, negotiations are advancing, with Member States having concluded the initial phase of identifying core principles. The target for concluding the full agreement is the end of 2025, a highly ambitious but critical goal for the region's economic future.[26]

WORLD ECONOMIC FORUM

The World Economic Forum highlighted that **DEFA** could potentially add an estimated

$1 trillion to regional GDP by 2030.[27]

The primary challenges being addressed in the negotiations include harmonizing disparate national regulations on consumer protection, creating interoperable digital payment systems, and establishing a trusted mechanism for cross-border data flows that respects the different legal traditions of the ten Member States.

Middle East: A Coordinated Push for a Regional Digital Market

Gulf Cooperation Council (GCC) leaders have formally called for accelerating work to establish unified digital markets, with a focus on facilitating e-commerce, developing digital payment systems, and strengthening cybersecurity under the broader Gulf Common Market agenda.[28]

Beyond the GCC, Middle Eastern economies are also moving on core enablers of trusted cross-border data flows and digital trade: Jordan enacted its Personal Data Protection Law in 2023, introducing an adequacy-style export test and establishing a supervisory authority;[29] Egypt's Law No. 151 of 2020 (with implementing rules) empowers the regulator to set cross-border transfer criteria and licensing.[30] Regionally, interoperability is being advanced through payments infrastructure such as the Arab Monetary Fund's Buna platform, which enables multi-currency cross-border payments for banks and central banks and supports digital-trade settlement.[31]

In parallel, DCO Member States from the region have endorsed the DCO framework for cross-border data transfers (DCO Interoperability Mechanism), highlighting progress towards regional coordination even as legal frameworks remain largely nationally implemented.[32]

Africa: The AfCFTA Digital Trade Protocol as a Continental Game-Changer

The most significant development shaping the future of digital trade in Africa is the negotiation of the **African Continental Free Trade Area (AfCFTA)** Protocol on Digital Trade. This protocol represents an unprecedented effort to create a harmonized digital trade and e-commerce market across **54 countries.** Unlike other agreements that build on existing markets, the AfCFTA Protocol's primary architectural goal is to **catalyze the creation of a continent-wide digital single market**, fostering inclusive growth and bridging the digital divide across a region with diverse levels of digital readiness.

The negotiations, which reached a critical phase in early 2025, are focused on establishing a foundational set of rules that are both ambitious and flexible. According to the United Nations Economic Commission for Africa (UNECA), the protocol aims to cover key areas essential for emerging digital economies, including consumer protection, personal data protection, and frameworks for interoperable payment systems. Crucially, the draft text reportedly incorporates principles of **special and differential treatmen**t, allowing for flexibility in how least developed countries implement their commitments.

Latin America: A Heterogeneous Landscape with Pockets of Progress

The digital trade policy landscape in Latin America remains more fragmented than in the EU or ASEAN, reflecting the diverse economic priorities and political contexts across the region. However, there are significant pockets of progress and a growing recognition of the need for regulatory modernization.

The **Pacific Alliance (Chile, Colombia, Mexico, and Peru) continues** to be a leading bloc in promoting digital trade. Building on the digital trade provisions within the CPTPP (to which Chile, Mexico, and Peru are signatories), the bloc has been working to implement harmonized rules for e-commerce, with a recent focus on creating a regional digital certificate for trusted cross-border transactions.[33]

Within **Mercosur** (Brazil, Argentina, Paraguay, and Uruguay), progress has been more deliberative. While the bloc finalized an E-commerce Agreement in 2021, its ratification and implementation have been slow. However, **Brazil**, as the region's largest economy, has independently taken significant strides. Its new regulatory framework for its national instant payment system, Pix, has revolutionized domestic e-commerce, and the government is now exploring frameworks to facilitate cross-border interoperability for digital payments. An analysis from the Inter-American Development Bank (IDB) emphasized that harmonizing digital payment regulations is a critical step for unlocking a true regional e-commerce market in Latin America.[34]

DCO Member States: A Comparative Snapshot

The Digital Cooperation Organization's Member States represent a diverse array of digital economies, varying in size, infrastructure, skills, and governance structures. While this diversity enriches the global digital landscape, it also presents a fundamental challenge: **regulatory fragmentation can become a significant barrier to digital trade,** inflating compliance costs and stifling opportunities, especially for smaller economies and SMEs.

Recognizing this, the DCO has launched the Digital Trade Acceleration Initiative (DTAi) to map the regulatory environment of each Member State and identify shared challenges and complementary strengths. This foundational work has revealed the need for tailored agreements that address modern digital trade and data governance gaps. Building on this mandate, the DCO has established a Digital Trade Cooperation Committee to develop a Model Digital Economy Agreement (Recently endorsed by DCO Members States at the DCO General Assembly in Kuwait). This initiative will provide a blueprint for DCO Member States, empowering them to balance regulatory ambition with national flexibility and fast-track inclusive digital trade agreements covering key areas like digital trade facilitation and data governance.
The following table, informed by the DTAi's

research, provides a country-by-country non-exhaustive summary of the current policy stance and recent notable developments in e-commerce and digital trade across the DCO. It offers a snapshot of the very landscape the MDEA initiative is designed to harmonise and advance.

Member State	National E-commerce Strategy	Trade Agreements with digital components	Recent Policy Initiative or Development (2023–2025)
 **BAHRAIN**	e-Commerce National Strategy[35] e-Commerce Seal (eFada)[36]	US–Bahrain Free Trade Agreement includes an e-commerce chapter.[37] GCC–Singapore FTA eliminates 99% of tariffs for Singapore's exports to GCC markets.[38]	Roll-out of the Sijilat 3.0 commercial registration portal to streamline business setup (2024–2025).[39]
 **BANGLADESH**	National Digital Commerce Policy 2018 (under review).[40]	Bangladesh and Singapore announced intent to finalize an FTA by 2026; negotiations include modern trade chapters relevant to digital trade.[41]	Digital Business Identification (DBID) system to formalize e-commerce merchants (2024 update; platform live).[42]
 **CYPRUS**	Digital Strategy for Cyprus 2020–2025, aligned with EU Digital Single Market.[43]	EU-UK Trade & Cooperation Agreement includes a dedicated Digital Trade chapter;[44] EU–Republic of Korea Digital Trade Agreement negotiations concluded Mar 10, 2025.[45] EU-Canada Comprehensive Economic and Trade Agreement (CETA) is a progressive trade agreement between the EU and Canada.[46] Modernized EU–Mexico Global Agreement covering trade, investment, and cooperation.[47] EU–Chile Advanced Framework Agreement[48] EU–Vietnam FTA[49] EU–New Zealand FTA[50]	NIS2 transposition adopted in Cyprus law (April 25, 2025).[51]
 **DJIBOUTI**	Vision Djibouti 2035 and national digital transformation roadmap.[52]	COMESA member; participates in regional digital/facilitation initiatives.[53] AfCFTA Protocol on Digital Trade adopted by AU Heads of State in 2024[54]	National Assembly approved a comprehensive Digital Code on June 30, 2025 (covers e-commerce, data, cybersecurity).[55]
 **GAMBIA**	National Digital Economy Master Plan 2024–2034.[56]	AfCFTA Protocol on Digital Trade adopted by AU Heads of State in 2024; The Gambia participates via AfCFTA frameworks.[57]	Government Open Data Strategy 2024–2027 published (supports e-commerce/data ecosystem).[58]
 **GHANA**	Ghana Digital Economy Policy & Strategy launched Nov 2024.[59]	AfCFTA Protocol on Digital Trade (2024) provides continental rules for digital trade; Ghana active via AfCFTA processes.[60]	Validation of Ghana's first National E-commerce Strategy (June 2025).[61]

 **GREECE**	European Union's E-Commerce Directive.[62] Digital Transformation Bible 2020–2025 sets the vision and projects shaping e-commerce.[63]	EU-UK Trade & Cooperation Agreement includes a dedicated Digital Trade chapter.[64] EU-UK Trade & Cooperation Agreement includes a dedicated Digital Trade chapter.[65] EU–Republic of Korea Digital Trade Agreement negotiations concluded in March 2025.[66] EU-Canada Comprehensive Economic and Trade Agreement (CETA) is a progressive trade agreement between the EU and Canada. Modernized EU–Mexico Global Agreement covering trade, investment, and cooperation.[67] EU–Chile Advanced Framework Agreement[68] EU–Vietnam FTA[69] EU–New Zealand FTA[70]	Designation of Greece's Digital Services Coordinator under the DSA, as the Hellenic Telecommunications and Post Commission (EETT), strengthening platform governance and online consumer protection.[71]
 **JORDAN**	Economic Modernization Vision 2023–2033 includes a strong Digital Economy pillar.[72]	Global context: WTO e-commerce moratorium extended at MC13 (2024), relevant to Jordan's trade regime.[73] United States–Jordan Free Trade Agreement[74] Canada–Jordan Free Trade Agreement[75] Singapore–Jordan Free Trade Agreement[76]	National e-invoicing system roll-out (2025) to formalize the digital economy and improve tax administration.[77]
 **KUWAIT**	Vision 2035 "New Kuwait" highlights e-government and digital economy objectives.[78]	Government announced a draft digital trade/e-commerce law (Dec 2024) to regulate online commerce and platform licensing.[79] GCC–Singapore FTA eliminates 99% of tariffs for Singapore's exports to GCC markets.	Public consultation and stakeholder engagement around the draft e-commerce law (late 2024–2025).
 **MOROCCO**	Digital Morocco 2030 strategy launched Sept 25, 2024 (superseding earlier 2020–2025 efforts).[80]	AfCFTA Protocol on Digital Trade (2024) sets a continental baseline for digital rules; Morocco participates via AfCFTA.[81] United States–Morocco FTA[82]	Ongoing implementation of Digital Morocco 2030 to accelerate e-Gov and digital economy (2025 updates).[83]
 **NIGERIA**	National Digital Economy Policy & Strategy (NDEPS) 2020–2030.[84]	AfCFTA Protocol on Digital Trade (2024) engagement.[85]	Startup ecosystem reforms under the Nigeria Startup Act; implementation platform active (2024–2025).[86]

