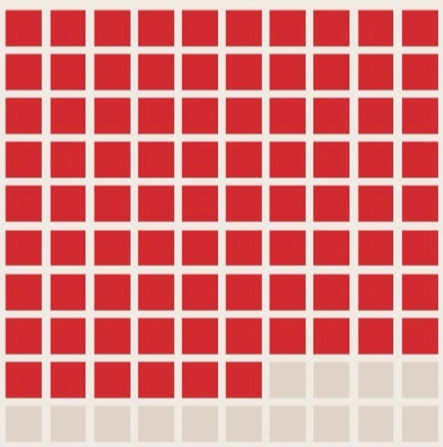
The Gulf has adopted AI. Now comes the value.

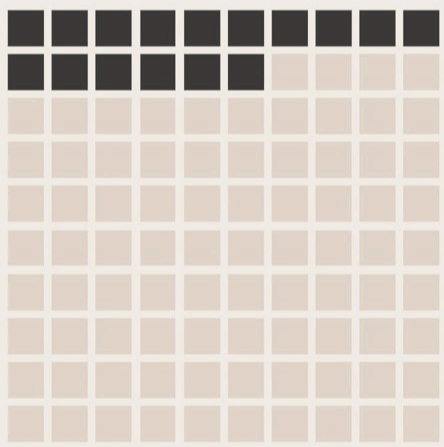
Three new studies agree. AI is in use almost everywhere in the region. Getting real value from it at scale is still rare, and the leaders are showing how to get there.



