



inception⁴²

UNLOCKING AI FOR THE GCC WORKFORCE

How employees are adopting AI and what
will it take to go further



TABLE OF CONTENTS

Executive Summary	03
Foreword	04
The Picture Today	06
The Readiness Paradox	08
The Human Side of Adoption	10
The Impact of Training	12
Perspective: Himanshu Shrivastava (Al-Futtaim)	14
Perspective: Lula Mohanty (IBM)	16
The Leadership Effect	18
Perspective: Ibrahim Al Jallaf (Inception42)	22
Who is Being Left Behind	23
Perspective: Rima Semaan (Microsoft)	26
What Comes Next	28
Appendix	30
References & Acknowledgments	31

Executive Summary

Artificial intelligence (AI) adoption across the GCC consumer economy workforce is not a future ambition. It is a present reality.

AI-Futtaim's GCC AI Adoption & Readiness Survey highlights that three quarters of professionals surveyed across the region are using AI at least once a week. One in three use it every day, with regular users saying AI has improved their quality (24%) and speed of work (40%). The productivity gains are real, with a significant portion of respondents stating they are saving four or more hours every week.

But this study of 1,143 professionals across the GCC consumer economy (the businesses and sectors that produce, move, sell and service the goods and experiences that people interact with every day) tells a more complicated story than the adoption numbers alone suggest. Because using AI and being ready to use AI are not the same thing. And this gap, visible across industries, age groups and seniority levels, is where the most important work remains to be done. Three findings stand out.

The first is the power of training. Based on self-reported data, extensively trained employees are 2.5 times more confident than untrained peers, save nearly twice as much time per week, and report significantly higher productivity gains.

Training is not one variable among many in this dataset. It is the dominant signal, the single biggest predictor of positive AI outcomes across every segment surveyed.

The second is the readiness paradox. 53% of organisations actively encourage AI use, but only 20% have provided extensive training. The result and risk is a workforce pressing forward with tools it has not been fully equipped to use.

The third is the leadership effect. Where senior leaders actively use AI themselves, employee adoption is three times higher. Where organisations have a formal AI strategy, workforce confidence nearly doubles.

To deepen these findings beyond the data, AI-Futtaim convened an industry roundtable in September 2026, bringing together senior leaders from across technology, people leadership, academia and consulting. Their experience and recommendations form a critical part of the discourse.

Ultimately, AI adoption is a human story. The technology is available, accessible and already in use. What determines whether it delivers is not the sophistication of the tools. It is the confidence, capability and support of the people using them.

This paper explores what the data tells us, what it means for organisations operating across the GCC, and what the evidence suggests should happen next.

Foreword

Moza Al Futtaim
Chief AI Officer
AI-Futtaim

Artificial intelligence is no longer just a technology conversation. It has become a business conversation.

But, if we are honest, it has always been a people conversation. Because progress, in any form, is shaped by how people understand it, adopt it and ultimately trust it.

At AI-Futtaim, we operate across 20 countries worldwide, including every GCC market. Our workforce reflects a wide range of industries, experiences, and perspectives.

So, when we talk about AI in the consumer economy, we are not talking about something abstract or distant. We are talking about our colleagues: in our showrooms, in our service centres, on our retail floors and in our hotel lobbies. People who are already engaging with AI in their daily work, often in simple ways, but with meaningful impact.

This is why we commissioned this initiative. Not to create another industry overview, but to take an honest look at where we stand, as organisations, but more importantly, as people.

“ We wanted to understand: What is driving adoption? Where is confidence growing? Where is change outpacing support? What we found is both encouraging, and at times, uncomfortable. ”

Encouraging, because the appetite is clearly there. People are curious. They are experimenting. And in many cases, they are already seeing the benefits.

But there is also a gap, between using AI and truly feeling ready for it. And that gap is not technical. It is human. It shows up in how people are trained, in how clearly we communicate expectations, and in whether everyone feels included in this transition.

The good news is that this gap is closable. Not through more tools, but through more intentional leadership. Because if this is truly a people conversation, then how we bring people along matters just as much as the pace at which we move.

Our hope is that this initiative helps move that conversation forward, in a way that is grounded, honest and, above all, focused on the people shaping what comes next.



The Picture Today

AI is already at work across the GCC. The region's national agendas, from Saudi Vision 2030 and the UAE National AI Strategy 2031 to Qatar National Vision 2030 and equivalent programmes in Kuwait, Bahrain and Oman, have placed digital transformation and knowledge economy development at the centre of long-term growth strategy. Insights show that the region ranks 2nd in the world for workplace adoption of AI tools¹.

The UAE, the first country in the world to appoint a Minister of State for Artificial Intelligence², has set a target of contributing AED 335 billion to its economy through AI by 2031³. Saudi Arabia, which has declared 2026 as the Year of AI, is aiming to be among the top 15 AI nations globally⁴. Government investment in AI infrastructure, smart city development and workforce reskilling is accelerating across all six markets.

The workforce reflected in this study is also structurally well-positioned. It is young, digitally connected and already engaging with AI at rates that compare favourably with more established economies. Three quarters of GCC consumer economy professionals are using AI at least weekly. One in three use it every single day, indicating the lived reality of the region's workforce.

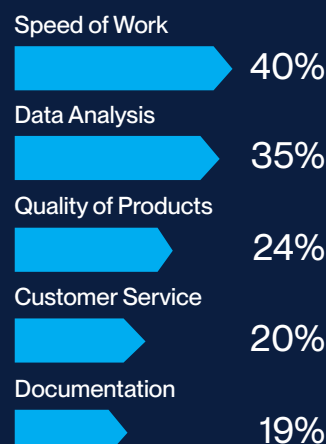
AI has moved from the technology team to the entire organisation, and it has done so faster than most employers anticipated.

When we say 'consumer economy workforce,' we mean the professionals working in the businesses that produce, distribute, sell and service the goods and experiences GCC consumers interact with every day: from automotive showrooms to hotel lobbies, from technology companies to retail floors.

ChatGPT, Copilot and Gemini account for the majority of AI use, but have evolved from simple content creation tools to active problem-solving and integration with everyday workflows. These are general-purpose platforms that most workers have found their own way to, sometimes without formal direction from their employers. Data analysis tools, translation software and sector-specific applications fill out the picture.

The productivity signal is also strong. 73% of regular AI users say it has improved their productivity. Nearly a third save four or more hours every week. For a regional workforce operating in competitive, high-velocity markets, these are meaningful gains.

Top areas improved by AI



Did you know...

35% of GCC consumer economy professionals save four or more hours every week through AI, with 1 in 8 saving more than six hours. That is the equivalent of almost a full working day returned every week.

Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143

The question now is how deeply embedded it is across business functions. This study seeks to conduct a more honest assessment of where the gaps lie. Adoption without confidence. Encouragement without enablement. Investment that has not yet reached every layer of the workforce equally. These are not signs of failure. They are the natural growing pains of a region moving faster than its training, governance and support infrastructure has so far been able to keep up with.

And yet, beneath the adoption numbers, a more complicated picture emerges. Using AI and being ready to use AI are not the same thing. And the gap between them is the story that matters most.

Senior leaders at the Unlocking AI for the GCC Workforce Industry Roundtable noted that while efficiency gains are real and measurable, the shift towards utilising AI to improve customer experience and decision-making still has some ways to go.

A representative from a large consumer business observed that AI is currently being used to move faster, not necessarily to serve customers better or make better decisions. Another area of improvement was around determining who owns AI across the organisation, and where accountability sits within an operating model.

Addressing these challenges, participants agreed, is where the next wave of AI value in the GCC consumer economy lies.

What our data tell us

82%

Of survey respondents use AI daily or at least once a week

53%

Have received some formal training

73%

Say that AI has improved productivity

36%

Cite data security as top barrier

39%

Feel very or extremely confident using AI

Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143

The Readiness Paradox

Across the GCC consumer economy, AI is producing results. 87% of GCC consumer economy professionals in our GCC AI Adoption & Readiness Survey can link their AI use to measurable results. However, only 39% feel highly confident using AI.

This gap, between producing results and trusting yourself to produce them well, is the readiness paradox. It is not simply that organisations encourage AI without training their people, though that is true and the data shows it. It is that the workforce is generating outputs it cannot fully evaluate, using tools it does not fully trust, in contexts it has not been fully prepared for.

Leaders at the industry roundtable reinforced this pattern from their own organisations. Change management emerged as a critical missing dimension alongside training. A UAE-based retailer described how adoption remained low even after tools were deployed, until teams understood specifically what AI meant for them personally: their role, their output, their future in the organisation. The “what’s in it for me” question, several participants noted, is the most consistently underestimated variable in AI rollouts.

Meanwhile, a representative from a technology firm noted that resistance to AI at the operational level is rarely about capability. It is about security. Employees who do not feel confident that the organisation is behind them will find reasons not to engage, however good the tools or the training.

The paradox in numbers

53%

Of employees state that their organisations are actively encouraging AI use

23%

Say that while their organisation allows it, it does not encourage it

20%

State that they have received extensive training

33%

Say they have had basic AI training

One in four

State they have received no AI training

Did you know...

the three biggest barriers to AI use across the GCC consumer economy workforce are data security concerns (36%), lack of training (25%) and time pressure (24%). Each one points to a different organisational fix.

Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143

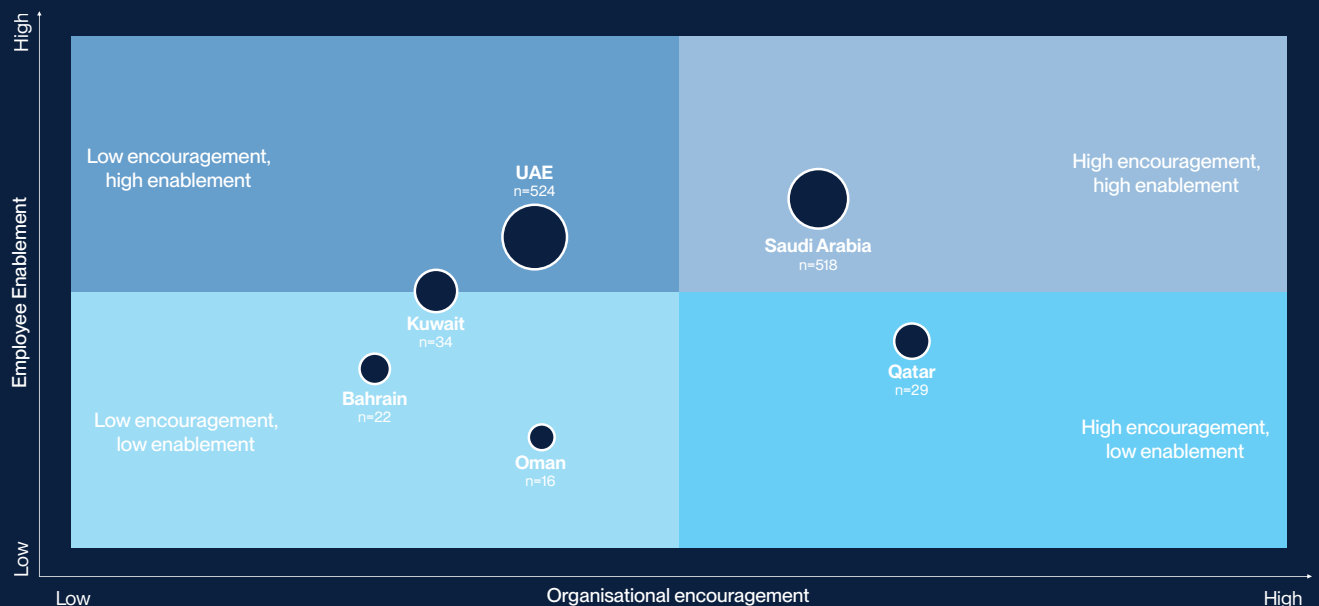
AI Adoption in the GCC

The GCC is embracing AI with real momentum. The opportunity now is ensuring the workforce is fully equipped to go further.

82%
of workers use AI at least once a week*

53%
of workforce has received some formal training**

39%
of the workforce feels very or extremely confident using AI



UAE (n=524) — robust ($\pm 4\%$) Saudi Arabia (n=518) — robust ($\pm 4\%$) Kuwait (n=34) — indicative Qatar (n=29) — indicative Bahrain (n=22) — indicative

Bubble size reflects sample size. UAE and KSA are statistically robust ($n=500+$, $\pm 4\%$). Smaller markets carry margins of error of $\pm 17-24\%$, and hence we treat them as directional only.

Saudi Arabia

Stronger reported encouragement (55%) alongside near-identical training provision (54%), likely shaped by Vision 2030 top-down national AI momentum.

UAE

49% encouragement reflects a workforce where adoption is already widespread and largely self-driven. Organisational encouragement is one input into readiness, not the whole story.

*Includes workers who use AI tools daily (34%), several times a week (38%) and once a week (10%)

**Formal training = employer-provided AI training (extensive and basic combined)

Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143

The Human Side of Adoption

AI adoption is not a technology story.
It is a people story.