 **OMAN**	Oman Vision 2040 emphasizes digital transformation, logistics and e-commerce.[87]	'Invest in Oman' initiatives and digital investment platform to attract tech and e-commerce logistics FDI (2024).[88] GCC–Singapore FTA eliminates 99% of tariffs for Singapore's exports to GCC markets. United States–Oman Free Trade Agreement[89]	Launch of the Invest Oman digital platform and pipeline for tech/logistics projects (2024).[90]
 **PAKISTAN**	National E-Commerce Policy Framework (2019).[91]	Expansion of instant payments (Raast) to person-to-merchant in 2024 supports e-commerce uptake.[92]	SBP/Raast P2M push and enabling directives (2024) to boost digital payments in retail/e-commerce.[93]
 **QATAR**	Third National Development Strategy (NDS3) 2024–2030 and Digital Agenda 2030.[94]	TASMU Smart Qatar program and accelerator initiatives supporting digital services and smart logistics.[95] GCC–Singapore FTA eliminates 99% of tariffs for Singapore's exports to GCC markets.	MCIT-led consultation to shape Qatar's e-commerce future (June 2024)[96]
 **RWANDA**	National Strategy for Transformation (NST1, 2017–2024) and new ICT Sector Strategic Plan 2024–2029.[97]	AfCFTA Protocol on Digital Trade (2024) participation.[98]	Official Standard Contractual Clauses for personal data transfers outside Rwanda issued by the Data Protection and Privacy Office (February 2024), with accompanying exporter guidance and tools (2025).[99]
 **SAUDI ARABIA**	Vision 2030's digital transformation agenda operationalized through sector regulators; notable: CST digital platform frameworks.[100]	Regulations for Providing Digital Content Platform Services—adopted 2023/2024, entered into force Oct 8, 2024 (licensing/registration to enhance transparency & competition).[101] GCC–Singapore FTA eliminates 99% of tariffs for Singapore's exports to GCC markets.	CST enforcement and compliance deadlines across 2024; continued platform regulation activity into 2025.[102]

DCO Member Focus: Rwanda – Building a Digital Economy from the Ground Up

Rwanda's journey in digital trade is a compelling example of how a deliberate, long-term national strategy can transform an economy. Faced with the challenges of being a landlocked country, Rwanda identified the digital economy not as a sector, but as the foundational infrastructure for its entire development vision: to become a competitive, knowledge-based, middle-income country. This strategic clarity has guided the architecture of its digital trade ecosystem for over two decades.

The first pillar of Rwanda's strategy was foundational infrastructure. Through public-private partnerships, the government invested heavily in deploying a nationwide fiber-optic network, ensuring that high-speed connectivity reached even rural areas. This created the bedrock upon which digital services could be built.[103] The second pillar was the creation of a centralized platform for digital services, **Irembo**. Initially focused on government-to-citizen (G2C) services like applying for passports or registering businesses, **Irembo** has become the central nervous system of Rwanda's digital life. This was a critical architectural choice: by making digital interaction with the government the default, the platform actively built digital literacy and trust among the population, which are essential preconditions for a thriving consumer e-commerce market.[104]

With these foundations in place, the third pillar has been to foster a vibrant e-commerce and fintech ecosystem. The government has actively promoted a cashless economy, leading to the widespread adoption of mobile money, which is the primary payment rail for most local e-commerce. Initiatives like the **Kigali Innovation City** are designed to attract venture capital and provide a hub for tech startups to scale. Critically, Rwanda has framed its digital strategy within a regional context, championing the A**frican Continental Free Trade Area (AfCFTA)**. Its leaders understand that for a small nation, the ultimate success of its domestic digital architecture depends on its ability to interoperate with the larger African market. Rwanda's story demonstrates that a successful e-commerce environment is not simply about online shopping; it is the capstone of a deliberately constructed national architecture built on infrastructure, trust, and regional integration.[105]

Global Example:
The DEPA Model – A New Architecture for Agile Digital Trade

While comprehensive free trade agreements like the **CPTPP** and **USMCA** have successfully integrated high-standard digital trade rules, the **Digital Economy Partnership Agreement (DEPA)** between Singapore, New Zealand, and Chile represents a new and influential architecture for international cooperation. Signed in 2020, DEPA is a "digital-native" agreement, designed exclusively to address the unique and rapidly evolving challenges of the digital economy. Its primary innovation lies in its structure, which offers a blueprint for a more flexible, inclusive, and forward-looking approach to digital trade.

The core of DEPA's architecture is its modular design. Unlike traditional, monolithic trade deals, DEPA is composed of a series of distinct modules covering topics from foundational e-commerce principles (like e-invoicing and digital signatures) to emerging technologies (like Artificial Intelligence and digital identities). This structure is intentionally agile. It allows the agreement to be a "living document," with new modules that can be added over time to address technologies that do not yet exist. Furthermore, this modularity creates a more accessible pathway for new countries to join. Nations can choose to accede to the entire agreement or initially adopt specific modules that align with their domestic policy readiness, making it a less politically burdensome and more adaptable model for a wide range of economies. This is proven by its growing appeal, with countries like South Korea and China actively pursuing accession.[106]

DEPA's second key architectural feature is its emphasis on **regulatory cooperation over rigid prohibitions**. While it establishes baseline rules to ensure open digital trade, many of its modules are focused on creating frameworks for its members to collaborate, share best practices, and promote interoperability between their digital systems. For example, the module on Artificial Intelligence doesn't prescribe a single set of rules but creates a framework for the member countries to work together on ethical AI governance. This cooperative approach makes DEPA less of a static rulebook and more of a dynamic platform for joint problem-solving. As such, DEPA serves as a powerful global example of a new architecture for digital trade, one that is built not just on removing barriers but on actively building bridges between national digital economies.[107]

3. PILLAR II

Navigating the New Era of Digital Taxation

The Global Debate: OECD and UN Frameworks

The question of how to fairly tax the digital economy has been one of the most complex and contentious issues in international policy for the past decade. For much of the 20th century, international tax rules were built on the principle of "**physical presence**" meaning a company needed to have a significant physical footprint in a country, like a factory or office, to be taxed there. The rise of digital firms, which can generate immense revenue in a market without a significant physical presence, rendered these rules obsolete. This created what the DCO's 2022 white paper on digital taxation identified as a fundamental "tax challenge": a misalignment between where value is created and where taxes are paid.[108]

This challenge has spurred a global debate on modernizing the system, led by two primary multilateral bodies: the Organisation for **Economic Co-operation and Development (OECD)**, and the **United Nations (UN)**.

The most significant development has been the OECD/G20's Two-Pillar Solution. Finalized in a landmark agreement in 2021 and backed by over 140 jurisdictions, this framework represents a wholesale rewriting of the global tax order.

Pillar 1

- Radical departure from the physical presence principle.
- Designed to re-allocate a portion of the profits (specifically, "Amount A") of the world's largest and most profitable multinational enterprises (MNEs) to the market jurisdictions where their users and customers are located.

Scope thresholds:
Revenue > **€20 Billion** | Profitability > **10%**[109]

As the DCO paper notes, this is a highly complex mechanism aimed at creating a new nexus for taxation based on sales rather than physical presence.

Pillar 2

- Introduces a global minimum corporate tax rate of **15%** through the "GloBE" rules.
- Its goal is to end the "race to the bottom" where countries compete to attract investment by offering ever-lower tax rates.
- If an MNE's profits are taxed below **15%** in one jurisdiction, its home country can "top-up" the tax to the minimum rate, reducing the incentive for profit shifting.[110]

The OECD's approach is comprehensive, but its complexity presents significant administrative challenges, particularly for lower-capacity tax authorities. Recognizing this, the **United Nations Tax Committee** has advanced an alternative and simpler solution, reflecting a long-standing effort to ensure the fairness of the international tax system for developing countries. The UN's approach is codified in its Model Tax Convention from 2021, specifically through Article 12B, "**Income from Automated Digital Services.**" This article proposes a straightforward **withholding tax** on revenue generated from automated digital services (like online advertising, social media platforms, and streaming services). This allows a country to tax a percentage of the gross revenue generated within its borders. It is a much simpler calculation than the complex profit re-allocation formula of Pillar One. As highlighted in the DCO white paper on digital taxation (2022), while the OECD model is a comprehensive solution based on global consensus, the UN's approach is designed as a more flexible option that countries can include in their bilateral tax treaties, offering a more direct and easier-to-administer tool for securing tax revenue from the digital economy.[1]

These two bodies represent different frameworks. The OECD's Two-Pillar Solution is a complex, top-down attempt to create a new global consensus that balances the interests of both capital-exporting (home) and market countries. The UN's Article 12B is a more direct, bottom-up tool that prioritizes the taxing rights of market jurisdictions, particularly those in the developing world.

