

RETAIL & CONSUMER

AI in Gulf retail: who handles the exception?

Demand, inventory and service across ten selected retail and consumer entities.

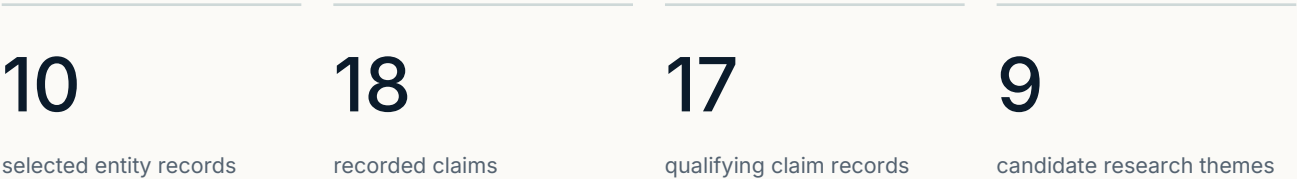


ORIGINAL MAYDEN GRAPHIC / OPERATING QUESTIONS

01 / THE EXECUTIVE VIEW

Forecasting, service and supplier workflows reveal how AI is connected to the organization.

Demand, inventory and service across ten selected retail and consumer entities.



01 / THE OPERATING QUESTION

Forecasting, service and supplier workflows reveal how AI is connected to the organization.

02 / THE OPERATING QUESTION

Identify the rules bounding an action, who reviews an exception and the evidence that survives review. For replenishment this may be an accepted order; for service, a completed or escalated transaction; for suppliers, a reviewed response informing a decision.

03 / THE OPERATING QUESTION

Choose a workflow and the decision it can change. Review normal and exception cases. Include checking, rework, compute and implementation effort in the cost account. Interpret customer or supplier feedback with its actual response denominator.

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 Which operating system does AI reach?**
A forecast can inform an order without placing it. An assistant can connect to customer systems without resolving every request.
- 2 What rules bound the action?**
Identify the rules bounding an action, who reviews an exception and the evidence that survives review. For replenishment this may be an accepted order; for service, a completed or escalated transaction; for suppliers, a reviewed response informing a decision.
- 3 Who reviews exceptions?**
Identify the planner, service colleague or supplier reviewer who handles an exception. Follow the accepted order, completed transaction or reviewed response to its decision.
- 4 What outcome would demonstrate useful change?**
Use a workflow-specific outcome: availability and waste, resolved service, or supplier decisions supported by evidence. Include checking, repeated work and implementation effort.

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

Forecasting, service and supplier workflows reveal how AI is connected to the organization.

Retail AI is visible in an interaction and often consequential in the work behind it. Replenishment, service and supplier questionnaires reach different decision boundaries. Ask who handles the exception and whether the workflow actually finishes.

Name the system and decision

A forecast can inform an order without placing it. An assistant can connect to customer systems without resolving every request. A drafted questionnaire can begin a supplier-evidence process without demonstrating responses or compliance. Make these distinctions before discussing benefit.

A rollout described for the UAE should retain that scope. A historical store example should retain its date. Neither establishes current group-wide practice across markets.

Follow the exception

Identify the rules bounding an action, who reviews an exception and the evidence that survives review. For replenishment this may be an accepted order; for service, a completed or escalated transaction; for suppliers, a reviewed response informing a decision.

The examples below expose different completion tests. They do not establish retail prevalence, and their public description does not imply Mayden access to internal systems.

Attributed operating examples

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

Forecast to replenishment

LuLu says UAE planning teams review AI outputs and exceptions under defined rules and thresholds. Reported approval workflow; no inference to every market. The next research question is: Does the accepted order improve availability without shifting waste elsewhere?

Source: [LuLu Retail Integrated Annual Report 2025](#).

Conversation to service

LuLu describes Salem on WhatsApp integrated with customer and order systems. Integration alone does not establish successful resolution. The next research question is: Is the transaction completed, escalated or repeated by the customer?

Source: [AI-powered customer experiences on WhatsApp with Yellow.ai](#).

Draft to supplier evidence

Mezzan reports using GenAI to develop an ESG questionnaire for targeted high-spend suppliers. Target population is not confirmed responses or compliance. The next research question is: Which responses change a supplier decision after human review?