A technology representative from a large organisation at the industry roundtable introduced a framework that captured this dynamic precisely. They described AI transformation success as T²P²: Technology, Trust, People and Process. Technology, they argued, is no longer the limitation; everything is now possible from a technical standpoint. What determines whether AI delivers is trust in AI-driven decisions, the readiness of people to work alongside these systems, and whether processes have been genuinely reimagined rather than simply patched.

Numbers can obscure as much as they reveal. 73% weekly AI use sounds like a success story. And in many ways it is. But that number sits alongside another one: only 39% of those same professionals feel very or extremely confident using AI in their role.

And it matters in ways that go beyond how people feel about themselves at work. Low confidence changes behaviour. It makes people less likely to experiment, less likely to push AI into new areas, less likely to critically evaluate the outputs they receive. It creates a particular risk: workers using AI without fully trusting it, producing results they cannot fully assess.

Why the Confidence Gap Matters

Output Quality Risk



Workers who lack confidence are less likely to critically evaluate AI outputs. They may over-trust results in areas of low personal expertise, or under-trust in areas where AI genuinely helps. Both errors have real costs.

Productivity Floor



Confident users experiment, iterate and integrate AI more deeply into their workflows. Anxious users use AI transactionally and superficially getting some benefit, but far less than they could.

Reputational and Ethical Risk



36% cite data security as their top barrier. Workers who use AI despite low confidence and high anxiety about security are operating in a grey area, using tools they don't fully understand in contexts they're not sure are appropriate. This is where errors and breaches occur.

Adoption Ceiling



Without confidence, AI adoption plateaus. Workers use the tools they already know superficially rather than exploring new capabilities.

Did you know...

73% of GCC consumer economy professionals use AI at least weekly, but fewer than 40% feel highly confident doing so.

Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143

The Impact of Training

If there is one finding in this study that deserves to sit at the centre of every workforce strategy conversation in the GCC, it is this: training is a powerful predictor of positive AI outcomes.

And yet, only 20% of the GCC consumer economy workforce has received extensive training. A third has received what they would consider extensive training. One in four has received none at all.

The question for every organisation in this region is not whether training works. The question is why, given what the evidence shows, investment in AI capability remains so uneven.

It is worth noting that training in this study is self-reported. When respondents say they have received extensive training, they are describing their own perception of its depth and quality, not a standardised curriculum or certified programme. That makes the outcomes gap between trained and untrained workers even more striking — even subjectively perceived training produces measurably better results.

Extensively trained employees are:

2.5x

More likely to feel highly confident than untrained peers

2x

More likely to save four or more hours per week

1.3x

More productive than their untrained counterparts

Did you know...

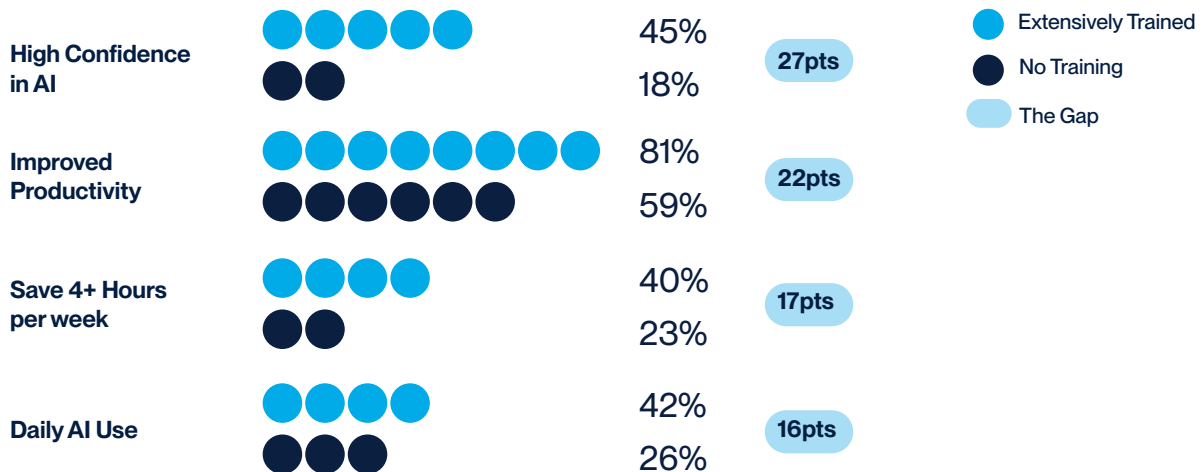
64% of GCC consumer economy professionals say AI is already integrated into their regular workflows, yet only 39% feel highly confident using it.

Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143

Roundtable participants reinforced this from practice. Several described the shift from one-time training events to continuous, embedded learning as the defining change in their organisations' approach to AI capability. A representative from a global tech enterprise described an organisation-wide annual hackathon built around a single question: how can you make your own work easier using AI? The effect, they noted, is that employees become creators of AI solutions rather than recipients of them, and that distinction is what determines whether training changes behaviour or simply certifies attendance.

How Training Shapes Work

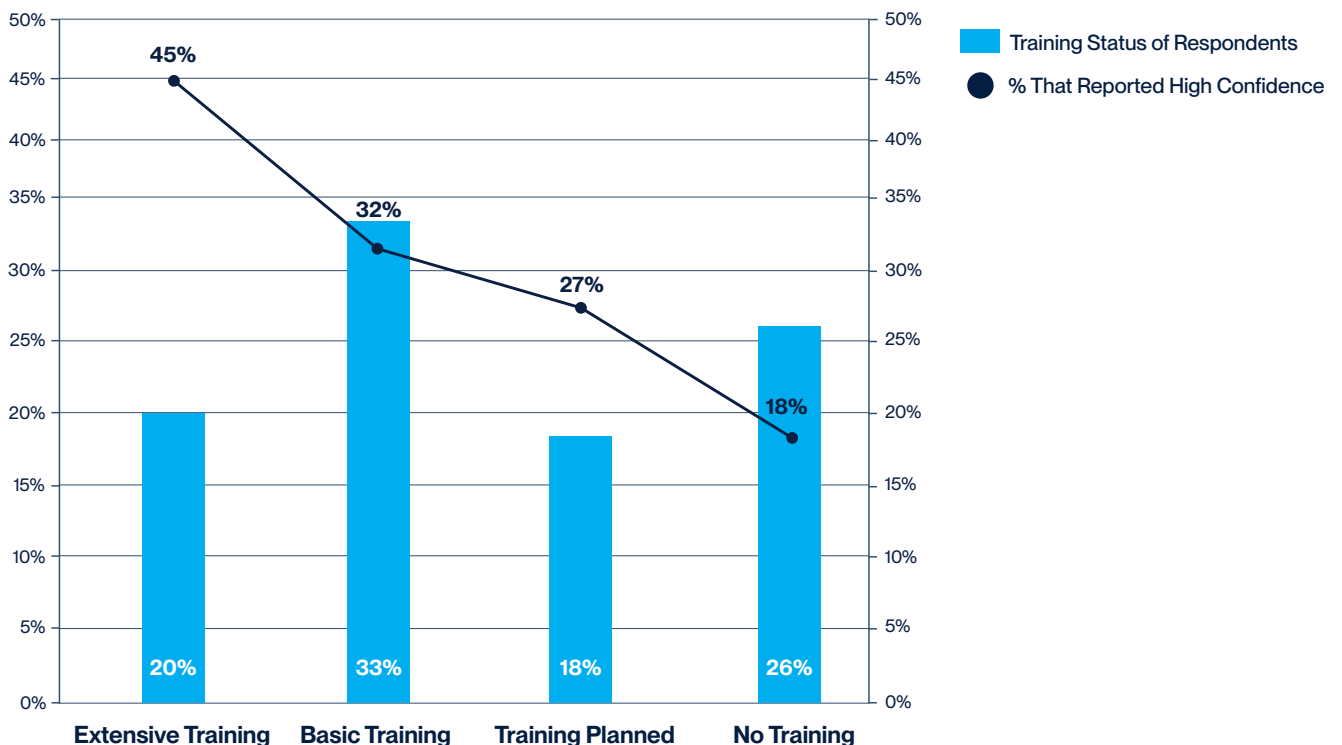
Stark differences are observed between those that have been extensively trained in AI vs those that have received no training at all, in areas including confidence, productivity and even daily AI use.



Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143

How Training Boosts Confidence

Confidence is impacted by training status, with extensively trained respondents (20%) reporting significantly higher confidence levels than those with lower levels or no training.



Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143

Perspective

Himanshu Shrivastava **Chief Technology and Data Officer** **AI-Futtaim**

For years, the conversation around AI in business was one of potential. Pilot programmes. Carefully bounded experiments in specific corners of the organisation. The results were often promising, occasionally transformative, and rarely systemic. That era is ending.

Most AI tools deployed to date are responsive. You query them, they answer. The next phase of AI does not wait to be asked. These systems monitor environments, identify conditions, make decisions and act, autonomously and continuously, across complex multi-step processes. The shift is from AI as a tool to AI as an agent in operations. And in the GCC, that shift now has government mandates, investment and deadlines behind it.

Agentic AI is not a new technology arriving from outside the AI story. It is the natural progression of everything organisations in the region have been building toward. It is the point at which AI moves from answering questions to taking action.

But what the current conversation underestimates are two challenges that could derail most implementations: process reimagination and mindset.

On process: deploying an agent into existing workflows without deeper thought rarely unlocks meaningful value. The genuine opportunity lies in asking a more fundamental question. If an intelligent system could handle this end to end, how would we design it from scratch? Most organisations are

prepared to invest in the technology. Far fewer are prepared to do that harder work.

On mindset: Agentic AI only delivers if people are willing to trust it. There is a meaningful difference between a workforce that reviews an agent's output and one that systematically overrides it. Building genuine confidence in AI-driven decisions, through transparency and honest dialogue about where the boundaries of autonomy lie, is as important as any technical deployment.

The organisations that benefit most will not be those that move fastest to adopt Agentic AI as a label. They will be those that do the work that makes adoption meaningful: reimagined processes, integrated systems, and a workforce genuinely ready to work alongside autonomous systems rather than around them.

The question is not whether to move. It is whether organisations are willing to do the work that makes the move count.



مركز المملكة



Perspective

Lula Mohanty Managing Partner - Middle East & Africa IBM Consulting

Many organisations are asking: how does my business move from AI experimentation to enterprise-wide value? At IBM, we decided the best way to answer that question was to become our own client first.

As “Client Zero,” IBM has deployed AI across every part of our business. Today, those efforts have generated more than US\$4.5 billion in productivity gains, supported by more than 155 AI use cases across HR, IT, procurement, software development, sales and operations.

Take procurement. For years, valuable data lived across multiple systems, requiring teams to manually gather information on contracts, suppliers, invoices and spend. By combining enterprise data foundations with AI assistants and agents, we created a conversational experience that delivers insights instantly.

With IT modernisation, AI is helping IBM simplify workflows, automate repetitive tasks and modernise how software is built and maintained. This allows our technical teams to focus on higher-value modernisation initiatives rather than routine support activities.

Software development has seen some of the most visible gains. More than 100,000 IBMers now use IBM Bob, which serves as an AI-assisted delivery partner across the full software lifecycle, supporting code generation, documentation, testing and application modernisation. In some cases, work that previously required 30 days has been completed in as little as three days, an acceleration of roughly 90%.

Today, 40% of Middle East organisations identify improved employee productivity as a key value driver from AI, while 64% say they are actively transforming their business models to use AI for both operational efficiency and new revenue streams, reinforcing that scale comes not from isolated use cases, but from redesigning how work gets done.*

This was one of our key lessons and is what we refer to as the “10:20:70 rule” of AI transformation: technology is only 10% of the equation, while process redesign (20%) and people enablement (70%) are what determine success at scale.



Many organisations invert these priorities, focusing investment and leadership attention on technology implementation while underinvesting in the process and cultural changes required to unlock AI's full value. That's why our transformation has focused first on people and process, with technology serving as the enabler.

Through initiatives like our annual watsonx Challenge, employees worldwide are empowered to design AI solutions for their own roles, building AI fluency, hands-on innovation and a culture of continuous learning. At the same time, our "Eliminate, Simplify, Automate" mantra has helped teams rethink and redesign work before introducing AI, ensuring we remove complexity rather than automate it. Together, these people and process initiatives have been critical to scaling AI effectively and delivering meaningful business outcomes.

This is particularly relevant in the UAE, where the national focus on Agentic AI is accelerating the integration of AI into how work is designed, decisions are made and services are delivered. Our experience as Client Zero has shown that realising value at scale is not primarily a technology challenge, it is a people and transformation challenge. Ultimately, the organisations that succeed with AI will not be those that deploy the most sophisticated technology, but those that most effectively redesign work, empower their people and embrace new ways of working.

*Source: The Enterprise in 2030 - engineered for perpetual innovation. Unpublished data. IBM Institute for Business Value. January 2026. <https://ibm.biz/enterprise-2030>

IBM as "Client Zero"

26,000

Hours saved annually by utilising AI in procurement processes, allowing employees to dedicate time to strategic sourcing and supplier relationships.

30%

Logistics costs reductions achieved by IBM's supply chain organisation over three years, driven by the combined use of data, AI, and automation tools.