For any policymaker, understanding the trade-offs and implications of both, as detailed in the DCO's own comparative analysis, is the essential first step in navigating the new era of digital taxation.[112]

Recent developments (2024–2025):

The Pillar Two implementation process has continued. The OECD released a 2025 Consolidated Commentary (May 2025) incorporating agreed administrative guidance through March 2025, alongside January 2025 guidance clarifying specific GloBE points (e.g., Article 9.1 on deferred tax). [113] [114] On Pillar One, Amount A remains pending entry into force; work in 2025 has focused on simplification deliverables, most notably "Amount B", for which the OECD issued a Consolidated Report in February 2025 (including a Model Competent Authority Agreement) to streamline pricing for baseline marketing and distribution activities.[115] Finally, on the indirect-tax side, the Council of the EU adopted the "VAT in the Digital Age" package on 11 March 2025, modernizing e-invoicing, platform rules and reporting, which, while distinct from corporate-tax reform, materially affects digital-economy taxation and compliance in the Single Market.[116]

Comparative Summary of Global Digital Tax Frameworks

Feature	OECD/G20 Two-Pillar Solution	United Nations Model (Article 12B)
Core Concept	Comprehensive Restructuring: A new global consensus to re-allocate a portion of profits **(Pillar One)** and set a global minimum tax rate **(Pillar Two)**.	Targeted Withholding Tax: A simpler mechanism to tax gross revenues from specific automated digital services.
Scope	Broad: Applies to the largest and most profitable multinational enterprises across all sectors (Pillar One) and large MNEs (Pillar Two).	Narrow: Applies only to revenues from "automated digital services" (e.g., online advertising, streaming, social media platforms).

Tax Base	Net Profits: Tax is calculated based on a complex formula to re-allocate a portion of a company's net profits.	Gross Revenues: Tax is a percentage of the gross revenue generated in the market country, a much simpler calculation.[117]
Implementation	Multilateral Convention & Domestic Law: Requires broad international agreement and complex changes to domestic legislation to implement.	Bilateral Treaties: Designed to be included as an option in bilateral tax treaties between two countries.
Primary Goal	Stabilize the international tax system and end the "race to the bottom" on tax rates.	Secure taxing rights for developing countries in a simple and easy-to-administer way.
Best For...	Countries with the administrative capacity to implement complex new rules and who are part of the broad global consensus.	Developing countries seeking a more straightforward tool to tax digital revenues without a complete overhaul of the international system.

Regional Policy Snapshot

The global consensus on digital taxation is a fluid and highly politicized landscape, with different jurisdictions and economic blocs moving at different paces. While the **OECD/G20** framework has achieved broad agreement in principle, its practical implementation is facing significant hurdles, and alternative perspectives, particularly from developing nations, continue to shape the debate.

OECD/G20: The Implementation Push

The primary focus of the OECD/G20 Inclusive Framework is translating the **Two-Pillar agreement** into domestic law.

Pillar 1

Profit Re-allocation

The implementation of Pillar One has proven far more challenging. Its success hinges on the ratification of a **Multilateral Convention (MLC)** to override existing tax treaties. While the technical work on the **MLC** text was largely completed in late 2023, the signing and ratification process has stalled.

A critical mass of jurisdictions has not yet signed on, delaying its entry into force, which was originally timetabled for 2025. This delay is a source of significant tension and uncertainty in the international tax landscape.[118]

Pillar 2

Global Minimum Tax

Implementation of Pillar Two has gained significant momentum. As of mid-2025, **over 30 jurisdictions**, including **all 27 European Union Member States, the United Kingdom, Japan, and South Korea**, have enacted legislation to implement the **15% global minimum tax**.The rules became effective for many of these countries at the start of 2024.

The OECD continues to release administrative guidance to ensure a coordinated rollout, but significant technical work remains for tax authorities and multinational enterprises alike.[119]

The United States: A Domestic Stalemate

The United States remains pivotal to the fate of Pillar One given the share of in-scope MNEs headquartered there, but its 2025 policy stance diverges from the OECD/G20 roadmap. On 20 January 2025, the White House issued a memorandum stating that the "OECD Global Tax Deal" has no force or effect in the United States absent Congressional action, and directed officials to notify the OECD accordingly.[120]

In parallel, the Administration has revived a trade-policy track against unilateral digital services taxes (DSTs): Office of the United States Trade Representative (USTR) has been instructed to renew Section 301 actions, and in August 2025 the President warned of potential tariffs and export restrictions targeting jurisdictions that impose DSTs on U.S. technology firms.[121] On Pillar Two, the U.S. has not enacted legislation; instead, the U.S. Treasury has advocated a "side-by-side" approach under which U.S.-parented groups would be recognized as subject to existing domestic minimum-tax rules rather than the IIR/UTPR, an idea discussed among G7 finance ministers in June 2025. Several countries, meanwhile, are proceeding with Pillar Two cooperation (e.g., signing the GIR-MCAA for exchanging GloBE information), underscoring a widening implementation gap with the U.S. Taken together, this stance prolongs uncertainty over Pillar One entry into force and increases the risk of renewed DST-trade frictions, even as many countries continue operationalizing Pillar Two for 2024–2025 fiscal years.[122]

Developing Nation Blocs and the UN Tax Committee: Championing Alternatives

Many developing countries and their representative bodies, while participants in the Inclusive Framework, have voiced concerns that the OECD solution is overly complex and may not deliver sufficient revenue to their jurisdictions.

- **The African Tax Administration Forum (ATAF)** and the **G-24** group of developing countries have been vocal in their analysis. While broadly supportive of the objectives of the Two-Pillar approach, they both emphasize the need for simpler, more practical solutions that can be effectively implemented across diverse national contexts and have underscored the importance of ensuring balanced outcomes for both developing and developed economies.[123]

- In this context, the work of the **UN Tax Committee** has gained renewed prominence. The Committee formally adopted Article 12B into the UN Model Tax Convention in 2021 and continues to develop guidance for its implementation. In its recent sessions, the Committee has emphasized that Article 12B remains a viable and simpler option for countries to implement through their bilateral tax treaties, especially given the delays and complexities of the OECD's Pillar One. This positions the UN framework not necessarily as a replacement for the OECD's work, but as a parallel, more accessible pathway for developing countries to secure taxing rights over the digital economy.[124] This "dual track" approach, with the OECD pushing for a comprehensive global solution and the UN offering a more flexible, treaty-based alternative, is set to define the international tax landscape for the foreseeable future.

DCO Member States: A Comparative Snapshot

The DCO Member States, reflecting their diverse economic structures and capacities, have adopted varied stances on the new international tax architecture. While there is broad participation in the multilateral conversation, the level of commitment and pace of domestic implementation differs across the organization. Majority of the Member States are part of the OECD/G20 Inclusive Framework, signaling a collective desire to be part of the global consensus. However, the practical steps of implementation, particularly for the complex Pillar Two rules, are in various stages. Concurrently, several members have either implemented or considered unilateral Digital Services Taxes (DSTs) as an interim measure, with the status of these taxes now closely tied to the progress of the multilateral solution. The following table provides a country-by-country overview of each DCO member's position.

Comparative Summary of DCO Member States on Digital Taxation

Member State	OECD Inclusive Frame-work Member?	Pillar Two Implementa-tion Status (as of mid-2025)	Unilateral Digital Ser-vices Tax (DST) Status
 **BAHRAIN**	✓	**Law enacted:** Decree-Law No. 157 of 2024 introduced a 15% DMTT for in-scope MNEs effective 1 Jan 2025; Executive Regulations issued 30 Jun 2025[125]	No DST enacted.
 **BANGLADESH**	✗	**Exploring;** no public draft legislation or enactment announced as of mid-2025[126]	No DST enacted.
 **CYPRUS**	✓	**Law enacted:** Global Minimum Tax law transposing the EU Min-imum Tax Directive—published in the Official Gazette on 18 Dec 2024; effective 2024/2025[127]	No DST enacted.
 **DJIBOUTI**	✓	No public announcement yet[128]	No DST enacted.
 **GAMBIA**	✗	No public announcement yet (not an Inclusive Framework member)[129]	No DST enacted.
 **GHANA**	✗	Exploring via regional guidance; no domestic Pillar Two legislation enacted as of mid-2025[130]	No DST enacted.
 **GREECE**	✓	Enacted - Law 5100/2024 transposed the EU Minimum Tax	No DST enacted.

 **JORDAN**	✓	No public announcement yet (no draft law in the public domain)[131]	No DST enacted.
 **KUWAIT**	✓	**Law enacted:** Decree-Law No. 157 of 2024 introduced a 15% DMTT for in-scope MNEs effective 1 Jan 2025; Executive Regulations issued 30 Jun 2025[132]	No DST enacted.
 **MOROCCO**	✓	**Exploring**; no domestic Pillar Two law enacted as of mid-2025[133]	No DST enacted.
 **NIGERIA**	✓	**Plans announced;** tax reform bills advancing to implement a 15% minimum ETR / GloBE-aligned rules[134]	No standalone DST enacted.
 **OMAN**	✓	**Law enacted:** Royal Decree 70/2024 intro-duced an Income Inclu-sion Rule (IIR) and a DMTT, effective for fiscal years beginning 1 Jan 2025[135]	No DST enacted.
 **PAKISTAN**	✓	**Exploring**; no domestic Pillar Two law enacted as of mid-2025[136]	No standalone DST enacted.
 **QATAR**	✓	**Law enacted:** Law No. 22 of 2024 introduced an IIR and DMTT effec-tive for fiscal years be-ginning 1 Jan 2025; UTPR not included[137]	No DST enacted.
 **RWANDA**	✗	No public announcement yet	No DST enacted.
 **SAUDI ARABIA**	✓	No Pillar Two legislation enacted as of mid-2025; no public draft law issued[138]	No DST enacted.

