



BANKING

AI in Gulf banking: where does the decision sit?

A purposeful review of ten banking entities across five headquarters markets.



ORIGINAL MAYDEN GRAPHIC / OPERATING QUESTIONS

01 / THE EXECUTIVE VIEW

Information access, operational intelligence and decision authority require different evidence.

A purposeful review of ten banking entities across five headquarters markets.

10

selected entity records

63

recorded claims

52

qualifying claim records

9

candidate research themes

01 / THE OPERATING QUESTION

Information access, operational intelligence and decision authority require different evidence.

02 / THE OPERATING QUESTION

Policy retrieval needs tests of accuracy, currency and ambiguity. Operational insight needs a trace to the decision it supports: which customer issue was accepted for action, who owned it, and what happened afterward? Access restrictions need a test where prohibited data or an impermissible action would enter the workflow. These are different evaluation plans.

03 / THE OPERATING QUESTION

The business owner should explain the objective and decision boundary. The control owner should show a disputed output and the response. Finance should establish the full cost and outcome denominator. The sponsor should decide whether to expand, constrain or stop the workflow using that record.

AI-assisted, bounded public-source research. Purposefully selected entity scopes; no company participation, endorsement, independent assurance or population inference implied. Confidential assessment is in development.

02 / THE ARGUMENT

Four questions to carry into the business.

Read each step as a test of the operating claim. This is an analytical framework, not a measured maturity ladder.

- 1** **What does the assistant actually receive?** Identify the permitted data, its source and currency, and any restricted inputs. Read access and authority to change a customer record are different permissions.
- 2** **Where does information enter recurring work?** Policy retrieval needs tests of accuracy, currency and ambiguity. Operational insight needs a trace to the decision it supports: which customer issue was accepted for action, who owned it, and what happened afterward?
- 3** **Who owns the consequential decision?** Name the business decision owner and the person who can accept, override or stop the proposed action. Inspect a disputed output to see how that authority operates.
- 4** **What proof should a bank request next?** The business owner should explain the objective and decision boundary. The control owner should show a disputed output and the response.

How to use this report

Follow the source accounts and their limits, use the diagrams to frame an evidence request, then choose one recurring workflow for deeper examination. A company name identifies an attributed account; it does not imply participation, endorsement or an enterprise rating.

03 / THE ANALYSIS

Information access, operational intelligence and decision authority require different evidence.

A banking assistant can retrieve policy, explain a transaction or help a colleague interpret customer conversations. Those activities carry different permissions. The first executive task is to identify what information the system receives and which decision can follow its answer. A bank-wide label hides precisely the boundary that a reviewer needs to inspect.

Start with the information boundary

A source-linked answer has a different operating role from an instruction to move money, amend a customer record or approve credit. Distinguish read access, recommendation, preparation of an action and authority to execute it. Record the accountable business owner, intended user and permitted data. A general statement about responsible AI cannot answer all of those questions for a particular system.

Follow an actual completed item: recover the source version, generated response, colleague's intervention and accepted decision. This is a proposed evidence request, not a claim that the banks in this report lack those records.

Separate an answer from an accepted decision

Policy retrieval needs tests of accuracy, currency and ambiguity. Operational insight needs a trace to the decision it supports: which customer issue was accepted for action, who owned it, and what happened afterward? Access restrictions need a test where prohibited data or an impermissible action would enter the workflow. These are different evaluation plans.

The cases below illustrate different operating questions. They do not constitute a bank

comparison. Their inclusion does not imply participation in Mayden research or endorsement of Mayden.

Attributed operating examples

These separate cases were selected by the operating question, not company standing. The diagram does not imply one connected system.

Customer conversation

Emirates NBD says PCA turns calls into recurring themes, intent and operational issues shared across teams. Named platform; decision-use quality not demonstrated. The next research question is: Which issue was acted on, and did the service outcome change?

Source: [Turning millions of customer conversations into better banking experiences with AI.](#)

Policy answer

KFH says ShariaBot references specific supervisory-board fatwas when answering staff questions. KFH Kuwait; source links do not reconstruct the full decision. The next research question is: Can a reviewer recover the source version and check a disputed answer?

Source: [KFH Reinforces Banking Leadership with Forward-Looking AI Initiatives.](#)

Permitted data

NBK says Copilot Web excludes confidential data and disables document upload and download. Specified access controls; broader framework remains on the roadmap. The next research question is: Can an attempted prohibited action demonstrate that the boundary is enforced?