86%

IT support issues addressed by IBM's AskIT assistant, while also reducing support call and chat volumes by 74%.

100,000

Number of IBMers who use IBM Bob, an in-house AI-powered development partner delivering productivity gains of up to 45% across complex, multi-step workflows.



The Leadership Effect

Seniority tells a consistent story in this study. The more senior the professional, the stronger the AI engagement, and that progression is visible across every metric measured.

C-suite and senior leadership (EVPs, VPs and General Managers) lead on daily use, confidence and productivity gains. Together, they set the tone for the organisations around them. This matters because leadership behaviour is not just a personal performance metric, it is an organisational signal.

The AI-Futtaim industry roundtable reinforced the leadership multiplier from a practitioner perspective. A representative from a large family-owned conglomerate described the shift in their organisation's posture the moment senior leadership engaged directly and visibly with AI, moving adoption from individual enthusiasm to organisational expectation.

The most striking finding in the seniority data is not about usage or confidence. It is about training, and how sharply provision falls as you move through the organisation.

Extensive training drops from 36% at Senior Leadership level to just 8% at the frontline. At the same time, the proportion with no training at all moves in the opposite direction, reaching 42% among Frontline and Junior workers.

The professionals with the most direct contact with customers and day-to-day service delivery are the least equipped to use AI well, and the confidence data reflects that directly.

Seniority vs AI Engagement

AI engagement is strongest at the top of the organisation and weakest at the frontline — across every metric that matters.

	C-Suite/Board	Senior Leadership	Management	Professional/Specialist	Frontline/Junior
Received Formal Training %	70%	72%	59%	43%	32%
Save 4+hrs/week %	41%	47%	36%	40%	23%
Productivity Improved %	80%	81%	75%	64%	64%
High Confidence %	48%	58%	42%	36%	25%
Daily AI Use %	44%	47%	37%	20%	27%

Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026

Note: Seniority clusters — C-suite / Board: n=217 (±7%); Senior Leadership: n=137 (±8%); Management: n=313 (±6%); Professional / Specialist: n=142 (±8%); Frontline / Junior: n=334 (±5%). All clusters are broadly reliable at 95% confidence. Base: n= 1,143

These are the supervisors, administrators and junior executives who shape the daily working culture of the wider workforce. They determine, implicitly or explicitly, whether AI use is encouraged, normalised or quietly set aside on the ground.

The opportunity is in ensuring that what exists at the top travels all the way through. That requires leaders who use AI openly and talk about it honestly, targeted investment in Frontline and specialist training, and a shift in how organisations measure progress, from tracking who uses AI to understanding how confidently and how well.

AI as a strategic imperative

The presence and effective implementation of a formal AI strategy is associated with measurably stronger outcomes across the workforce.

A representative from a global consulting firm at the roundtable described the organisations getting this right as those where AI manifests in the workflows, the talent and skill profiles, and the operating model itself, not as a standalone initiative or technology project. The organisations still experimenting, they noted, talk about AI as something separate from the work.

The organisations leading instead focus on the work itself, and where AI is embedded within it.

Organisations that have embedded AI into their business strategy are more than twice as likely to provide clear, role-specific guidance to their employees. The effect on confidence is equally striking: employees in strategy-led organisations report high confidence at nearly double the rate of those without strategic direction.

A tech representative at the roundtable added a more structural point: the organisations that have most successfully scaled AI adoption have typically removed the fallback option, embedding AI into workflows in a way that makes the previous process unavailable rather than optional. Adoption, they observed, accelerates when engagement is required rather than invited.

Balancing the Frontline

Frontline workers are not disengaged from AI;

27%

Use it daily

64%

say it has improved their productivity when they do

The gap is not in willingness. It is in investment. And the solution is not more of the same training delivered to more people, it is training designed differently. A roundtable representative observed that the frontline worker in a store, showroom or hotel lobby needs a 360-degree view of the customer, with AI-driven insights and operational data available in the moment, to genuinely change the quality of that interaction.

Short, scenario-based modules built around real job tasks can help. This must be delivered on a mobile device, in the flow of a shift, in the languages the workforce speaks. Measurement should not be based on just completion rates but by whether confidence and output quality improve.

Organisations that design with the Frontline in mind from the start, rather than cascading a leadership programme downward and hoping it lands, will see the difference where it matters most: in the customer interaction and the service moment.

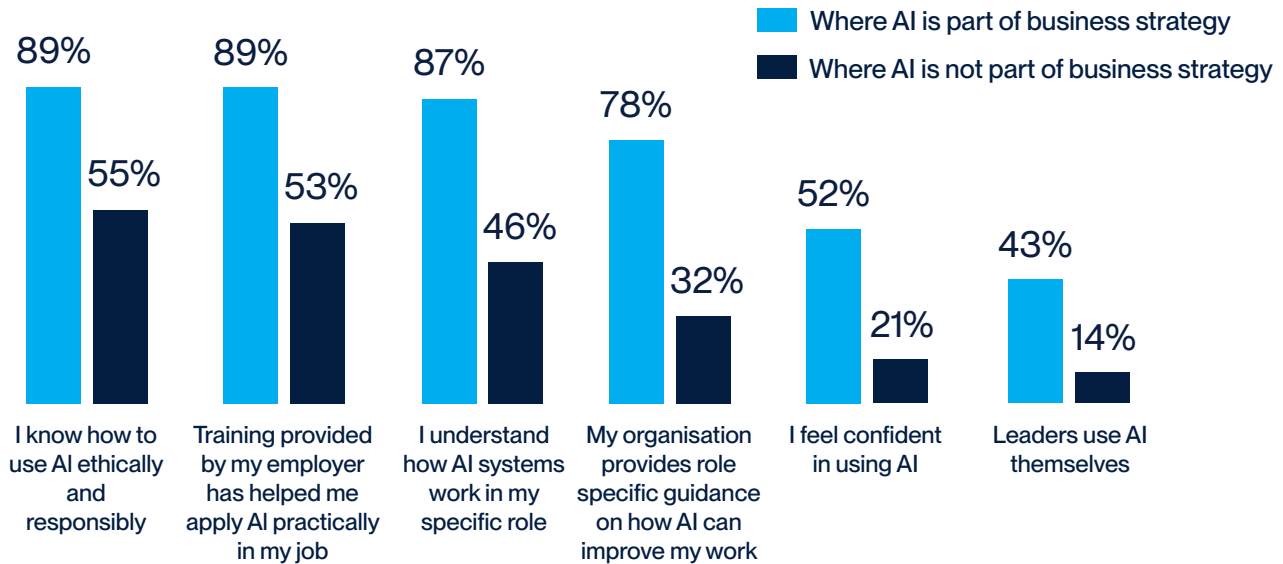
Did you know...