Case Studies in Practice

The global shift in digital taxation is not a theoretical exercise; it is a complex reality that countries are actively navigating. The following case studies illustrate the strategic calculations, policy shifts, and practical challenges involved, both for a leading DCO Member State and for a key global economy that has been central to the international tax debate.

DCO Member Focus: The Kingdom of Saudi Arabia Embracing the Multilateral Consensus

As a **key G20 member** and the **largest economy** in the **Middle East**, Saudi Arabia's approach to digital taxation provides a crucial case study in strategic alignment with global standards. The Kingdom's journey reflects a pragmatic pivot from early unilateral actions to a firm commitment to the multilateral OECD framework, a move that aligns with the broader economic diversification goals of its **Vision 2030**.

Initially, like many countries seeking to tax the digital economy, Saudi Arabia took steps to capture revenue from online activities within its borders. A key measure was the clear application of its 15% Value Added Tax (VAT) to all e-commerce transactions and digital services supplied by non-resident vendors to consumers in the Kingdom. This ensured that a significant portion of the digital economy was brought within the domestic tax net.[139] However, on the issue of corporate income tax for non-resident digital giants, Saudi Arabia was an active participant in the G20/OECD discussions, recognizing the risks of tax disputes and trade tensions that could arise from unilateral DSTs.

The turning point was the Kingdom's decision to fully endorse the OECD's Two-Pillar Solution in 2021. By joining the global consensus, Saudi Arabia strategically chose long-term tax certainty and international cooperation over the short-term revenue potential of a unilateral DST. This decision is directly linked to the core objectives of Vision 2030: attracting high-quality foreign direct investment, developing a vibrant domestic technology sector, and positioning the Kingdom as a stable and predictable place to do business. For Saudi policymakers, the benefits of being inside a globally agreed framework, which provides clear rules and dispute resolution mechanisms, outweighed the complexities of the new system.

The Kingdom is now in the process of drafting domestic legislation to implement the Pillar Two global minimum tax, signaling its commitment to the new international architecture.[140] Saudi Arabia's case demonstrates how a nation can leverage its position in multilateral forums to shape global rules while aligning its domestic tax policy with a long-term vision for economic transformation.

Global Example:
Ireland – A Paradigm Shift for a Low-Tax Economy

For decades, Ireland built its highly successful economic model on a foundation of a low 12.5% corporate tax rate, which was instrumental in attracting massive foreign direct investment, particularly from the world's largest technology and pharmaceutical companies. As such, Ireland found itself at the very center of the global debate on digital taxation, facing immense international pressure to reform a system that was seen by many as a key enabler of corporate tax avoidance.

Initially, Ireland was a notable holdout against the OECD's push for a global minimum tax, arguing that tax competition was a legitimate tool for small countries to attract investment and that its 12.5% rate was a cornerstone of its national sovereignty. However, the sheer momentum of the global consensus, with over 130 countries and jurisdictions backing the plan, created an overwhelming diplomatic and economic imperative to join. In October 2021, the Irish government announced its landmark decision to join the OECD agreement, committing to adopt the 15% global minimum effective tax rate for large multinational enterprises.[141]

This decision represented a fundamental paradigm shift in Irish economic policy. While the government successfully negotiated the removal of the phrase "at least 15%" from the agreement text, providing a degree of certainty, the move nonetheless signaled the end of its signature low-tax model.[142] The Irish government has since transposed the EU's Minimum Tax Directive into its national law.[143] The long-term impacts on Foreign Direct Investment (FDI) are still being assessed, but the case of Ireland is a powerful illustration of the profound influence of multilateral tax cooperation. It demonstrates that in today's interconnected global economy, even long-standing national tax policies must ultimately adapt to new international standards forged by a broad global consensus.

4. PILLAR III

Cross-Border Data Flows: Fuelling Economic Value & AI Innovation

The Economic Imperative

In the 21st century economy, data is not a monolithic entity; it has become a critical factor of production with a dual nature. It is essential to distinguish between personal data—information relating to an identifiable individual, protected by privacy laws—and non-personal data, which includes anonymized datasets, industrial sensor readings, and aggregated analytics. As the DCO's 2023 report, "Enabling Cross-Border Data Flows," highlights, the central challenge for policymakers is to create a coherent framework that both protects citizens and unleashes the immense economic value of both types of data.

Cross-border data flows are the arteries of this new economy. The value created by these flows is staggering: recent OECD–WTO modelling (2025) finds that if countries adopt 'data free flow with trust' frameworks, **global GDP** would be about **1.77% higher** and **exports 3.6% higher**.[144] This value is not generated in the abstract; it is realized in tangible economic activity every day. For instance:

Global Value Chains

A modern manufacturing company might use real-time (non-personal) data from suppliers in Southeast Asia, design teams in Europe, and consumer markets in North America to optimize its supply chain. Restricting this data flow breaks these chains, introducing delays, raising costs, and reducing industrial efficiency.

Trade in Services

The global trade in services, from finance and engineering to customer support and software development, is almost entirely dependent on (personal) data moving across borders. Digitally delivered services now account for over half of **global services exports:**

54% in 2022
55% in 2023

and continue to grow rapidly.[145]

SME Competitiveness

For small and medium-sized enterprises (SMEs), cross-border (non-personal and personal) data flows are a profound democratizing force. They allow a small business in Bahrain to use cloud computing services from a global provider, market its products to customers in Europe via social media and receive payments through an international fintech platform. Data localization mandates create barriers that these SMEs cannot overcome, effectively locking them out of the global market and entrenching the advantages of larger, incumbent firms.[146]

Ultimately, a nation's policy stance on cross-border data flows is a direct signal of its economic ambition. A framework that enables the trusted and secure movement of data is a prerequisite for attracting foreign investment, scaling domestic technology champions, and ensuring that all sectors of the economy can benefit from the productivity gains of digitalization. It is the essential infrastructure that fuels a modern, resilient, and globally integrated economy.

At the same time, it is crucial to recognize that some governments deploy data localization or in-country processing rules as a deliberate industrial policy lever. The stated goals can include asserting "digital sovereignty", but these measures are also used to competitively favor domestic businesses over foreign technology companies. While such policies may aim to nurture a local tech ecosystem, they also risk creating significant economic costs and trade frictions, presenting a complex trade-off for policymakers to navigate.[147]

Data Flows as the Engine for the AI Economy

Artificial Intelligence is not built on code alone; it is built on data. The performance, accuracy, and safety of an AI model are fundamentally determined by the quality, scale, and diversity of the data on which it is trained. In this context, cross-border flows of both personal and non-personal data are not just an enabler of the AI economy; they are its primary fuel.[148] Equally, the way that data is collected, curated and governed, including respect for privacy and data-protection law, directly affects model reliability, fairness, and the social license to operate.[149]

- **The reason is simple:** a world of siloed, national datasets is a world of biased, limited, and less effective AI. An AI model trained exclusively on medical data from one country, for example, may fail to diagnose diseases accurately in populations with different genetic backgrounds or environmental factors. Similarly, a self-driving car AI trained only on the road conditions of a single region would be dangerously unprepared for the diverse global environments it is expected to navigate. Conversely, "high-quality" in AI law and standards now means more than size: training, validation and testing datasets should be relevant, representative and as accurate and complete as possible for the intended context of use, with documented provenance and active bias management.

Access to large-scale cross-border datasets is therefore essential for:

- **Reducing Bias:** Training models on data from diverse populations and cultures is the most effective way to mitigate the inherent biases that can lead to discriminatory or unfair outcomes.
- **Improving Performance:** The more varied the data, the more robust and accurate the AI model becomes. For language models, this means training on multiple languages and dialects; for scientific models, it means incorporating research data from labs across the globe.
- **Enhancing Safety:** A model's ability to handle unexpected "edge cases" is a direct function of the breadth of its training data. Access to global datasets allows developers to build safer, more resilient AI systems.

But availability must be balanced with legality and legitimacy: when personal data are involved especially special-category data or children's data—training must have a lawful basis, respect purpose-limitation and data-minimization, and apply heightened safeguards. Recent EU and UK guidance emphasizes transparency about sources and a defensible lawful basis for any web-scraped personal data used in training.

Leading foundation models commonly use large web-crawled corpora (e.g., Common Crawl's repository of hundreds of billions of pages), alongside curated datasets.[150] This scale brings responsibility: investigations in 2024–2025 highlighted privacy risks where open image corpora included identifiable children's photos, prompting dataset maintainers to remove flagged links and regulators to stress data-governance and documentation.[151]

Balancing "adequate, quality and accurate" data with privacy
To reconcile innovation with rights, policy now pairs data availability with guardrails:

- **Data-quality duties:** High-risk AI systems in the EU must use "high-quality" training/validation/testing datasets (relevant, representative, as error-free and complete as possible), with documented collection and preprocessing, bias monitoring, and governance controls.
- **Transparency about training content:** Providers of general-purpose AI models must publish a sufficiently detailed summary of the training content; the EU AI Office has issued a template to standardize these disclosures.
- **Lawful basis & special protections:** When training involves personal data, controllers must establish a lawful basis (and a separate Article 9 condition for special-category data), apply purpose-limitation, data-minimizations and storage-limitation, and provide appropriate safeguards; UK ICO guidance addresses web-scraped training data in particular.[152]
- **Privacy-enhancing approaches:** Techniques such as federated learning, differential privacy and trusted execution environments can reduce exposure of raw personal data while maintaining utility—helping meet both accuracy and privacy objectives when combined with strong governance.