Source: [NBK Sustainability Report 2025.](#)

EXHIBIT 01 / ATTRIBUTED ACCOUNT

Three banking workflows expose three different control boundaries

Operating object information used decision evidence requested. These are separate cases, not a linked system.

01	Customer conversation Service-improvement issue	Emirates NBD says PCA turns calls into recurring themes, intent and operational issues shared across teams. Boundary: Named platform; decision-use quality not demonstrated. Ask: Which issue was acted on, and did the service outcome change?
02	Policy answer Employee guidance	KFH says ShariaBot references specific supervisory-board fatwas when answering staff questions. Boundary: KFH Kuwait; source links do not reconstruct the full decision. Ask: Can a reviewer recover the source version and check a disputed answer?
03	Permitted data Employee workspace	NBK says Copilot Web excludes confidential data and disables document upload and download. Boundary: Specified access controls; broader framework remains on the roadmap. Ask: Can an attempted prohibited action demonstrate that the boundary is enforced?

Company and supplier accounts are attributed descriptions, not independent assurance. Each row describes a different operating task; no company comparison or rating is intended.

Unit: Separate source-described operating cases. Research cutoff: 2026-10-10.

Sources: [bank-emirates-nbd-01](#) / [bank-emirates-nbd-02](#) / [bank-kfh-01](#) / [bank-kfh-03](#) / [bank-nbk-07](#)

03 / THE ANALYSIS

Measure work completed, including the checking

Availability, active use and useful completion need separate denominators. Start with the employees or decisions eligible for a workflow; then observe actual use, accepted outputs, corrections, escalations and repeated work. A tool that saves drafting time can still increase verification effort. Include that effort and later rework.

The DWP Copilot evaluation records reported benefits and checking overhead, but had no pre-trial baseline or objective outcome metrics. Its survey helps frame questions; it cannot estimate a Gulf bank's productivity gain. [An Evaluation of DWP's Microsoft 365 Copilot Trial](#).

Give the board a decision-specific request

The business owner should explain the objective and decision boundary. The control owner should show a disputed output and the response. Finance should establish the full cost and outcome denominator. The sponsor should decide whether to expand, constrain or stop the workflow using that record.

The next research wave should examine the same defined work over a stated period, seek an operator's account alongside leadership's, and record changes in data access and responsibilities.

That can make a private assessment useful without publishing a league table of banks.

Leadership agenda

Business owner: define one recurring decision and its permitted inputs and actions.

Control owner: trace a disputed output through intervention and correction.

Finance and operations: measure accepted work, verification, rework and cost over the same period.

Scope and reading boundaries

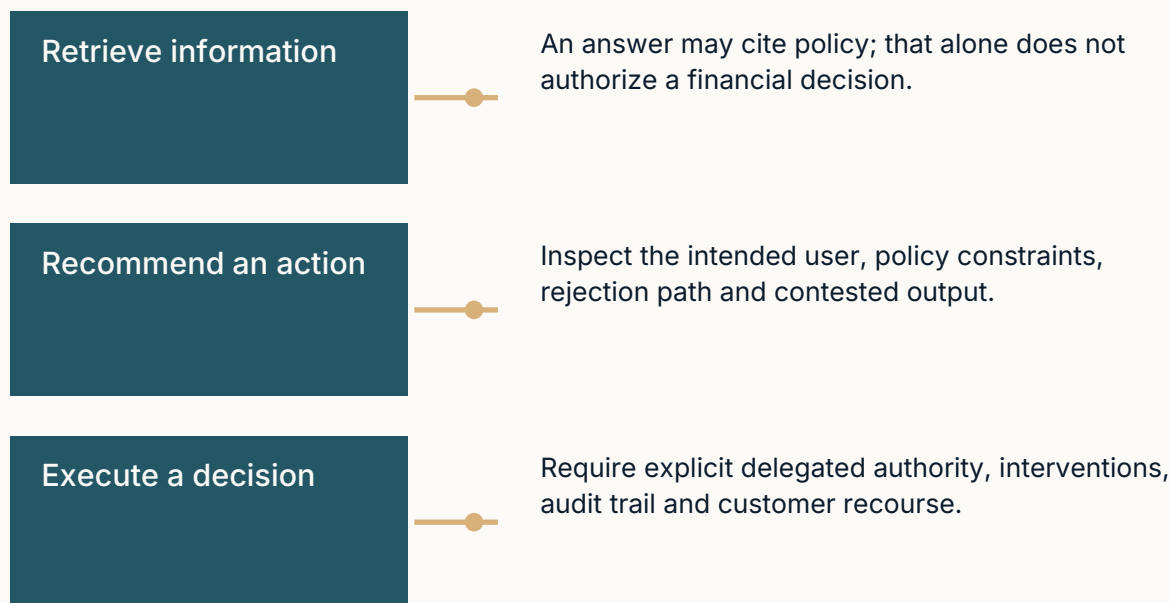
The source corpus contains 80 purposefully selected entity records across eight sectors, ten per sector. Headquarters markets are Saudi Arabia, the UAE, Qatar, Kuwait and Bahrain; Oman is outside this edition. Groups, subsidiaries and specific operations have different scopes. This is not a representative sample. Source cutoff: 10 October 2026; publication edition: 11 October 2026.