Organisations with a formal AI strategy are more than twice as likely to provide clear, role-specific AI guidance to their employees.

Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143

Strategy As a Driving Force

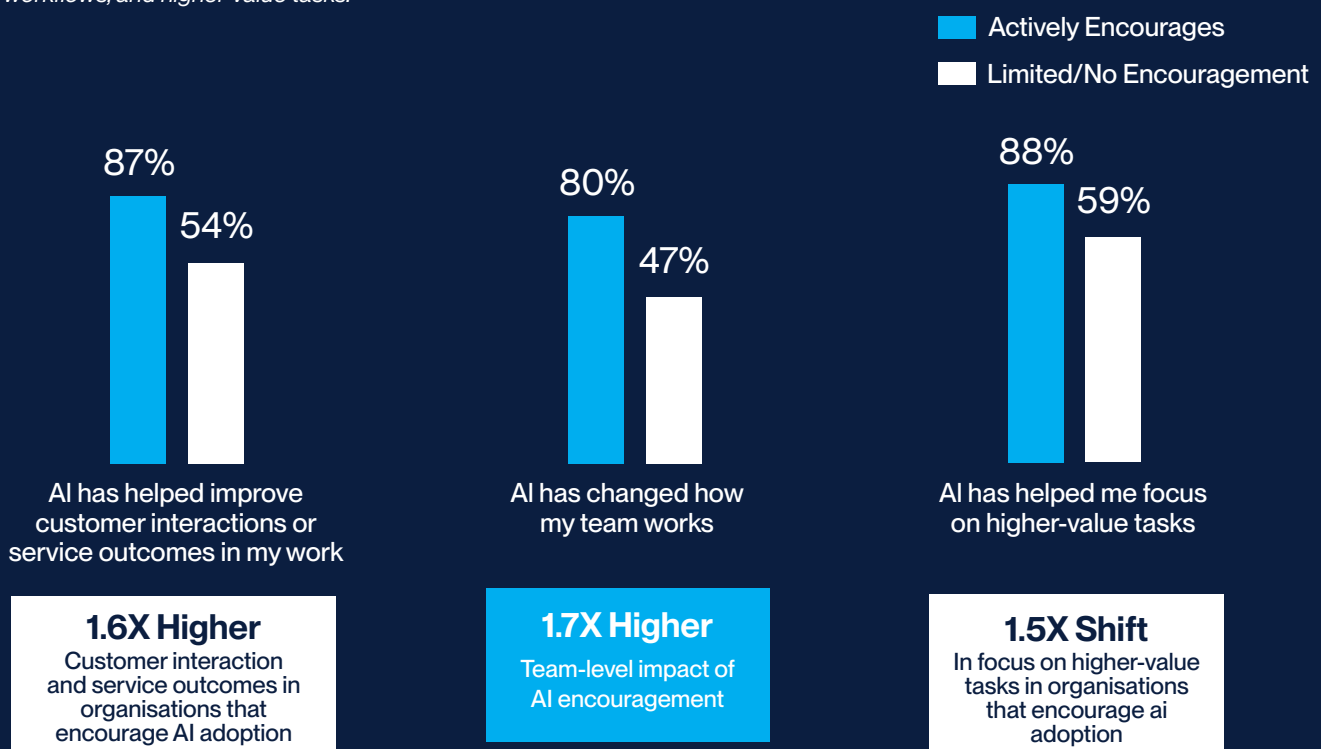
Organisations that treat AI as a strategic priority, and not just as a tool, are seeing measurably stronger adoption and confidence across their workforce.



Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143
Note: Audience is segmented by whether AI is embedded in business strategy or not.

Tangible Benefits

Organisations that encourage AI adoption are seeing stronger outcomes across customer interactions, workflows, and higher-value tasks.



Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026; Base: n= 1,143



Perspective

Ibrahim Al Jallaf
Chief Operating Officer
Inception42

Most organisations are deploying AI. But they all tend to make the same mistake: they bolt an agent onto a process that was designed for people, then wonder why the gains are marginal. The workflow still moves sequentially, and the agent dropped into that structure does the same steps faster. It doesn't change what is possible.

Agentic AI works. The real challenge is redesigning workflows to unlock its full potential. Real impact can only come about when workflows are re-imagined with the AI and human at the centre of it.

With Agentic AI, instead of each step waiting for the previous one to finish, multiple tasks can run simultaneously. These systems don't wait to be prompted; they receive an objective and execute. They coordinate across teams, handle exceptions, escalate what requires human judgment, and close the loop.

In an enterprise, that rewrites what operations look like. In a government entity, it changes what public service delivery is capable of. In any complex organisation, it removes the ceiling on what a well-designed process can achieve.

None of that happens without people who understand a process well enough to rebuild it, not just drop agents into the one that already exists. This understanding is necessary to deploy AI effectively and scale adoption. The impact is already visible at ADNOC, where more than 115 agents now run across HR, finance, procurement, and auditing, reaching 80% AI utilisation within 90 days.

ADNOC has also trained 20,000 employees to build and supervise their own agents. The expertise that lets an employee restructure a workflow is the same that lets them govern it afterward: knowing which flagged number needs a second look, which exception to escalate, which output doesn't add up. Real governance runs on that expertise rather than a compliance layer sitting above it.

Finally, yet importantly, workforce training is not a cost line; it's what enables organisations to keep redesigning how work gets done as AI evolves. Using agentic AI well is quickly becoming a baseline. The capacity to lead it, design it, and question it, is what determines whether AI delivers a one-off efficiency gain or becomes a lasting competitive advantage.



Who is Being Left Behind

AI transformation is not reaching everyone equally.

Two groups in this study stand out, not because they are resistant to AI, but because the investment has not yet reached them.