86%

of GCC organisations have adopted AI

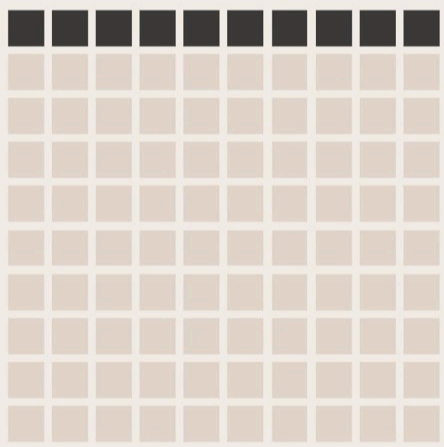
MCKINSEY, NOV 2026



16%

have redesigned roles around AI agents

MCKINSEY, NOV 2026



10%

of UAE and Saudi enterprises run governed AI agents at scale

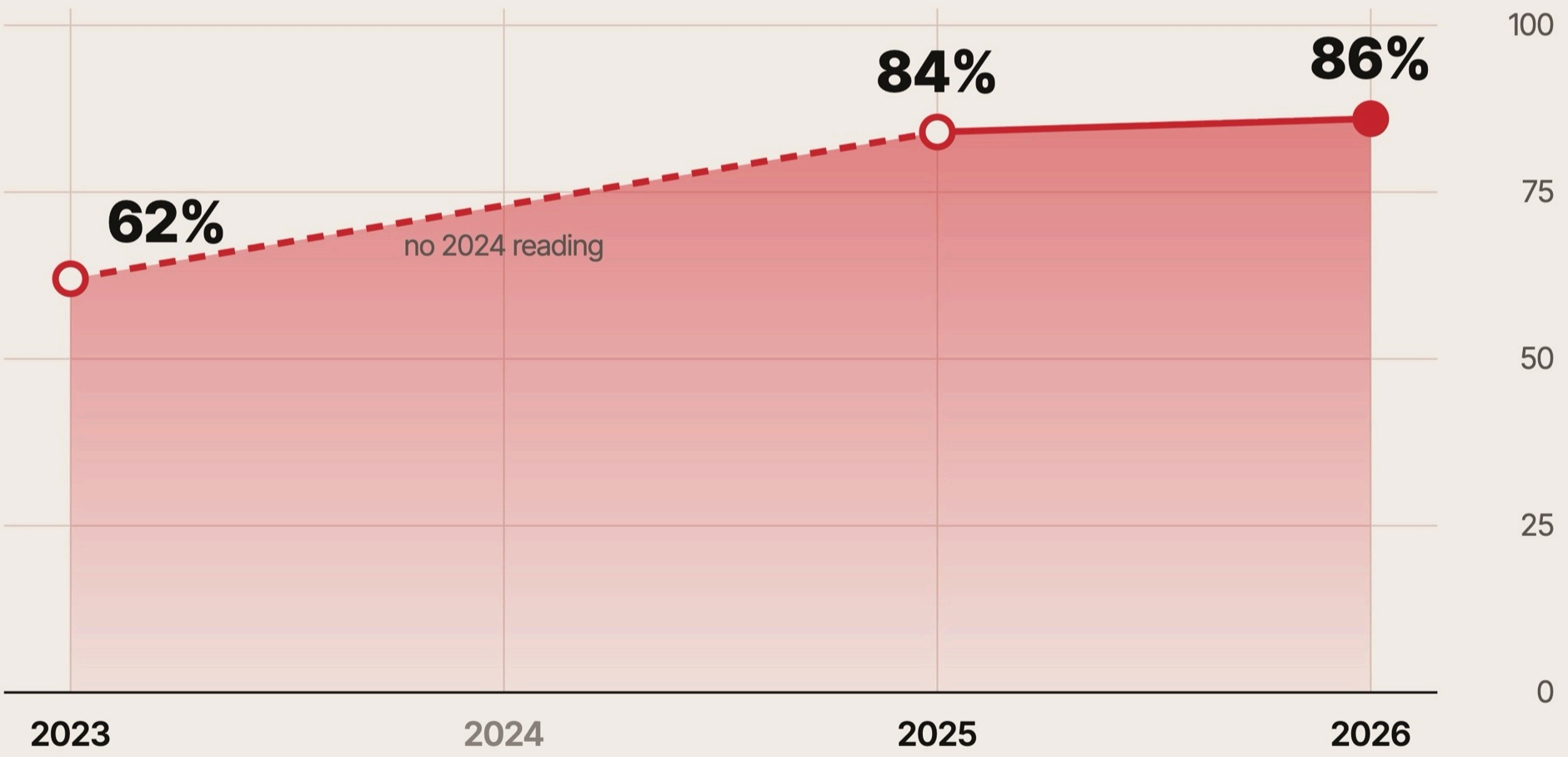
IDC FOR INFOBIP, OCT 2026

Three separate facts from different surveys and samples; not steps from one base. Sources: McKinsey (Nov 2026), IDC for Infobip (Oct 2026), Deloitte Middle East (2026).

AI use is now the norm in the Gulf

86% of GCC organisations surveyed by McKinsey have adopted AI in at least one business function in 2026.