Source extraction and challenge were AI-assisted, not independent human assurance or verification of current operations. Source visibility is not adoption prevalence. Unreported details are unresolved questions, not absent capabilities. Named examples imply neither participation, endorsement, confidential access nor a Mayden client relationship.

EXHIBIT 02 / CONCEPTUAL TOOL

A cited answer is not a delegated banking decision

Mayden analytical framework / questions to test, not measured maturity stages



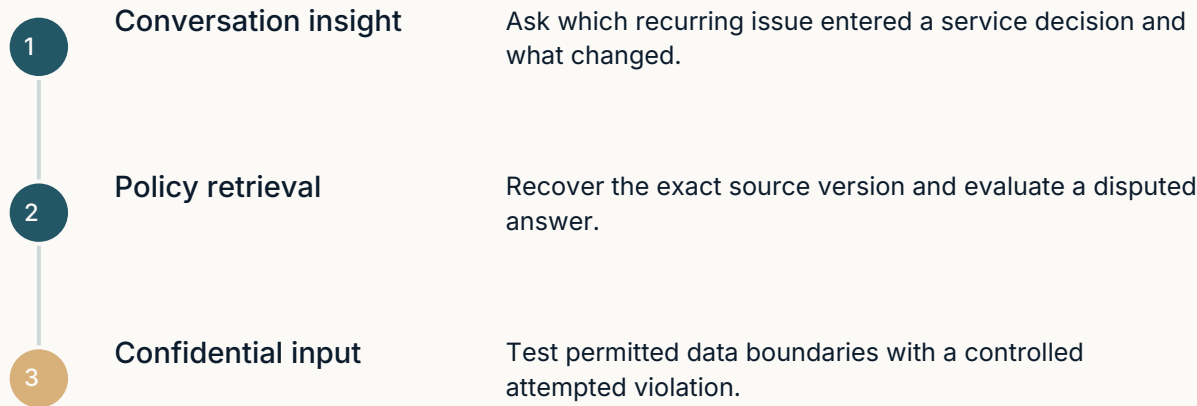
Mayden conceptual framework. These questions specify evidence to request; they do not assert that a named organisation has or lacks the practice. This is not a validated instrument or an observed causal sequence.

Unit: Conceptual decision or evidence request. Research cutoff: 2026-10-10.

EXHIBIT 03 / CONCEPTUAL TOOL

The first evidence request should match the workflow

Mayden analytical framework / questions to test, not measured maturity stages



Mayden conceptual framework. These questions specify evidence to request; they do not assert that a named organisation has or lacks the practice. This is not a validated instrument or an observed causal sequence.

Unit: Conceptual decision or evidence request. Research cutoff: 2026-10-10.

04 / SOURCE ACCOUNT

Customer conversation

Operating object: Service-improvement issue

bank-emirates-nbd-01 / ATTRIBUTED ACCOUNT

Emirates NBD describes PCA analysing customer calls into structured service-improvement intelligence.

Scope. Emirates NBD Group; named platform/process scope

Source date. 2026-07. Publication date does not confirm continuing operation.

Locator. PCA operating description; English language scope

Turning millions of customer conversations into better banking experiences with AI

bank-emirates-nbd-02 / ATTRIBUTED ACCOUNT

PCA turns unstructured conversations into recurring themes, customer intent and operational issues shared across teams.

Scope. Emirates NBD Group; named platform/process scope

Source date. 2026-07. Publication date does not confirm continuing operation.