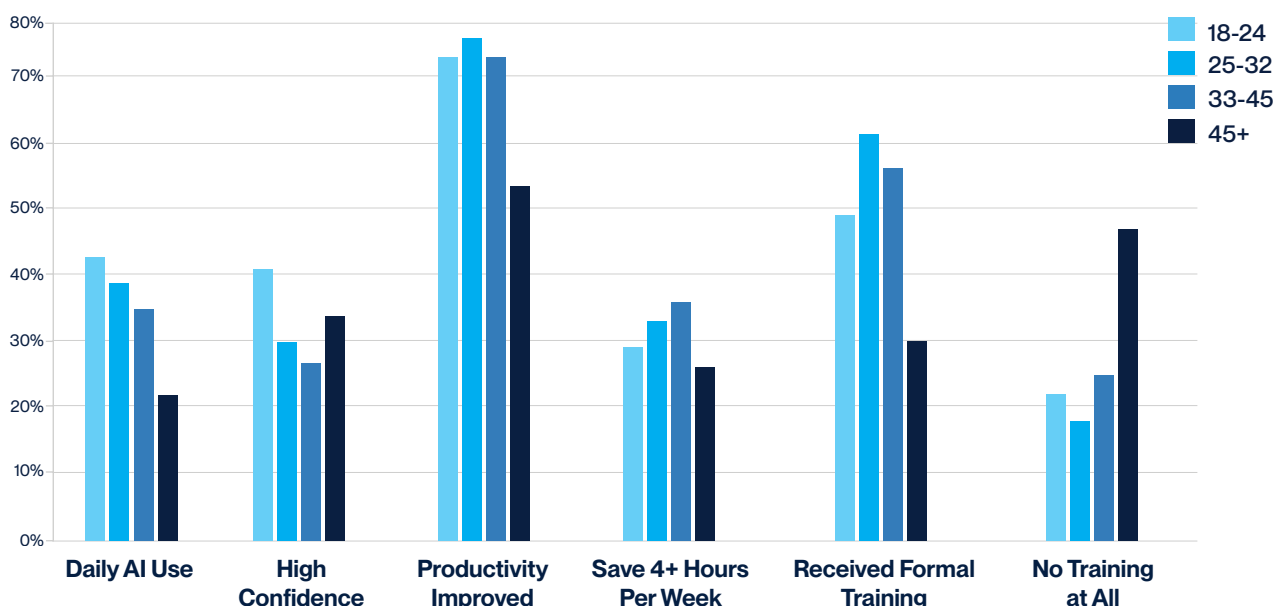
The first is workers aged 45 and over. 47% have received no formal AI training from their employer, the highest no-training rate of any age group by a significant margin. This is the most experienced segment of the GCC consumer economy workforce. They carry institutional knowledge, client relationships and operational depth that cannot be replicated.

The second is workers in smaller organisations. Only 31% of professionals in firms with fewer than ten employees have received any AI training, compared to 72% in mid-sized firms of 250 to 999 people. The SME workforce, which represents a significant portion of the GCC economy, is operating largely without the structured support that larger organisations are beginning to provide.

Together, they point to a pattern: AI investment is flowing to the places it is easiest to deploy, but not necessarily where it is most needed. Closing this gap is not only an equity question; it is a performance question.

Age-Related Barriers

Younger workers are adopting AI faster and with greater confidence but the 45+ cohort, the most experienced segment of the workforce, remains the least trained.



Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026

Note: 18–24 (n=49) carries a margin of error of $\pm 14\%$ at 95% confidence and should be treated with caution. 25–32 (n=330), 33–45 (n=576) and 45+ (n=188) are all broadly reliable at $\pm 5\text{--}6\%$. Base: n=1,143.

Finding a solution

For the 45+ age group

The solution for this cohort is not the same training delivered more slowly. It is training that starts from a different place entirely.

Workers over 45 bring deep domain expertise, established professional judgment and decades of contextual knowledge. That means onboarding programmes that connect AI capability to existing skills rather than replacing them, peer learning formats that position experienced workers as contributors rather than students, and mentoring structures that pair digital fluency with domain experience in both directions.

A people leader at the roundtable noted that peer learning formats, where experienced workers are positioned as contributors rather than students, consistently outperform top-down digital literacy programmes for this cohort.

For smaller organisations

Smaller organisations face a structural challenge that larger ones do not: limited L&D budgets, no dedicated training function, and a workforce where every hour spent in training is an hour away from the customer.

Industry bodies and government programmes must step up with subsidised, ready-to-deploy AI training built specifically for SMEs. AI platform providers must design onboarding experiences that work for a ten-person business, not just an enterprise.

And smaller organisations themselves must stop waiting for a formal programme and start building AI confidence informally through peer champions, role-specific prompt guides and learning embedded in the tools people already use every day.

Sizing Up AI Training

AI training provision scales with company size but smaller organisations, which make up a significant share of the GCC consumer economy, may risk being left behind in the AI race.



Source: AI-Futtaim GCC AI Adoption & Readiness Survey – March 2026

Note: All five company size bands are broadly reliable. The smallest band, 9 or fewer employees (n=139), carries a margin of error of $\pm 8\%$ at 95% confidence. 10–49 (n=250), 50–249 (n=293), 250–999 (n=193) and 1,000+ (n=196) all sit at $\pm 6-7\%$. Base: n=1,143.



Perspective

Rima Semaan
Director of AI and Enterprise Solutions
Microsoft UAE

As AI adoption accelerates across the GCC and globally, the nature of the challenge facing organisations is beginning to shift. Early efforts have rightly focused on building workforce readiness equipping employees with the skills, confidence, and support required to use AI effectively. This remains a critical foundation. However, emerging global evidence suggests that the constraint is evolving. The question is no longer simply whether people are ready to use AI, but whether organisations are ready to capture the value of what people can now do.

Insights from the Microsoft 2026 Work Trend Index highlight this transition clearly. Employees are not only adopting AI; they are advancing rapidly in how they use it, with a majority reporting that they are now producing outputs that would not have been possible just a year ago.

Yet at the same time, organisational readiness has not kept pace. Only around one in four employees report clear and consistent leadership alignment on AI, pointing to a gap between individual capability and institutional direction.

This dynamic reflects what Microsoft describes as the “transformation paradox”: workers are ready, but the systems around them are not. In practice, this means that while employees are learning to work effectively with AI, many organisations are still operating with legacy workflows, governance models,

and performance metrics that were not designed for human AI collaboration. As a result, the full value of AI remains partially constrained.

The organisations that will lead in this new phase will be those that move beyond enablement and begin to redesign how work is done, integrating AI into workflows, clarifying the division of labour between humans and machines, and aligning leadership, culture, and operating models to support this new way of working.

The findings in this report and Microsoft’s global perspective describe different layers of the same transformation. Training is the most powerful lever for building individual confidence, productivity and output quality, and the data is unambiguous on that. But capability alone is not the finish line. As employees become more proficient, the constraint shifts to the organisation itself. Workflows, leadership alignment and operating models all need to catch up.

AI transformation requires two things in parallel: investing in people, and redesigning how work gets done around them. The organisations that address both will be the ones that turn adoption into lasting business value.





What Comes Next

The GCC consumer economy does not have an AI adoption problem.

Three quarters of professionals are already using AI. The productivity gains are real. The momentum is undeniable. What this study reveals instead is an AI capability gap. Employees are adopting AI faster than organisations are building the skills, confidence and governance frameworks needed to support them. As a result, AI activity is growing faster than AI readiness.