For nations aspiring to be leaders in AI, a policy framework that enables access to adequate, high-quality, accurate and representative data, and builds in privacy, security and accountability from the outset, is not an optional extra; it is the foundation of their ambition. Without lawful access to diverse global data and robust governance, a country's AI development will be constrained—technically, economically and societally.

Demonstrating Value: Real-World Use Cases

To move the discussion from the theoretical to the practical, it is essential to demonstrate the tangible economic and social value created by cross-border data flows. The following table provides real-world use cases across three critical sectors: Global Health, Advanced Manufacturing, and Financial Services. It illustrates how the secure and trusted movement of data across borders is not an abstract policy goal, but a fundamental enabler of modern innovation, efficiency, and human well-being.

Sector	Use Case Example	How Cross-Border Data Flows Enable It	Economic & Social Value Created	Implications of Restricting Personal Data Flows
Global Health	Genomic Surveillance of Infectious Diseases (e.g., COVID-19 Variants)	Scientists and public health officials from around the world upload viral genomic sequences to shared, open-access databases like GISAID. This requires the rapid, cross-border transfer of highly sensitive health and genetic data. AI models then analyze this global dataset to track mutations, predict the spread of new variants, and assess vaccine effectiveness in near real-time.[153]	Faster Pandemic Response: Enabled the rapid identification of variants like Omicron, allowing governments to update public health guidance and vaccine strategies weeks or months earlier than would have otherwise been possible. Improved Public Health Outcomes: Saved countless lives by providing an early warning system for more transmissible or severe variants.	Diminished Global Health Security: Restrictive data transfer rules would create critical delays in sharing genomic data, blinding the global community to the emergence of new variants. This would fragment the global health surveillance network, slow down vaccine and treatment development, and directly lead to worse health outcomes and higher economic damage during a pandemic.

Advanced Manufacturing	Predictive Maintenance in Smart Factories (e.g., Siemens' Industrial Cloud)	A multinational manufacturer like Siemens installs Internet of Things (IoT) sensors on its factory equipment globally. These sensors transmit operational data (e.g., temperature, vibration, performance metrics) across borders to a central cloud platform. AI algorithms analyze this massive, aggregated dataset to predict when a specific machine part is likely to fail, regardless of its location.[154]	Reduced Downtime & Increased Efficiency: Instead of waiting for a machine to break down, which can halt an entire production line, the company can perform maintenance proactively. This saves millions on lost production and repair costs. Optimized Global Operations: Creates a more resilient and efficient global supply chain by minimizing unexpected disruptions.	Indirect Economic Impact: While this use case primarily involves non-personal data, overly broad data localization laws that do not clearly distinguish between personal and non-personal data can still create compliance uncertainty and friction, discouraging investment in smart manufacturing infrastructure.
Financial Services	AI-Powered Global Fraud Detection (e.g., Mastercard's Decision Intelligence)	When a customer makes a transaction, an AI system analyzes it in real-time against a global dataset of billions of anonymized transactions. This requires the instantaneous cross-border flow of transaction data (location, amount, merchant type) to a central analytical hub. The AI model uses this global context to assess the likelihood that the transaction is fraudulent, far more accurately than a model trained only on a single country's data. [155]	Enhanced Security & Reduced Financial Crime: Prevents billions of dollars in fraudulent transactions annually, protecting both consumers and financial institutions. Increased Consumer Trust: Enables a safer and more seamless global e-commerce environment, fostering greater participation in the digital economy.	Increased Fraud and Financial Crime: Prohibiting the real-time cross-border flow of transaction data would effectively blind AI fraud detection models. The models would be trained on smaller, national datasets, making them significantly less accurate at spotting sophisticated, cross-border fraud patterns. This would lead to higher financial losses for consumers and businesses and reduce trust in the digital payments ecosystem.

Enabling the Flow: A Survey of Regulatory Frameworks

Having established the profound economic and innovative value of cross-border data flows, the central policy challenge becomes one of enablement: how can nations facilitate the movement of data while upholding fundamental rights to privacy, ensuring data security, and fulfilling other essential national policy objectives, such as safeguarding national security, enabling effective law enforcement, and promoting a competitive digital economy?

This is not a binary choice between an open data free-for-all and a closed-off digital fortress. Instead, a sophisticated ecosystem of legal and technical mechanisms has evolved to create pathways for trusted personal data transfers.

For policymakers, understanding this toolkit is the first step toward architecting a national data governance strategy that is both pro-innovation and pro-privacy. In practice, the goal is to enable flows while meeting other public-interest aims (e.g., cybersecurity, lawful access, financial-crime controls, and consumer protection) through layered legal and technical tools. These frameworks are not mutually exclusive; often, a robust national strategy will leverage several of them in parallel.

1. Unilateral Adequacy and Equivalence

The most seamless mechanism for data transfers is a formal recognition by one country that another country's data protection laws are "essentially equivalent" to its own. This adequacy decision creates a "green lane" for personal data, allowing it to flow freely to the recognized jurisdiction without the need for additional safeguards.

- **The EU Model:** The European Union's General Data Protection Regulation (GDPR) is the global benchmark for this approach. The European Commission undertakes a rigorous assessment of a third country's legal framework, including its rules on data protection, government access to data, and avenues for legal redress. If deemed adequate, data can flow from the EU to that country as if it were within the EU itself. As of 2025, a limited number of countries, including Japan, South Korea, and the United Kingdom, have achieved this status.[156] The recent **EU-U.S. Data Privacy Framework** is a form of adequacy decision, but it relies on a certification system for U.S. companies rather than a wholesale recognition of U.S. law.[157] Under Commission Implementing Decision (EU) 2023/1795, adequacy applies only to transfers to organizations that appear on the "Data Privacy Framework List" maintained by the U.S. Department of Commerce, so exporters must verify a recipient's certification (and its scope, e.g., HR data) before relying on it. Certification is a self-certification with annual re-certification, committing to the Data Privacy Framework (DPF) Principles (notice; choice; accountability for onward transfer; security; data integrity and purpose limitation; access; and recourse/enforcement/liability), plus an independent recourse mechanism and verification.[158] Enforcement is through the Federal Trade Commission or the U.S. Department of Transportation, making these public commitments enforceable under U.S. law; entities outside those authorities' jurisdiction are not eligible to certify.[159] To address government-access concerns, the U.S. introduced safeguards via Executive Order 14086, including a two-tier redress path (ODNI Civil Liberties Protection Officer, then an independent Data Protection Review Court established by DOJ regulation) with authority to issue binding remedies.[160] Limitations remain only certified organizations are covered; onward transfers must meet DPF conditions; and the framework is subject to periodic review and potential legal challenge, so organizations should monitor certification status and Commission reviews.[161]

- **The DCO approach:** DCO Member States have endorsed the DCO Interoperability Mechanism as a shared framework for cross-border data transfers, backed by common tools such as the DCO Model Contractual Clauses and the DCO Data Privacy Principles.[162] Operationalization work includes developing how assurance will function in practice; i.e., an accreditation-style approach for Member States, so that certification can sit alongside model contractual clauses as a practical transfer tool.[163] While the technical details are being finalized, DCO policy materials point to proven models (e.g., APEC/Global CBPR) and widely used accreditation standards for certification bodies (e.g., ISO/IEC 17065), signaling a path towards mutual recognition of equivalence within the bloc.[164]

Benefits and Challenges: Adequacy provides the highest degree of legal certainty and the lowest friction for data transfers. However, achieving it is a long and politically intensive process, and the decisions are subject to legal challenges and periodic review, as seen in the history of EU-U.S. data transfer agreements. On the plus side, once a destination is found "adequate" under Article 45 GDPR, organizations can transfer personal data without additional transfer tools (e.g., SCCs) or transfer-impact assessments, which reduces operational burden and audit overheads; adequacy can also be adopted for a whole country or only for specified sectors, giving a stable, scalable basis for cross-border operations. On the downside, adequacy requires a finding of "essentially equivalent" protection and often extensive reforms or assurances in the third country, so decisions take time and can be geopolitically sensitive.[165] Decisions are also subject to periodic Commission review (at least every four years) and can be amended, suspended or repealed, and they may be annulled by the Court of Justice (e.g., Safe Harbor

in 2015 and Privacy Shield in 2020).[166] Coverage may be partial or conditional (for example, frameworks limited to certified organizations, as under the EU–U.S. Data Privacy Framework), so exporters must still verify that individual recipients fall within scope.[167] Finally, adequacy governs only personal data under the GDPR and does not displace other sectoral or national-security regimes (e.g., financial-services or localization rules), so residual compliance checks remain.

2. Contractual Mechanisms: The Global Workhorse

For transfers to countries not deemed adequate, the most common legal tools are contractual agreements that create private, legally binding commitments between the data exporter and the data importer.

