



PLAYBOOK

Human Leads, AI Enables: A Decision-Rights Playbook for Gulf Leaders

Six steps to write down what your AI agents may decide on their own, what has to come back to a person, and who answers for it. Built for C-suite and directors in the UAE and Saudi Arabia — the output is one page your team can act on this week.

9 September 2026

PEOPLE FOR TOMORROW

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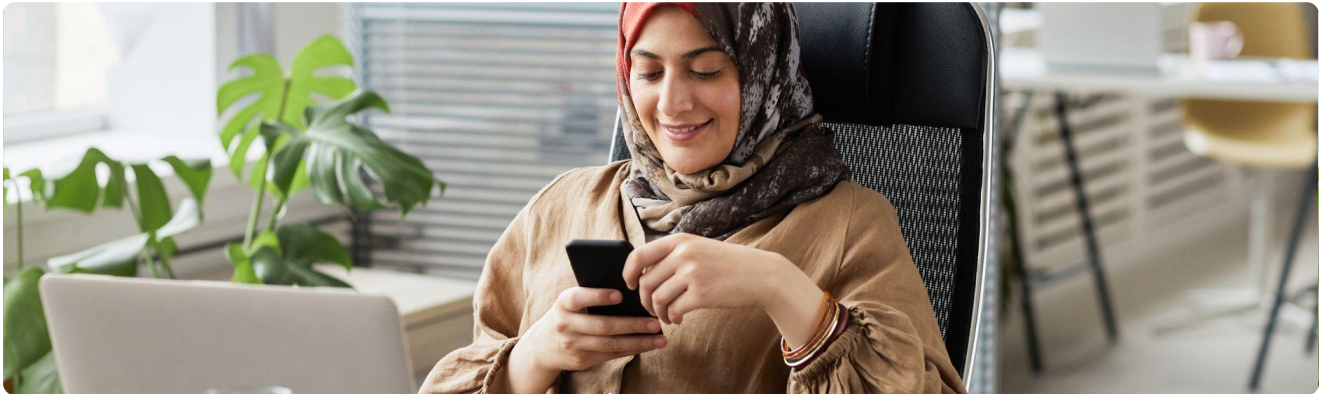
Right now most AI conversations in the Gulf are about which tools to buy. Very few are about what those tools are allowed to decide. That is the gap where agent projects stall — not in the technology, but in the paperwork nobody wrote. In August 2026 the UAE published a design guide for AI-run public services and gave everyone a useful sentence to work from: human leads, AI enables. This playbook turns that idea into six steps you can finish in a week. The output is one page per agent: what it decides alone, what it hands back, who owns it, and how a customer pushes back.

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01

STEP 1 OF 6

Start with the decision, not the tool



Almost every stalled agent project started with a demo. Someone saw a tool, liked it, and then went looking for a job to give it. Start at the other end. Name one decision your business already makes hundreds of times a month — which CVs get a first call, which invoices get paid without review, which service requests get closed automatically.

Write down who makes that decision today, how long it takes, and how often it goes

wrong. Those three facts tell you whether an agent is worth pointing at it at all. A slow decision with a clear rule is a good candidate. A fast decision that needs judgement is not.

Do this before you shortlist anything. Once you know the decision, the list of tools that can actually help gets short very quickly — and the sales conversation stops running you.

► **Pick the decision first. The tool is the last choice you make, not the first.**

02

STEP 2 OF 6

Draw the line: decide, recommend, escalate



This is the step everyone skips, and it takes about an hour. Take the workflow you picked and split every task in it into three buckets. The agent decides on its own. The agent recommends and a named person approves. The agent must stop and escalate.

Be specific about the edges. “Screen the CVs” is not a bucket — “rank applicants against the job spec and reject only those missing a mandatory licence” is. Money,

people and anything a regulator looks at usually belong in bucket two or three. Volume work with a clear rule belongs in bucket one.

Now write it on a single page and get the business owner to sign it. That page is what lets you go live with confidence, and it is the thing your legal, risk and audit colleagues will ask for first.

► **Human leads, AI enables. Write down where the line sits.**

03

STEP 3 OF 6

Name one accountable person per agent



Committees do not fix agents. When an agent starts rejecting the wrong applications on a Thursday evening, somebody has to notice, decide whether to switch it off, and answer for what it did. Put one name against every agent you run — a business owner, not the IT team who built it.

Give that person three things: the authority to pause the agent without asking permission, a simple weekly view of what it decided, and a number they are judged on.

Without the pause button the role is decoration.