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

EXHIBIT 01 / ATTRIBUTED ACCOUNT

Follow the exception through three consumer-business workflows

Three separate completion tests; a generated output is not automatically an accepted operating result.

01	Forecast to replenishment Approved order recommendation	LuLu says UAE planning teams review AI outputs and exceptions under defined rules and thresholds. Boundary: Reported approval workflow; no inference to every market. Ask: Does the accepted order improve availability without shifting waste elsewhere?
02	Conversation to service Customer or order request	LuLu describes Salem on WhatsApp integrated with customer and order systems. Boundary: Integration alone does not establish successful resolution. Ask: Is the transaction completed, escalated or repeated by the customer?
03	Draft to supplier evidence Completed and reviewed questionnaire	Mezzan reports using GenAI to develop an ESG questionnaire for targeted high-spend suppliers. Boundary: Target population is not confirmed responses or compliance. Ask: Which responses change a supplier decision after human review?

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: RET-LULU01 / RET-LULU02 / RET-LULU05 / RET-MEZZAN01

03 / THE ANALYSIS

Choose a denominator at the work boundary

Replenishment evaluation should consider availability, waste and planner effort over comparable products and periods. Service should include repeat contacts and escalation. Supplier analysis should distinguish intended recipients, responses, usable evidence and decisions informed. Do not pool these ledgers into an AI return percentage.

A retail field-experiment preprint reports effects differing across seven applications, including some with no effect. The retained review inspected its abstract only. It supports a workflow-specific question, not a transferable outcome magnitude or proof of enterprise profit. **Generative AI and Sales Productivity: Field Experiments in Online Retail.**

Design the next operating test

Choose a workflow and the decision it can change. Review normal and exception cases. Include checking, rework, compute and implementation effort in the cost account. Interpret customer or supplier feedback with its actual response denominator.

A future participant report can identify a bounded experiment and owner. It should not turn one public

account into a company-wide maturity judgement or treat an undisclosed result as failure.

Leadership agenda

Business owner: define the accepted order, completed service or reviewed response.

Control owner: inspect thresholds, exceptions and escalation.

Finance: include checking, repeated work and implementation costs.

Scope and reading boundaries

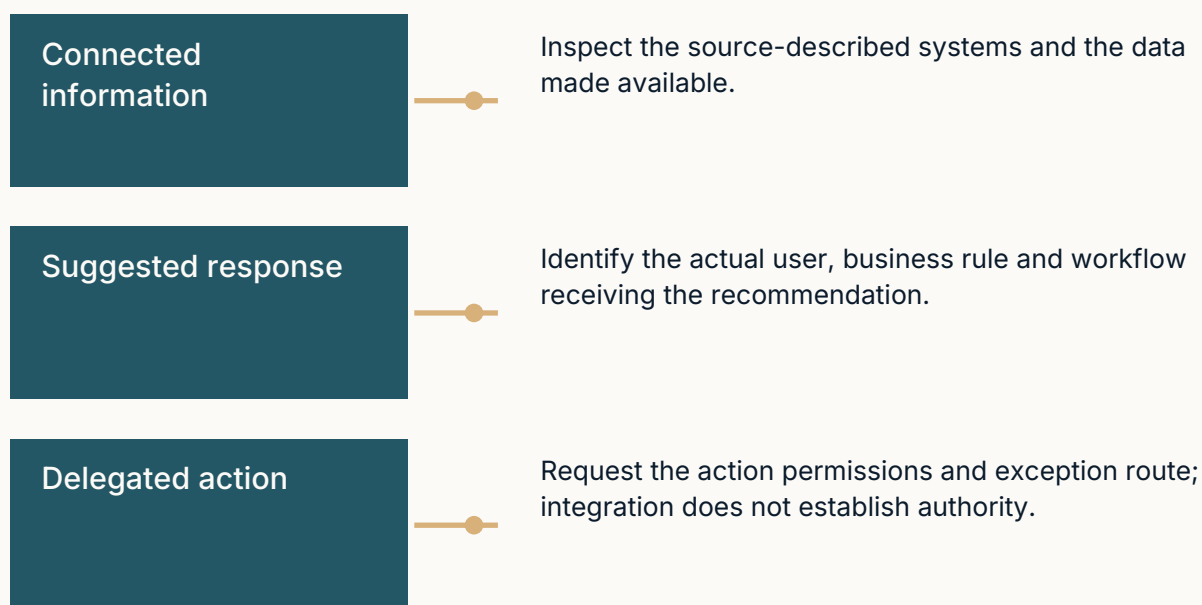
The source corpus contains 80 purposefully selected entity records across eight sectors, ten per sector. Headquarters markets are Saudi Arabia, the UAE, Qatar, Kuwait and Bahrain; Oman is outside this edition. Groups, subsidiaries and specific operations have different scopes. This is not a representative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