- **Standard Contractual Clauses (SCCs):** These are the workhorse of global data transfers. SCCs are pre-approved model data protection clauses published by a regulator (most notably, the European Commission). Companies incorporate these clauses into their contracts to ensure that data transferred outside a protected jurisdiction remains subject to a high standard of data protection. Following the Court of Justice of the European Union (CJEU) Schrems II ruling, the EU's updated Standard Contractual Clauses require exporters and importers to assess the laws and practices of the destination country and document that assessment (Clause 14(b)–(d)).[168]

- **Binding Corporate Rules (BCRs):** BCRs are a multinational group's internal data-protection policy for intra-group transfers. They must be approved by a competent data protection authority under the GDPR's consistency mechanism (often involving multiple supervisory authorities). Once approved, BCRs provide a lawful basis to transfer personal data between group entities worldwide.[169]

- **Other Regional and International Frameworks:** Beyond the EU's GDPR-specific tools, several regions have developed their own model clauses to facilitate cross-border data flows. For example, the ASEAN Model Contractual Clauses (MCCs) provide standardized contractual safeguards for transfers within Southeast Asia,[170] while the Iberoamerican Model Contractual Clauses serve a similar function across Latin American and Iberian jurisdictions.[171] These frameworks mirror the Standard Contractual Clauses (SCC) approach by providing interoperable, legally enforceable obligations on both data exporters and importers, helping align data protection standards across diverse legal environments.

3. Certification and Codes of Conduct

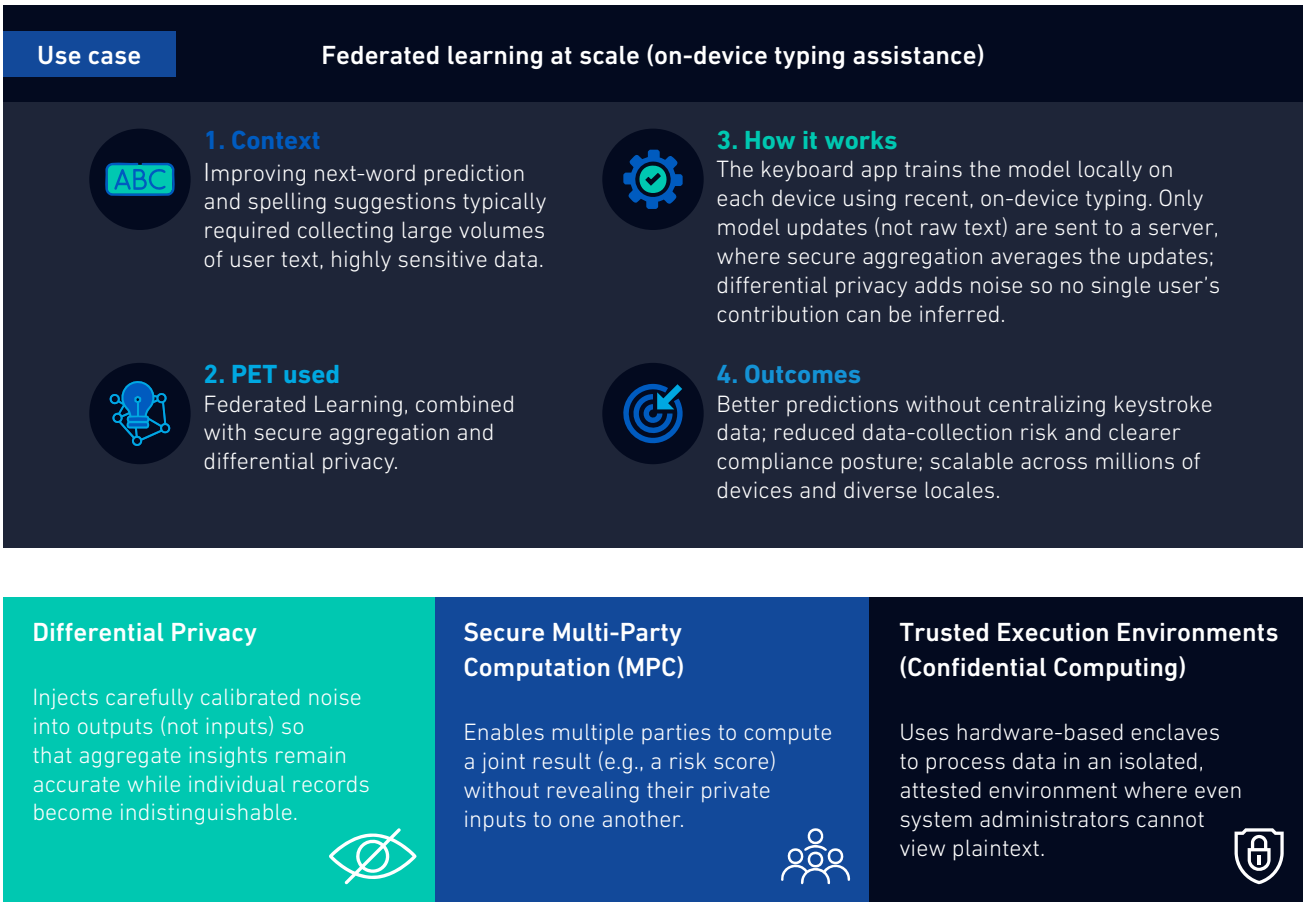
A growing area of focus is the use of recognized certification schemes and codes of conduct to demonstrate a company's commitment to high data protection standards. These mechanisms can serve as a basis for data transfers if they include binding and enforceable commitments. The **APEC Cross-Border Privacy Rules (CBPR)** system is a prominent example. It is a voluntary, accountability-based system where organizations can have their internal privacy policies and practices certified against a common APEC standard. This certification can then be used to facilitate data transfers between participating APEC economies, creating a regional "trust mark" for data governance.[172]

4. Emerging Technical Solutions: Privacy-Enhancing Technologies (PETs)

Looking forward, a new frontier of trusted data sharing is emerging through technical, rather than purely legal, solutions. **Privacy-Enhancing Technologies (PETs)** are a suite of tools that allow for personal data to be shared and analyzed without exposing the underlying sensitive information. Examples include:

- **Homomorphic Encryption:** Allows computations to be performed on encrypted data, so a third party can analyze a dataset without ever decrypting it.

- **Federated Learning:** An AI model is sent to the data's location (e.g., a hospital's server in another country), trained locally on the sensitive data, and only the updated model, not the raw data, is sent back.



While still maturing, PETs hold the promise of resolving the core tension between data utility and data privacy, enabling a new wave of secure, cross-border data collaboration in fields like medical research and financial crime prevention.[173]

DCO Member States: A Comparative Snapshot

The approach to data protection and cross-border data flows among DCO Member States is diverse, reflecting their different legal traditions, stages of digital development, and regional affiliations. However, a clear and accelerating trend is emerging: the vast majority of Member States have either enacted modern, comprehensive data protection laws or are in the advanced stages of doing so. This widespread legislative activity signals a collective recognition that building a foundation of digital trust is a prerequisite for participating in the global digital economy. Many of these new laws are heavily influenced by the principles of the EU's GDPR, aiming to create a degree of regulatory interoperability. The establishment of independent Data Protection Authorities (DPAs) is also becoming a standard practice, providing a crucial institutional anchor for enforcement and guidance.

In February 2025, DCO Member States collectively adopted the DCO Data Privacy Principles as a common baseline for personal-data protection and a foundation for trusted cross-border data flows within the bloc.[174] These Principles form part of the DCO Interoperability Mechanism and are intended to harmonize key data protection concepts such as lawfulness, purpose limitation, transparency, storage limitation, security and accountability across DCO Member States. While several Member States draw on GDPR-style provisions, the DCO Principles provide a neutral reference point to promote interoperability across different legal traditions.

An additional, fast-emerging dimension of cross-border data flows is resilience through "data embassies": hosting replicas of critical national data in trusted foreign jurisdictions, coupled with privileges and immunities to safeguard premises, systems and datasets. Saudi Arabia's April 2025 draft Global AI Hub Law would create three models "Private Hubs", "Extended Hubs" and "Virtual Hubs"to enable foreign states or designated foreign-law environments to host data in the Kingdom under the law and jurisdiction of the originating state, with the Kingdom recognizing appropriate privileges and immunities for personnel, premises, communications, data and technology stacks under bilateral agreements and consistent with international-treaty principles.[175] For "Virtual Hubs", customer content would be expressly subject to the exclusive jurisdiction of the designated foreign state's authorities, enabling continuity-of-government and disaster-recovery strategies while maintaining lawful access pathways through international cooperation.[176]

The following table provides a country-by-country overview of the data protection landscape across the DCO.