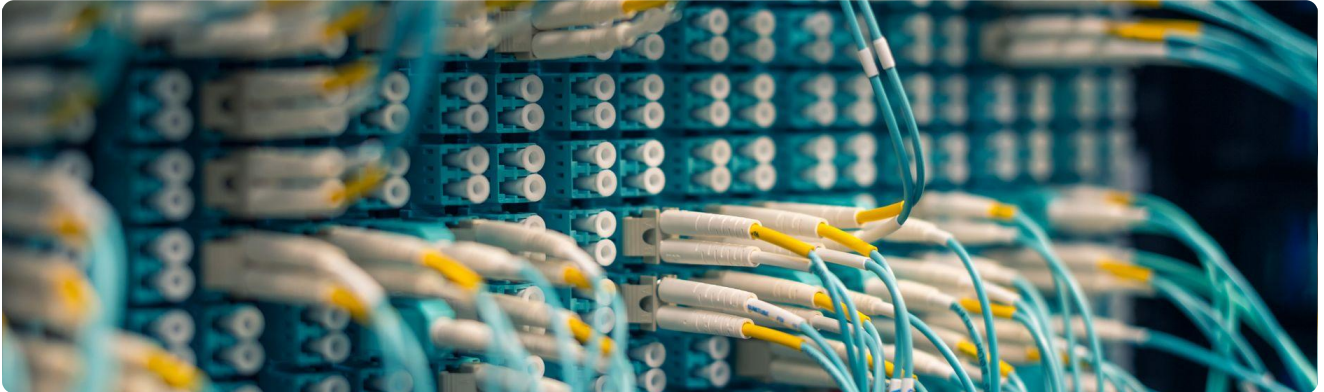
This is also how you keep the count honest. If nobody will put their name to a new agent, you have learned something useful before you spent the money. Most organisations can name an owner for two or three agents. Very few can name one for thirty, which is a good reason not to have thirty yet.

► **If nobody's name is on it, nobody will fix it at 2am.**

04

STEP 4 OF 6

Build the appeal route before you go live



The UAE guide is blunt on this point: a customer must always be able to object or correct. It is a good rule for private business too. If an agent declines a candidate, holds an invoice, or closes a case, the person on the other end needs a route to a human — and that route has to exist on day one, not after the first complaint.

Build three things. A clear message that says a decision was made and how to

challenge it. A named queue where challenges land, with a response time attached. And a log that shows what the agent saw and why it acted, in language a person can read.

Do the log properly and you get a bonus. The appeals you receive are the cheapest quality data you will ever get about whether the agent is actually working.

► **Every automated decision needs a human someone can appeal to.**

05

STEP 5 OF 6

Buy sovereign, buy swappable



Two things changed in Gulf procurement this year. Common standards for agents talking to each other moved under one neutral roof, and sovereign AI — your data, models and operations staying under your control — turned from a preference into a requirement in regulated industries.

So add four questions to your next vendor questionnaire. Where does our data physically sit. If we leave in two years, what

do we keep — the data, the prompts, the model weights. Which open protocols does the product speak, so we can plug in something else later. And does it work in Arabic to the same standard as English, not as a translation bolted on at the end.

Get the answers in the contract, not the pitch deck. Flexibility is far cheaper to buy at the start than to retrofit once the plumbing is in.

► **Ask where the data sits and what you keep if you leave. Get it in writing.**

06

STEP 6 OF 6

Plan the people at the same time as the tools



Here is the number that should worry you most. In a survey published in August 2026, 43% of workers said their AI skills are already behind what their job needs. More than a third are learning in their own time to keep up, and hiring your way out is getting harder — AI skills are now the hardest of all skills to fill globally.

That means your rollout plan and your people plan are the same plan. For every agent you put live, name the roles it

changes, say plainly what those people will do instead, and fund the training in work hours rather than leaving it to evenings.

Say it out loud, too. When a company stays quiet about how AI affects jobs, people fill the silence with the worst version. The organisations getting real value from agents are not the ones with the best models. They are the ones whose staff understood the plan.

► **An agent rollout with no training plan is a resignation plan.**



PEOPLE FOR TOMORROW

None of this needs a transformation programme. It needs one decision, three buckets, one name, an appeal route, four questions for your vendor, and a training line in the budget. Write that page for your first agent this week. The organisations pulling ahead in the Gulf are not the ones with the cleverest models — they are the ones who wrote down who decides what, and trained their people to hold the other end of it. Human leads, AI enables.

Read the playbook →