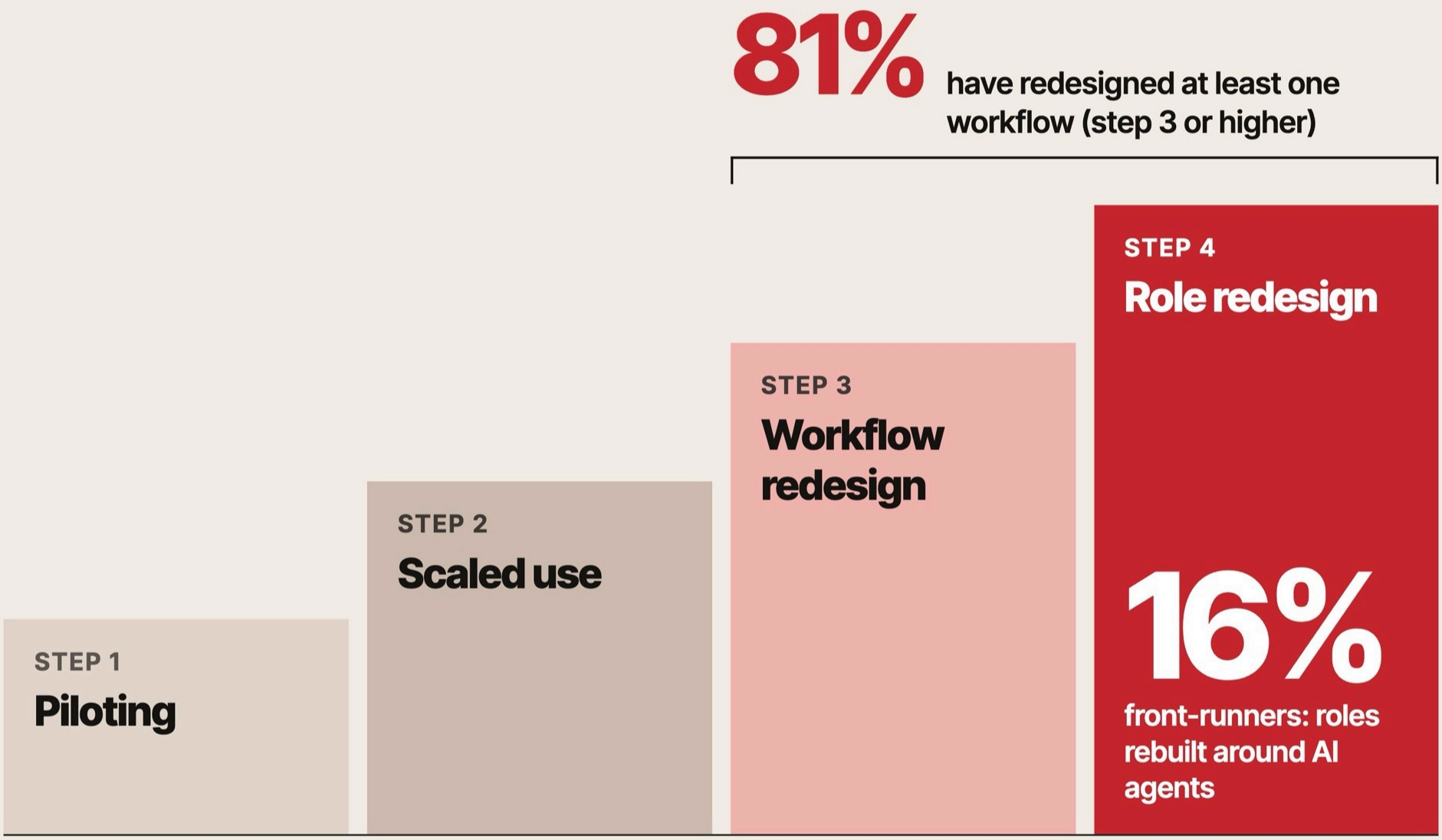
Share of GCC organisations using AI in at least one function



That puts the region level with the rest of the world. The open question is no longer whether organisations use AI, but what they get from it.

Source: McKinsey, "Rewiring GCC countries for AI: Realizing value in government", November 2026. Survey of senior leaders in GCC public and private sectors.

Most have changed how one task works. Few have changed how the organisation works.



