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TECHNOLOGY • INVESTMENT • INNOVATION

UAE • DUBAI • ABU DHABI • SHARJAH

BUILD. CONNECT. SCALE.

Inside the systems turning the UAE's digital ambition into economic capacity.

THE UAE'S DIGITAL BACKBONE

Agentic AI, Sovereign Infrastructure and Borderless Finance Are Powering the Next Growth Cycle

80,000
FEDERAL STAFF IN AI TRAINING

Seconds
THE NEW PAYMENT STANDARD

AGENTIC AI
Public Sector

INFRASTRUCTURE
Chips • Compute • Energy

DIVERSIFICATION
Non-Oil Capital

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JUNE BRIEFING

3,000
ACTIVE MODELS (ADNOC)

80%
ADNOC AI UTILIZATION

AIM 2026
DUBAI DIGITAL ECONOMY

ONE VISION
A FUTURE-READY UAE

In this edition, T&I News looks at the infrastructure of the UAE's digital economy — the public-sector AI programme scaling agentic models, the payment rails compressing cross-border finance to seconds, the compute and energy foundations of AI, and the diversified capital drawing global investors to the Gulf.

COVER STORY • ARTIFICIAL INTELLIGENCE

The UAE Is Training 80,000 Government Employees in Agentic AI

The hard part comes after the training • Adapted from T&I News commentary by Dr. Gleb Tsipursky

80,000	2 yrs	20,000	3,000
FEDERAL EMPLOYEES	TO AGENTIC SERVICES	TRAINED AT ADNOC	ACTIVE AI MODELS

The UAE has launched one of the most ambitious public-sector AI capability programmes anywhere. A Cabinet-approved plan will train 80,000 federal employees in Agentic AI — from ministers and senior executives to technical staff and new joiners — as part of a wider effort to move at least half of federal services and operations toward agentic models within two years.

The design already reflects several smart choices. It divides employees into five occupational categories, builds personalised learning paths based on role and competency, and treats capability-building as continuous rather than a one-time course. Those features mirror how AI skills actually develop in practice.

WHY IT MATTERS

- **Positions the UAE as a global benchmark for public-sector AI transformation.**
- **Shifts government from AI awareness toward measurable, enterprise-scale adoption.**
- **Ties learning directly to real workflows employees already own.**
- **Signals long-term competitiveness built on people, not tools alone.**

Skill Follows Safety

The difficult part begins after people complete the training. Organisations routinely confuse learning exposure with behavioural adoption. An employee can finish a course, pass an assessment, and return to a workplace where managers discourage experimentation and the safest career move is to keep doing the job exactly as before. AI training works best when employees know what using AI will mean for their roles.

> ***"The 80,000-person programme is a major start. Its long-term value will depend on whether employees leave training with permission, support, and a reason to work differently on Monday morning."***

Turn Training Into Building

The most effective learning moves quickly from instruction to supervised practice on real work. At the national Agentic AI retreat, officials reported ADNOC had trained 20,000 employees to build job-specific models — with 3,000 active models supporting daily tasks and utilisation reaching 80 percent over 90 days. The important verb is *build*.

DIGITAL FINANCE • OPINION

Digital Wallets Are Transforming Cross-Border Payments

From days to seconds • Adapted from T&I News commentary by Erol User

For centuries, moving money across borders remained slow, expensive and fragmented — routed through chains of intermediary banks. Today a profound transformation is underway, powered by mobile technology, cloud computing, AI, blockchain and real-time payment networks.

Speed: days to seconds. Traditional transfers often needed two to five business days as multiple institutions independently verified and settled each payment. Wallets now connect directly to instant payment rails, moving funds across borders within minutes — improving cash flow for exporters, freelancers and small enterprises.

Lower cost, greater transparency. By streamlining processing, automating compliance and cutting intermediaries, wallets reduce the layered fees that made international commerce expensive. Real-time tracking now shows status, arrival times, exchange rates and receipts.

Financial inclusion. A mobile-based wallet often requires only a smartphone and basic identity verification, letting unbanked individuals receive wages, benefits and remittances, and enabling small merchants to accept electronic payment without costly infrastructure.

Intelligence and trust. Machine learning detects fraud, authenticates users and optimises currency conversion, while blockchain, stablecoins and emerging CBDCs point toward near real-time settlement. Security — encryption, biometrics, tokenisation — remains the cornerstone of confidence.

WHY IT MATTERS

- **Lower payment costs and faster settlement directly encourage international trade.**
- **Affordable remittances raise household income across developing economies.**
- **Positions the UAE's fintech ecosystem at the centre of 21st-century finance.**

DIGITAL ECONOMY • AIM CONGRESS 2026

AI Infrastructure: The Foundation of the Next Digital Economy

At AIM Congress 2026 in Dubai, the Digital Economy Leaders' Panel framed AI as moving from an emerging technology into a core component of national competitiveness — and with it, the infrastructure needed to develop, deploy and scale it. Advanced AI demands significant compute, specialised chips, large-scale data storage and reliable energy, making data centres and cloud platforms central to national strategy.

Semiconductors sit at the centre of the ecosystem, so supply chains are now strategically important. Scaling this infrastructure requires cooperation — governments set policy and strategy while institutional investors and technology firms supply capital, opening a new investment cycle across chips, compute, energy and cloud.

KEY TRENDS

01. Agentic AI Goes Public Sector

Government moves from AI awareness to enterprise-scale adoption, with training tied to real workflows and employee-built models.

02. Payments Compress to Seconds

Wallet-based, real-time cross-border rails become the expected standard, cutting settlement from days to seconds.

03. Infrastructure Becomes Strategy

Compute, semiconductors, data centres and energy are treated as strategic national assets and a fresh investment cycle.

04. Diversification Drives Capital

Sovereign funds and global managers keep allocating to non-oil sectors — technology, renewable energy, logistics and tourism.

05. Financial Inclusion Widens

Mobile-first finance brings unbanked populations into the digital economy with only a smartphone and basic verification.

06. Trust Becomes Infrastructure

Cybersecurity, data integrity and regulatory clarity emerge as the foundation beneath every AI and finance initiative.

KEY DEALS

UAE Cabinet Approves 80,000-Employee Agentic AI Programme

A federal plan to train 80,000 government employees and move at least half of federal services toward agentic models within two years.

Strategic Value

- Public-sector transformation
- Enterprise-scale AI adoption
- Workforce capability building
- Global AI leadership

ADNOC Scales Job-Specific Agentic AI

20,000 employees trained to build models, with 3,000 active models in daily use and 80% AI utilisation over 90 days.

Strategic Value

- Operational efficiency
- Employee-built tooling
- Measurable ROI

AIM Congress 2026 Anchors Digital Economy Agenda

A global platform convening ministers, investors and technology leaders around AI infrastructure, capital and cooperation.

Strategic Value

- Infrastructure investment pipeline
- Global partnership formation
- FDI attraction

Gulf Diversification Draws Global Capital

Sovereign wealth funds and foreign investors expand allocations to non-oil growth across Abu Dhabi, Dubai, Riyadh and Doha.

Strategic Value

- Non-oil economic growth
- Capital market development
- Foreign direct investment