The organisations that close this gap first will be best positioned to translate AI adoption into lasting competitive advantage. These recommendations reflect both what the data shows and what senior leaders across the region identified as the priorities that matter most.

01

**Stop buying more technology.
Start using what you have.**

Most large organisations already have access to the tools they need. The gap is not in the technology — it is in the organisational intent to embed it. Buying more platforms without addressing adoption, change management and workflow integration compounds the problem rather than solving it. The priority is building operating capability around the tools that already exist.

Proof point

82% of GCC consumer economy professionals are already using AI at least weekly. The challenge is depth and confidence, not access.

02

**Create the right organisational
home for AI.**

AI that sits in IT alone, or in a standalone centre of excellence disconnected from the business, rarely reaches scale. The organisations seeing the strongest results have structured AI as a joint accountability between business, technology and people functions, with shared ownership, shared governance and shared success metrics. Without the right home, AI remains a project rather than a capability.

Proof point

Where organisations have a formal AI strategy, workforce confidence is nearly double that of organisations without one.

03

Invest seriously in role-specific skills.

Generic AI literacy is no longer sufficient. What the GCC consumer economy needs now is not more AI practitioners but professionals who can integrate AI into their business function, people with the domain knowledge to identify where AI adds value and the operational capability to make it work in practice. That means training built around the actual work people do, not around the technology itself.

Proof point

Extensively trained employees are 2.5 times more confident than untrained peers and nearly twice as likely to save four or more hours per week.

04

Unblock the data foundations.

AI is only as good as the data it draws on. Many organisations are operating with fragmented data, legacy systems and no coherent data architecture. Until these foundations are addressed, AI deployment will remain limited in scope and impact. This is not a technology investment, it is an organisational priority that requires senior leadership to treat data as a strategic asset.

Proof point

Data security concern sits at 36% across every industry and seniority level in this study, flat regardless of training received, pointing to a governance and trust challenge that skills alone cannot fix.

05

Embed AI into workflows, not alongside them.

The organisations seeing transformational returns from AI have not added it on top of existing processes. They have reimagined how work gets done. Starting with a business journey, identifying which functions carry the most significant impact, then rebuilding them with AI at the centre, produces results that isolated use cases cannot. The goal is not to automate existing processes but to redesign them entirely.

Proof point

Customer service sits at just 20% as an area of AI impact, despite being the core value-creation function of the GCC consumer economy. The opportunity for domain reengineering is significant.

06

Graduate your measurement from productivity to impact.

Productivity is a legitimate starting metric. It is not the finish line. The organisations leading on AI are beginning to measure what actually matters: first-contact resolution, error elimination, relationship quality, decision speed and customer satisfaction. Confidence and output quality should sit alongside usage rates on every AI dashboard. Adoption statistics alone will never tell an organisation whether AI is genuinely working.

Proof point

Confidence sits 43 points below usage across the GCC consumer economy workforce, a gap that adoption metrics alone will never reveal.

Appendix

Survey Methodology

This study was commissioned by Al-Futtaim and conducted in March 2026, with fieldwork distribution and data capture supported by YouGov. A total of 1,143 professionals participated across six GCC markets.

The respondents represent the consumer economy workforce of the GCC professionals working across sectors that serve businesses and consumers directly. The sample spans IT (26%), automotive (16%), medical and health services (16%), traditional retail (13%), consumer goods (10%), electronics (7%), tourism and hospitality (7%), and hospitality, recreation and entertainment (6%). When this paper refers to the GCC consumer economy workforce, it means this broad cross-section, not traditional shopfront or FMCG retail specifically.

By country, the sample is led by the UAE (n=524) and Saudi Arabia (n=518), which together represent 91% of total respondents.

The remaining participants were drawn from Kuwait (n=34), Qatar (n=29), Bahrain (n=22) and Oman (n=16). UAE and Saudi Arabia figures are statistically robust at

approximately $\pm 4\%$ margin of error at 95% confidence.

The four smaller markets carry margins of error of $\pm 17\text{--}24\%$ and are treated throughout this paper as directional signals rather than reportable conclusions.

By seniority, the sample spans five clusters. C-suite and Board level (comprising Chairmen, Board Members, Partners, Owners, Presidents, CEOs, COOs and CFOs) account for 217 respondents. Senior Leadership (EVPs, SVPs, VPs and General Managers) accounts for 137 respondents. Management (including Directors, Department Heads, Managers, Assistant Directors, Account Managers and Product Managers) accounts for 313 respondents. Professional and Specialist workers (including medical professionals, educators, lawyers and technicians) account for 142 respondents. Frontline and Junior workers (Supervisors, Administrators, Junior Executives and other roles) account for 334 respondents.

By age, respondents range from 18–24 (n=49) through 25–32 (n=330), 33–45 (n=576) and 45 and over (n=188). The sample is 67% male and 33% female.

All findings are reported as percentages of respondents within each relevant sub-group. Where sub-groups have smaller sample sizes, this is noted and findings are treated with appropriate caution.

References

1. <https://www.bcg.com/publications/2025/ai-at-work-gcc-pilots-to-progress>
2. <https://www.unesco.org/creativity/en/policy-monitoring-platform/minister-state-artificial-intelligence>
3. https://mbrsg.ae/documents/32309/42285/MBRSG_PB_A_Strategic_AI_Safety_Imperative.pdf/7de1f45-d502-d31f-9352-c72efbfa53f?version=1.6&t=1754462882136&download=true
4. <https://sdaia.gov.sa/en/SDAIA/SdaiaStrategies/Pages/NationalStrategyForDataAndAI.aspx>

Acknowledgements

We gratefully acknowledge the contributions of the participants at the Unlocking AI for the GCC Workforce Industry Roundtable, whose diverse perspectives and expertise have shaped the findings and recommendations presented in this white paper. We would like to thank everyone who participated including the following individuals for their invaluable insights:

David Henderson, Chief Human Resources Officer, AI-Futtaim

Hamad Al Shirawi, Director, Dubai Centre for AI (part of Dubai Future Foundation)

Harshdeep Jolly, Executive Director - Technology & AI Strategy, AI-Futtaim

Himanshu Shrivastava, Chief Technology Officer, AI-Futtaim

Ibrahim AlJallaf, Chief Operating Officer, Inception42

Lula Mohanty, Managing Partner - MEA, IBM Consulting

Moza Al Futtaim, Chief AI Officer, AI-Futtaim

Prof. Steve Liu, Professor of Computer Science and Machine Learning, Associate VP for Research, MBZUAI

Razan Akrouk, Chief People Officer, GMG

Rima Semaan, Director of AI and Enterprise Solutions, Microsoft UAE

Suresh Vaidyanathan, Board Advisor & C-suite Leader