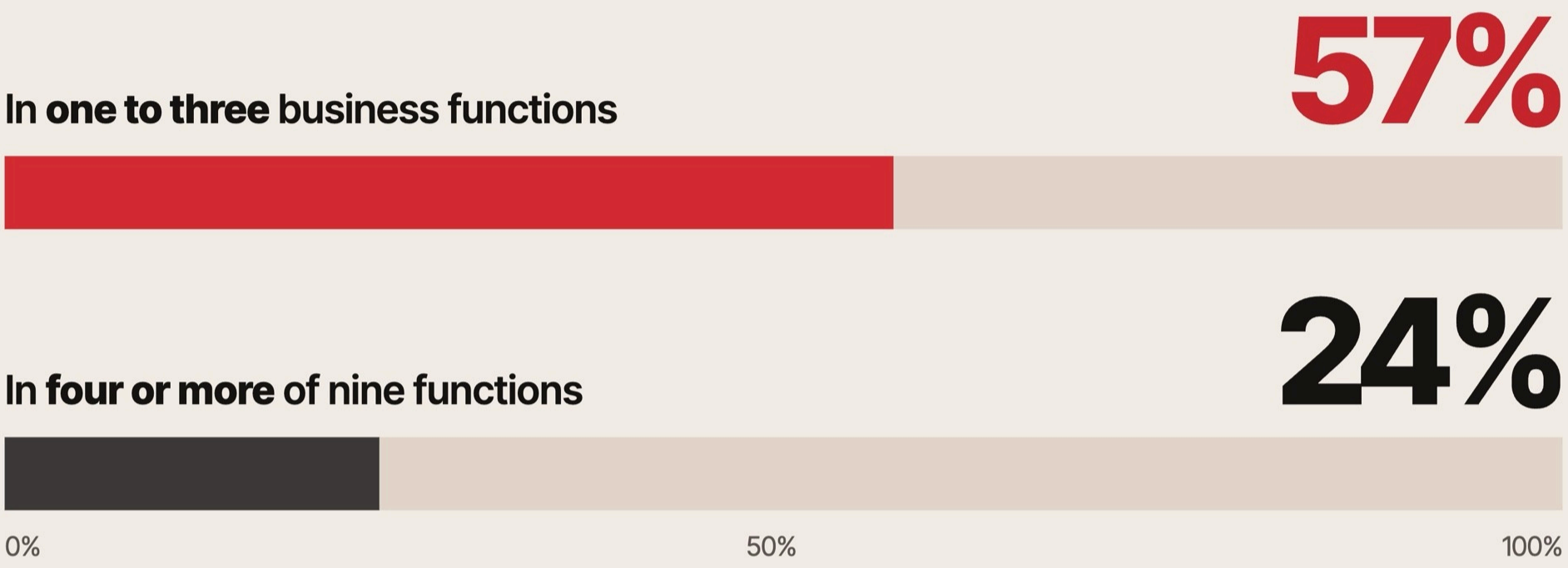
Adding AI to old processes is where most organisations sit.

Redesigning the work is where the value starts. Front-runners are more likely to report productivity gains.

Source: McKinsey, "Rewiring GCC countries for AI: Realizing value in government", November 2026.

Redesign is still narrow

Share of organisations that have extensively redesigned workflows, by breadth



EASIER TO REDESIGN

- Marketing and sales
- HR
- IT

HARDER TO REDESIGN

- Customer-facing service operations
- Strategy

High volume, closely linked and full of exceptions that need human judgement.

Customer service uses AI heavily but is among the slowest to be rebuilt. *That matters most for any business whose product is a customer journey.*

Source: McKinsey, "Rewiring GCC countries for AI: Realizing value in government", November 2026.

In the Gulf, government is the biggest AI project

The state reaches far beyond its own budget, through public employment, state-owned companies and sovereign funds. How quickly government adopts AI shapes how quickly the region does.

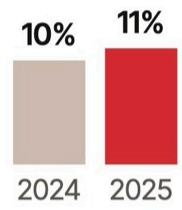
AMBITION

AED 13 billion

Abu Dhabi's government digital strategy, which includes more than 200 AI use cases.

REACH

11%



The Public Investment Fund's share of Saudi non-oil GDP in 2025, up from 10% in 2024.

THE GAP

5 of 29



public-sector organisations in McKinsey's sample are front-runners.

THEIR WEAKEST AREAS, RANKED

1 **Adoption across the whole organisation**

2 **Data readiness**

The ambition and the funding are in place. The work now is delivery.

Source: McKinsey, November 2026 (Abu Dhabi figure from the Abu Dhabi Government Digital Strategy 2025 to 2027; PIF figure via AGBI, August 2026).

Three in four already have AI agents talking to customers

UAE and Saudi enterprises, share of respondents

DEPLOYED

75%

have customer-facing AI agents in place

93% including those planning to deploy within 12 months

SCALED AND GOVERNED

10%

scale governed AI agents across customer journeys with human oversight



Deploying an agent is now easy. Running agents across a whole journey, with rules, audit trails and a person ready to step in, is the hard part.

Source: IDC InfoBrief sponsored by Infobip, "Building Resilient, Trusted Customer Experiences in the Gulf Cooperation Council", October 2026. 159 enterprise IT and CX leaders in the UAE and Saudi Arabia.

The problem is the plumbing, not the AI model

Where enterprises stand, UAE and Saudi Arabia

% of respondents



Separate shares as published; they total 98%. Bars drawn to a common scale.