Comparative Summary of DCO Member States on Data Protection

Member State	National Data Protection Law	Status	Data Protection Authority	Primary Basis for Cross-Border Transfers
 **BAHRAIN**	Personal Data Protection Law (Law No. 30 of 2018)[177]	In Force	Personal Data Protection Authority (PDPA)	Adequacy list (Art. 12) and PDPA-authorized safeguards/grounds for non-adequate destinations[178]
 **BANGLADESH**	Cyber Security Act, 2023 (in force); draft Personal Data Protection Act (PDPA), 2024[179]	In Force (Cybersecurity) / In Draft (Data Protection)	Data Protection Authority envisaged in draft law	Draft PDPA proposes government approvals/ adequacy and model/ SCC-style clauses[180]
 **CYPRUS**	Law 125(I)/2018 implementing the GDPR[181]	In Force	Office of the Commissioner for Personal Data Protection	GDPR framework: adequacy, SCCs, BCRs, codes/ certification, derogations[182]
 **DJIBOUTI**	No comprehensive general data-protection law (sectoral rules only)[183]	N/A	N/A	No general statutory cross-border regime
 **GAMBIA**	No general data protection law enacted; bill under review[184]	In Draft	Data Protection Authority envisaged in draft	N/A until law enacted
 **GHANA**	Data Protection Act, 2012 (Act 843)[185]	In Force	Data Protection Commission (DPC)	Appropriate safeguards incl. contractual clauses/ BCR-style intra-group rules; adequacy where applicable[186]

GREECE	Law 4624/2019 implementing/ supplementing the GDPR.[187]	In Force	Hellenic Data Protection Authority[188]	GDPR framework: adequacy, SCCs, BCRs, codes/ certification, derogations[189]
JORDAN	Personal Data Protection Law No. 24 of 2023[190]	In Force	Personal Data Protection Unit (Ministry of Digital Economy & Entrepreneurship)	Transfers permitted to adequate destinations; other grounds/consent if not adequate (Art. 15)[191]
KUWAIT	No comprehensive general data-protection law; sector-specific rules (e.g., CITRA Data Privacy Protection Regulation)[192]	N/A (general)	Sectoral regulators (e.g., CITRA, Central Bank)	Transfers governed by sectoral rules/consent and contractual arrangements (no general SCC/BCR regime)[193]
MOROCCO	Law No. 09-08 and Decree n° 2-09-165[194]	In Force	Commission Nationale de Contrôle de la Protection des Données à Caractère Personnel (CNDP)	CNDP authorisation generally required; adequacy list may apply[195]
NIGERIA	Nigeria Data Protection Act, 2023[196]	In Force	Nigeria Data Protection Commission (NDPC)	Transfers permitted where recipient is subject to laws/ BCRs/contractual clauses/ codes/certification ensuring adequate protection[197]
OMAN	Personal Data Protection Law (Royal Decree No. 6/2022) + Executive Regulation (2024)[198]	In Force	Ministry of Transport, Communications & Information Technology (MTCIT)	Executive Regulation (2024) sets adequacy-based transfers; generally requires express consent and safeguards[199]
PAKISTAN	Personal Data Protection Bill, 2024 (draft)[200]	In Draft	National Commission for Personal Data Protection (envisaged)	Draft proposes adequacy decisions plus consent/ contractual necessity and model clauses
QATAR	Law No. 13 of 2016 on Protecting Personal Data Privacy[201]	In Force	National Data Privacy Office (within National Cyber Security Agency)	Law provides for cross-border transfers subject to conditions/ permissions (e.g., sensitive data; competent department oversight)
RWANDA	Law No. 058/2021 on the Protection of Personal Data and Privacy[202]	In Force	National Cyber Security Authority (NCSA) – Data Protection Office	Adequacy + appropriate safeguards including official Standard Contractual Clauses (2025)[203]
SAUDI ARABIA	Personal Data Protection Law (Royal Decree M/19 of 2021, as amended) + Implementing Regulations[204]	In Force	Saudi Data & AI Authority (SDAIA)	Adequacy list (not published yet) and appropriate safeguards incl. SDAIA Standard Contractual Clauses; exemptions per Regulations[205]

Case Studies in Practice

The strategic management of cross-border data flows is a critical determinant of a nation's competitiveness in the digital age. The following case studies illustrate two distinct but equally valid approaches: one from a DCO Member State leveraging data flows to build a high-value service economy, and another from a global technology leader navigating the complex process of aligning with the world's most stringent data protection standard.

DCO Member Focus: Bahrain – Architecting a Hub for Financial Data

Bahrain has strategically positioned itself as a leading financial technology (FinTech) and data hub for the Middle East, a vision built on a forward-looking and permissive framework for cross-border data flows. Recognizing that the modern financial industry is fundamentally data-driven, Bahrain's policymakers have made a deliberate choice to create a regulatory environment that enables the secure movement of data, thereby attracting international investment and fostering local innovation.

The cornerstone of this strategy was the enactment of the **Personal Data Protection Law (PDPL) in 201**8, a comprehensive framework modeled closely on the EU's GDPR. This was a critical architectural decision. By aligning its domestic law with a globally recognized high standard, Bahrain built a foundation of trust, signaling to international financial institutions that it was a safe and predictable jurisdiction for processing sensitive data. The PDPL provides multiple legal pathways for cross-border transfers, including transfers to countries on the Authority's adequacy list (Article 12) and transfers to non-adequate destinations on the basis of Authority-authorized contractual safeguards (Article 13).[206]

Building on this legal foundation, the **Central Bank of Bahrain (CBB)** has been a proactive and agile regulator. It established one of the region's first and most respected regulatory sandboxes, allowing FinTech startups from around the world to test innovative, data-intensive products in a live environment. Furthermore, the CBB has championed open banking, mandating that banks provide secure access to customer data (with their consent) through APIs. This requires sophisticated and secure data flows between established banks and new FinTech players. This proactive, enabling stance on data flows has been a key factor in attracting major cloud providers like Amazon Web Services (AWS) to establish their first Middle East data center region in Bahrain, further cementing its status as a hub.[207] Bahrain's case demonstrates how a clear national strategy, anchored by a modern data protection law and supported by an agile, pro-innovation regulator, can be leveraged to turn the principle of cross-border data flows into a tangible economic advantage.

Global Example:
South Korea – The Strategic Pursuit of EU Adequacy

South Korea's journey to achieving an adequacy decision from the European Commission is a powerful case study in the strategic importance of regulatory alignment for a major trading nation. As a global leader in technology and manufacturing, seamless data flows with the European Union, its third-largest trading partner, were a critical economic imperative. However, achieving an adequacy decision is an arduous process that requires a third country to demonstrate that its data protection framework is "essentially equivalent" to the GDPR.

The process for South Korea involved a multi-year engagement with the European Commission and required significant reforms to its domestic legal framework. The key legislative vehicle was the **Personal Information Protection Act (PIPA)**. To meet the EU's standards, South Korea had to amend PIPA to, among other things, strengthen the powers and independence of its data protection authority, the **Personal Information Protection Commission (PIPC)**. The reforms clarified the rules for data processing and enhanced the rights available to individuals, bringing the law more closely in line with the principles of the GDPR. A critical point of negotiation revolved around the extent of government access to personal data for national security purposes, an issue that required detailed legal and procedural assurances from the South Korean government.[208]

In December 2021, the European Commission formally adopted its adequacy decision for the Republic of Korea. The economic impact was immediate. The decision provided a stable and predictable legal basis for the transfer of data, removing the need for Korean and European companies to rely on more cumbersome and less certain mechanisms like Standard Contractual Clauses. According to the European Commission, this has been particularly beneficial for SMEs, for whom the cost and complexity of alternative transfer mechanisms can be a significant barrier to trade.[209] South Korea's experience offers a clear lesson: while aligning with a high-standard data protection framework like the GDPR requires significant domestic political will and legislative effort, the economic benefits of achieving a seamless "green lane" for data flows with a major trading partner can be a powerful driver of digital trade and investment.

A Roadmap for Coherent Digital Economic Policy

The journey from a domestically resilient digital nation to a globally competitive one is the defining strategic challenge of our time. As this report has detailed, the architecture of the interconnected global economy rests on three deeply intertwined pillars: the dynamic engine of **e-commerce and digital trade**, the evolving consensus on **digital taxation**, and the foundational infrastructure of **cross-border data flows**. The preceding analysis has demonstrated that these are not separate policy domains to be addressed in isolation; they are a nexus. A nation's approach to data governance directly impacts its ability to attract digital investment and for its SMEs to participate in global e-commerce. Similarly, its stance on international tax standards sends a powerful signal about its commitment to a stable, rules-based multilateral order, which is the very foundation upon which digital trade thrives.

For the Member States of the Digital Cooperation Organization, the current global landscape presents a unique moment of opportunity. The digital economy's center of gravity is shifting, with the most rapid growth occurring in emerging economies across the Middle East, Africa, and Asia. The DCO's membership is at the heart of this transformation. By adopting coherent, forward-looking, and cooperative policies, Member States not only accelerate their own digital development but also play a crucial role in shaping the future of the global digital economy. This requires moving beyond a reactive posture to proactively architecting a national policy framework that is both resilient and open, secure and innovative.

The central argument of this report is that a passive approach is no longer viable. The rules for digital trade, taxation, and data flows are being written now, both in large multilateral forums and in smaller, more agile partnerships. To secure a prosperous future, nations must actively engage in these discussions, armed with a clear vision for their own digital future.

The following roadmap is designed to provide a practical, actionable framework for DCO Member States to do just that. It recognizes that members are at different stages of their digital journey and offers tiered recommendations, ranging from foundational steps to advanced leadership actions, to help guide the development of a coherent and effective digital economic policy.

The policy recommendations in the table are organised by three stages of digital-economy maturity and it corresponds directly to the DCO's Digital Economy Navigator (DEN) stages:

1	2	3
Foundational **Nascent & Emerging** (core building blocks are still being established)	**Accelerating** **Transitioning** (core systems exist but important gaps remain)	**Leadership** **Advanced & Frontier** (robust systems, global competitiveness, and leading innovation/adoption)

The recommendations are cumulative rather than siloed: actions in earlier stages lay the groundwork for later ones, and many measures remain relevant across stages. Readers should therefore view the set as a coherent progression toward higher digital-economy maturity, not as three separate checklists.