Locator. PCA operating description; English language scope

Turning millions of customer conversations into better banking experiences with AI

Boundary and next question

Named platform; decision-use quality not demonstrated.

Which issue was acted on, and did the service outcome change?

04 / SOURCE ACCOUNT

Policy answer

Operating object: Employee guidance

bank-kfh-01 / ATTRIBUTED ACCOUNT

ShariaBot answers employee questions using specific fatwas from KFH's Sharia Supervisory Board; ComplianceBot supports regulatory queries.

Scope. KFH Kuwait bank; no inference to subsidiaries from local deployments

Source date. 2025-08-30. Publication date does not confirm continuing operation.

Locator. Specialized virtual assistant; integrating human expertise

KFH Reinforces Banking Leadership with Forward-Looking AI Initiatives

bank-kfh-03 / ATTRIBUTED ACCOUNT

ShariaBot references specific KFH supervisory-board fatwas in employee guidance.

Scope. KFH Kuwait bank; no inference to subsidiaries from local deployments

Source date. 2025-08-30. Publication date does not confirm continuing operation.

Locator. Specialized virtual assistant; integrating human expertise

KFH Reinforces Banking Leadership with Forward-Looking AI Initiatives

Boundary and next question

KFH Kuwait; source links do not reconstruct the full decision.

Can a reviewer recover the source version and check a disputed answer?

04 / SOURCE ACCOUNT

Permitted data

Operating object: Employee workspace

bank-nbk-07 / ATTRIBUTED ACCOUNT

Copilot Web excludes confidential data; document upload and download are disabled. AI risk assessment and model-accountability frameworks remain on the roadmap.

Scope. NBK Kuwait disclosures; all international entities not presumed covered

Source date. 2026-04-30. Publication date does not confirm continuing operation.

Locator. Printed p.192, Responsible AI & Data Governance; mirror PDF zero-based96

NBK Sustainability Report 2025

Boundary and next question

Specified access controls; broader framework remains on the roadmap.

Can an attempted prohibited action demonstrate that the boundary is enforced?

05 / THE LEADERSHIP AGENDA

Ask for evidence that changes the decision.

01 / Business owner

Evidence to request: define one recurring decision and its permitted inputs and actions.

02 / Control owner

Evidence to request: trace a disputed output through intervention and correction.

03 / Finance and operations

Evidence to request: measure accepted work, verification, rework and cost over the same period.

Method and boundaries

This is an AI-assisted, bounded public-source review of a purposefully selected corpus. It publishes sector research and attributed operating examples, without current individual-company scores, ranks or coded profiles. Source accounts establish what a publisher reports; they do not independently assure operations. The working definition and nine candidate themes require empirical validation.

Recorded source dates run from 2025 to 2026-07-22. 5 of 52 qualifying claim records have no recorded publication date. This is not a common observation window or confirmation of continuing use.

The confidential opt-in diagnostic remains in development. Independent human review, instrument testing, participant data collection and comparable benchmark norms are future gates. Prior named public-evidence comparisons remain explicitly historical; changes in publication format do not establish changes inside companies.

[Inspect the method](#) / [Explore sector research](#)

06 / SOURCES & PROVENANCE

Follow the argument back to its source.

The following sources support the cited analysis or attributed examples. Inclusion is not independent verification, company endorsement or assurance. Research cutoff: 10 October 2026. Publication revision: 11 October 2026.

S01 / Turning millions of customer conversations into better banking experiences with AI

Emirates NBD / 2026-07 / company-operating-case

Locator: PCA operating description; English language scope

[Open source](#)

S02 / KFH Reinforces Banking Leadership with Forward-Looking AI Initiatives

Kuwait Finance House / 2025-08-30 / company-announcement

Locator: Specialized virtual assistant; integrating human expertise

[Open source](#)

S03 / NBK Sustainability Report 2025

National Bank of Kuwait / 2026-04-30 / company-sustainability-report

Locator: Printed p.192, Responsible AI & Data Governance; mirror PDF zero-based96

[Open source](#)

S04 / An Evaluation of DWP's Microsoft 365 Copilot Trial

UK Department for Work and Pensions / 2026-01-29 / official-original-evaluation

Locator: Nonrandom post-implementation surveys, adjusted regressions and interviews

[Open source](#)

About Mayden

Mayden connects senior judgement, research and engineering to help organisations turn strategic choices into working capabilities. The AI Native Index is a research programme on recurring work, decisions and accountability.

[Explore the Index](#) / [Submit a correction](#)