THREE BLOCKERS

63% say their architecture limits AI to some channels or stops it scaling

51% need data stored and processed in-country or in the GCC

74% say a unified platform is critical to scaling AI safely

WHY THEY ADOPT (TOP THREE)

44% more customer interactions than human teams can handle

38% customers expect faster, more personal service

32% a national AI strategy or government digital mandate

Source: IDC InfoBrief sponsored by Infobip, October 2026. Same 159 enterprise IT and CX leaders in the UAE and Saudi Arabia.

The compute is being built at Gulf speed

Three markers of scale, drawn to one axis. Different things: one national figure today, one company's 2030 plan, one cluster.

467 MW

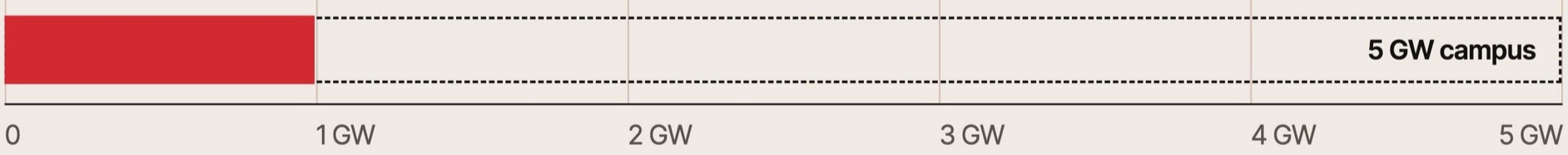
Saudi Arabia's data centre capacity, Q1 2026.
Seven times its 2021 level (official Saudi data).

1.9 GW

HUMAIN's roadmap for AI computing capacity in Saudi Arabia by 2030, about four times today's national base. One company's plan.

1GW

Stargate UAE compute cluster, inside a 5 GW AI campus in Abu Dhabi.



Capital, land and chip access are secured, which few regions have managed. The milestone that counts now is capacity that is live and carrying customer workloads. The Gulf is closing that gap faster than most markets.

Source: Deloitte Middle East, "From megawatts to margin", ME PoV Issue 50, 2026 (Saudi capacity and HUMAIN figures via Fortune, 9 September 2026).

Value is moving to the two ends of the AI chain

Applications and agents
Closest to the customer

MARGIN HERE

General-purpose models
Converging fast; gaps close in months

HARDEST TO DEFEND

Infrastructure
Chips, power, data centres

MARGIN HERE

THE GULF'S PLAY

1
Build the infrastructure

→

2
Take stakes in leading model companies, as an investor rather than a competitor

→

3
Move up the chain to operations, platforms and the customer relationship

ON SOVEREIGNTY

Keeping data in-country is fast becoming standard, as global providers open local regions. The lasting advantage is control of operations: who runs the infrastructure, who has access, and whose law governs it.

Source: Deloitte Middle East, "From megawatts to margin: AI in the Gulf enters its second phase in 2027", ME PoV Issue 50, 2026.

Five moves from adoption to value

01 **Fund a few domains in full**

Two or three priority areas, each with one owner, funded over several budget cycles, with further money tied to results.

02 **Redesign the work, not just the tools**

Rebuild end-to-end workflows and the roles around them, in phases so service never stops.

03 **Join up channels and context**

Give AI agents and human teams one customer view and one set of rules, so a customer never has to repeat themselves.

04 **Build governance and sovereignty in from day one**

Decide what data AI can use, what it can do alone, when a person must approve, where data sits and how every decision is traced.

05 **Measure outcomes, not log-ins**

Track time to decision, error and override rates, resolution and service quality, and plan in advance where freed capacity goes.

In the Gulf, capital and compute are no longer the constraint. Execution is.

Putting AI agents into regulated customer journeys? Ripae helps regulated financial institutions and fintechs design the workflows, the controls and the systems.

ripae.com

Source: Ripae synthesis of McKinsey (moves 1, 2 and 5), IDC for Infobip (moves 3 and 4) and Deloitte (closing line).