An integration can connect information without delegating authority

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

Measure the outcome at the work boundary

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

Stock and planning	Availability, waste, working capital and forecast-to-order interventions.
Customer service	Resolution quality, escalation, repeated contact and relevant service volumes.
Supplier evidence	Completeness, verification effort and decisions supported; a generated form is not verified information.

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

Forecast to replenishment

Operating object: Approved order recommendation

RET-LULU01 / ATTRIBUTED ACCOUNT

LuLu reports AI forecasting and replenishment operational in the UAE using sales, seasonality, promotion and store-pattern inputs.

Scope. Listed GCC retail group; historical LuLu brand claims limited to GCC operations, excluding non-GCC group businesses.

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

Locator. Physical 105, printed 104, AI adoption section

LuLu Retail Integrated Annual Report 2025

RET-LULU02 / ATTRIBUTED ACCOUNT

Planning teams review AI outputs and exceptions, approving replenishment recommendations within defined rules and thresholds.

Scope. Listed GCC retail group; historical LuLu brand claims limited to GCC operations, excluding non-GCC group businesses.

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

Locator. Physical 105, printed 104, oversight and automation paragraphs

LuLu Retail Integrated Annual Report 2025

Boundary and next question

Reported approval workflow; no inference to every market.

Does the accepted order improve availability without shifting waste elsewhere?

04 / SOURCE ACCOUNT

Conversation to service

Operating object: Customer or order request

RET-LULU05 / ATTRIBUTED ACCOUNT

LuLu launched the Yellow.ai-powered Salem WhatsApp assistant integrated with customer and order systems.

Scope. Listed GCC retail group; historical LuLu brand claims limited to GCC operations, excluding non-GCC group businesses.

Source date. 2023-02-28. Publication date does not confirm continuing operation.

Locator. Body launch, CRM/order integration and live-agent handoff paragraphs

AI-powered customer experiences on WhatsApp with Yellow.ai

Boundary and next question

Integration alone does not establish successful resolution.

Is the transaction completed, escalated or repeated by the customer?

04 / SOURCE ACCOUNT

Draft to supplier evidence

Operating object: Completed and reviewed questionnaire

RET-MEZZAN01 / ATTRIBUTED ACCOUNT

Mezzan used GenAI to develop an ESG questionnaire, with deployment targeting its top 20 high-spend suppliers.

Scope. Mezzan Holding group; supplier questionnaire workflow, not autonomous supplier risk decisions.

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

Locator. Physical 53, Case Study: ESG Risk Screening for High-Spend Suppliers

Mezzan Sustainability Report 2025

Boundary and next question

Target population is not confirmed responses or compliance.

Which responses change a supplier decision after human review?

05 / THE LEADERSHIP AGENDA

Ask for evidence that changes the decision.

01 / Business owner

Evidence to request: define the accepted order, completed service or reviewed response.

02 / Control owner

Evidence to request: inspect thresholds, exceptions and escalation.

03 / Finance

Evidence to request: include checking, repeated work and implementation costs.

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 2021-09-06 to 2026-10-01. 0 of 17 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 / LuLu Retail Integrated Annual Report 2025

LuLu Retail / 2026 / annual-report

Locator: Physical 105, printed 104, AI adoption section

[Open source](#)

S02 / AI-powered customer experiences on WhatsApp with Yellow.ai

LuLu Retail / 2023-02-28 /
corporate-operating-announcement

Locator: Body launch, CRM/order integration and live-agent handoff paragraphs

[Open source](#)

S03 / Mezzan Sustainability Report 2025

Mezzan Holding / 2026 / sustainability-report

Locator: Physical 53, Case Study: ESG Risk Screening for High-Spend Suppliers

[Open source](#)

S04 / Generative AI and Sales Productivity: Field Experiments in Online Retail

arXiv author preprint / 2026-06-29 /
empirical-preprint-experimental

Locator: Series of randomized field experiments

[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.

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