*** Navigating the OECD & UN Tracks on Taxing Paradigms in the Digital Economy**

The **OECD/G20** and **UN** processes should be seen as parallel rather than mutually exclusive, though they differ in ambition, inclusiveness, and administrative demands. For DCO Members, the strategic question is not whether to choose one, but how to balance engagement across both while retaining space for a regional "hybrid" path:

- Prioritize OECD track if seeking maximum international alignment and prepared for complex administration with stable, medium-term certainty.
- Prioritize UN-style tools if earlier, simpler revenue in market jurisdictions is essential and administrative/audit capacity is limited.
- Agree on regional hybrid approaches if regional interoperability, lower disputes, and flexibility are priorities while global consensus evolves.

A Roadmap for DCO Member States

1. Development Stage: Foundational
Building the core infrastructure and legal frameworks

E-commerce & Digital Trade

1. Establish a National E-commerce Strategy: Develop a clear, whole-of-government strategy that identifies key sectors for growth and removes domestic barriers for SMEs.

In Practice: **National eCommerce Strategic Roadmap (NESR) 2.0 (Malaysia):** Whole-of-government plan to scale seller adoption and strengthen the e-commerce ecosystem.[210]

2. Streamline Customs for Small Shipments: Implement/update a de minimis threshold for low-value e-commerce parcels to simplify customs and reduce costs for small businesses.

In Practice: **CUSMA de minimis regime (Canada):** Courier low-value shipments up to CAD 150 duty-free (CAD 40 tax-free) for US/Mexico consignments.[211]

3. Accede to the WTO Trade Facilitation Agreement: Fully implement the TFA to modernize and streamline border procedures.

In Practice: **TFA acceptance & implementation (WTO Members):** Central repository showing ratifications and implementation status; joining/implementing reduces border frictions.[212]

Digital Taxation
* Please see box on page 37 on navigating OECD and UN tracks

1. Implement VAT/GST rules on E-commerce: Enact clear rules for applying consumption taxes to digital goods and services from non-resident vendors to ensure a level playing field.

In Practice: **EU VAT e-commerce package:** One-stop systems simplify remote-seller VAT and remove the low-value exemption.[213]

2. Conduct a dual-track impact assessment (OECD & UN): Evaluate fiscal, administrative and trade impacts of the OECD/G20 Two-Pillar Solution (including the 15% minimum under Pillar Two) and the UN process towards a Framework Convention on International Tax Cooperation; model revenue, compliance capacity and interactions with any DSTs.

In Practice: **Minimum Tax Directive (EU):** EU adopted Pillar Two via Council Directive 2022/2523, underpinned by extensive analysis and consultations.[214]

3. Engage in both multilateral tracks: Join and actively participate in the OECD/G20 Inclusive Framework while also designating a national focal point to the UN Intergovernmental Negotiating Committee (INC) and submitting written inputs.

In Practice: **Egypt:** Member of the OECD Inclusive Framework and the UN tax convention (active on both fora).[215]

Cross-Border Data Flows

1. Enact a Comprehensive Data Protection Law: Pass a modern, principles-based data protection law that builds trust and provides a clear legal basis for data processing.

In Practice: **Personal Data Protection Law (PDPL) (Saudi Arabia):** Modern principles-based PDP law with implementing regulations.[216]

2. Establish a Data Protection Authority (DPA): Create an independent or dedicated authority to enforce the law, provide guidance to businesses, and build public trust.

In Practice: **ANPD (Brazil):** Independent authority enforcing the Brazilian General DPL and issuing guidance.[217]

3. Raise Public and Private Sector Awareness: Launch national campaigns to educate citizens on their data rights and businesses on their compliance obligations.

In Practice: **Your Data Matters (UK):** The Information Commissioner's Office's nationwide campaign to improve public understanding of data rights.[218]

2. Development Stage: Accelerating
Harmonizing with international standards and enabling growth

E-commerce & Digital Trade

1. Pursue Bilateral Digital Economy Agreements: Engage with key trading partners to negotiate modern digital trade agreements that provide legal certainty and market access.

In Practice:
UK–Singapore Digital Economy Agreement: High-standard rules on data, e-signatures, source code, and fintech cooperation.[219]

2. Digitize Trade Documentation: Champion the adoption of e-payments, e-invoicing, and electronic bills of lading to reduce friction in cross-border trade.

In Practice:
Electronic Trade Documents Act 2023 (UK): Gives electronic bills of lading and other trade docs legal equivalence to paper.[220]

3. Establish a "Digital Trust" Mark: Create a national certification program for e-commerce platforms to verify their compliance with security and consumer protection standards.

In Practice:
Data Protection Trustmark (DPTM) (Singapore): Government-backed certification signaling robust data protection practices.[221]

Digital Taxation
* Please see box on page 37 on navigating OECD and UN tracks

1. Progress domestic Pillar Two legislation and map UN alignment: Advance domestic rules for the 15% global minimum tax (QDMTT/IIR/UTPR) and assess interactions with prospective UN convention protocols (e.g., cross-border services; dispute prevention/resolution).

In Practice:
Multinational Top-up Tax & Domestic Top-up Tax (UK): Pillar Two enacted and updated via Finance Acts and regulations.[222]

2. Build administrative capacity for both regimes: Invest in systems, data, and skills to run Pillar Two calculations and reporting and to meet potential cooperation, reporting and dispute-prevention obligations under a UN convention roadmap.

In Practice:
Pillar Two Hub & guidance (Ireland): Revenue's dedicated portal, manuals, and registration for in-scope groups.[223]

3. Engage in Regional Tax Cooperation: Work with regional bodies (e.g., ATAF, GCC) to share best practices on the implementation of new tax standards.

In Practice:
ATAF Pillar Two support (Africa): Practical guidance, capacity-building, and implementation tools for members.[224]

Cross-Border Data Flows

1. Adopt the DCO Interoperability Mechanism: Implement the DCO's framework to facilitate trusted, cross-border data flows with other member states.

In Practice: **The DCO Working Group for Cross-Border Data Flows:** Through research, knowledge sharing, policy advocacy, facilitation, trainings and consultations, the Working Group supports evidence-based policymaking and regulation to accelerate the growth of the digital economy across DCO Member States.

2. Adopt Standard Contractual Clauses/ DCO Model Contractual Clauses (DCO MCCs): Adopt standard clauses – e.g., the DCO Model Contractual Clauses (MCCs) – within government-approved cross-border transfer frameworks to provide a practical, lawful basis for data flows.

In Practice: **ASEAN Data Management Framework and Model Contractual Clauses on Cross Border Data Flows:** Key resources and tools for ASEAN businesses to utilize in their data-related business operations.[225]

3. Launch a Regulatory Sandbox: Create a sandbox for data-driven businesses (especially in FinTech and HealthTech) to test innovative services under regulatory supervision.

In Practice: **FinTech Regulatory Sandbox (Bahrain):** Central Bank of Bahrain framework allowing live testing of data-driven financial services under supervision.[226]

3. Development Stage: Leadership
Shaping global rules and pioneering new models

E-commerce & Digital Trade

1. Champion New Modules in DEPA or the MDEA: Actively seek accession to the Digital Economy Partnership Agreement and lead the development of new modules on emerging topics like AI or digital identities within the DCO's MDEA framework.

In Practice:
Korea's DEPA accession process: Moving to join a digital agreement with modular updates.[227]

2. Advocate at the WTO: Play a leading role in the WTO's Joint Statement Initiative on E-commerce to shape the future of global digital trade rules.

In Practice:
Singapore (co-convenor): Steering negotiations toward interoperable rules for digital trade.[228]

3. Pioneer Digital Trade Corridors: Establish bilateral "digital trade corridors" with key partners that feature fully interoperable digital systems for customs, payments, and data flows.

In Practice:
UK plan to pilot Digital Trade Corridors: Government strategy to stand up end-to-end, paperless trade routes with partners.[229]

Digital Taxation
* Please see box on page 37 on navigating OECD and UN tracks

1. Shape rules in both frameworks: Seek leadership roles in OECD technical groups and in UN INC workstreams (e.g., cross-border services; dispute prevention/ resolution), tabling proposals that simplify compliance and support inclusive outcomes for developing and developed economies alike.

In Practice:
Egypt: Chaired the 2025 UN tax INC and participates in the OECD/G20 Inclusive Framework (BEPS MLI signatory), using both tracks to advance simpler, development-friendly cross-border rules.[230]

2. Share Implementation Expertise: Provide technical assistance and capacity-building support to other developing countries navigating the implementation of the new tax rules.

In Practice:
HMRC Capacity Building Unit (UK): A 10-year program to increase the capabilities of tax authorities in developing countries.[231]

3. Model Best Practices: Become a regional leader in transparent and efficient tax administration for the digital economy.

In Practice:
Revenue guidance & timelines (Ireland): Comprehensive, regularly updated public guidance on Pillar Two. [232]

Cross-Border Data Flows

1. Pursue Adequacy Decisions/ Accreditation: For nations with data protection laws/ standards, formally seek an adequacy decision.

In Practice:
EU–Japan mutual adequacy: Enables frictionless personal data transfers between two markets.[233]

2. Pilot Privacy-Enhancing Technologies (PETs): Launch government-supported pilot projects to test the use of PETs for secure, cross-border data sharing in critical sectors like public health or climate research.

In Practice:
US–UK PETs Prize pilots: Government sponsored pilots demonstrating privacypreserving analytics across borders.[234]

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