



Middle East  
Human Capital Trends 2026

# AI and the future of human decision-making

*How can organizations across the Middle East utilize AI to enhance decision-making while preserving human judgment, accountability, and trust?*

—By Mohammed Zamil

Throughout history, decision-making has been one of the defining responsibilities of leadership. Leaders gather information, weigh competing priorities, assess risks, and ultimately make choices that shape the future of their organizations and nations. While the tools supporting those decisions have evolved dramatically over time, one principle has remained remarkably consistent: humans have been responsible for the final judgment.

However, today, that principle is being tested by artificial intelligence increasingly influencing how decisions are made around the world. AI is now helping organizations forecast demand, allocate resources, detect fraud, identify talent, optimize operations, and evaluate strategic opportunities. In many cases,

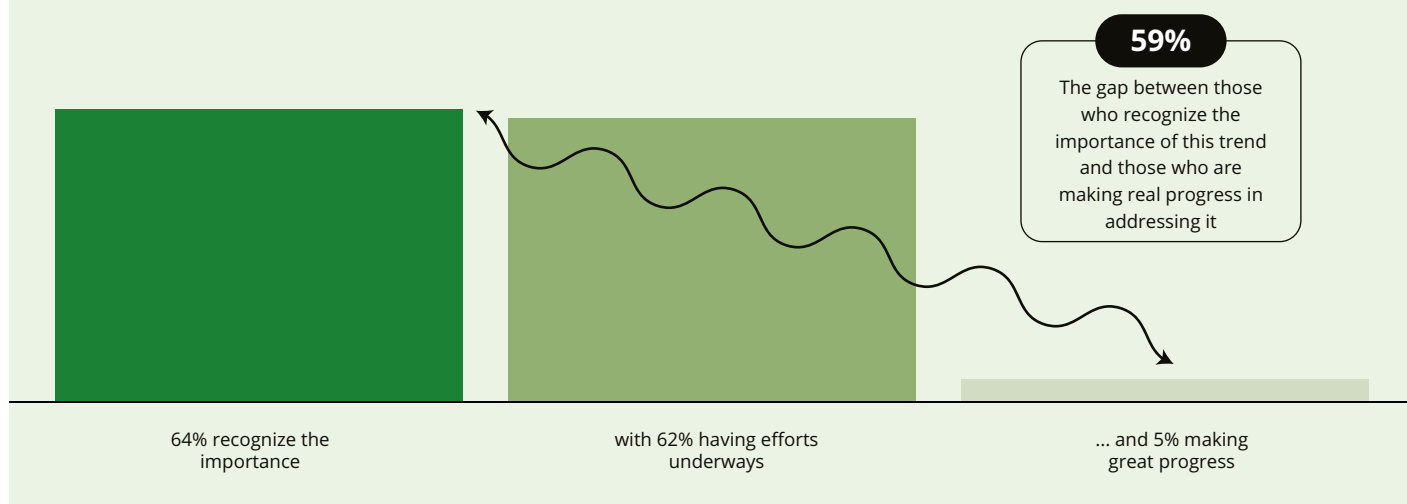
decisions that once required days or weeks of analysis can now be supported in minutes.

Yet a fundamental question remains: As AI becomes more involved in decision-making, what should remain uniquely human?

Globally, 60% of executives report already using AI to support decision-making, while Gartner predicts that by 2027, half of business decisions will be augmented or automated by AI agents. At the same time, Deloitte's research found that 64% of organizations recognize the importance of addressing AI's implications for decision-making, 62% have efforts underway, yet only 5% report making significant progress.<sup>5,6</sup>

## Organization say it's important to orchestrate resources, but only 5% are making great progress toward doing so

Percentage of respondents answering the questions, "How important is addressing AI's implications for decision-making and leadership, including related skills and human capabilities, decision rights, systems of accountability, and balancing human and machine agency?" and "Where is your organization on its journey to address this issue?"



Source: Analysis of Deloitte's 2026 Global Human Capital Trends survey data.

Organizations are rapidly increasing AI's role in decision-making, yet relatively few have fully considered how authority, accountability, and judgment should evolve alongside it. For the Middle East, the stakes are particularly high due to ambitious national agendas such as the UAE Strategy for Artificial Intelligence

2031, Saudi Arabia's Vision 2030, and Qatar's Artificial Intelligence Committee are accelerating the adoption of AI across both the public and private sectors. These initiatives are designed to improve productivity, strengthen competitiveness, and support economic diversification.<sup>1,2,3</sup>

In this environment, the challenge is no longer whether AI will influence decisions but rather determining how humans and AI should share judgment.

### From faster decisions to better decisions

One of the most common misconceptions about AI is that better decisions naturally follow from faster decisions. In practice, the relationship is far more complicated.

AI excels at processing information, identifying patterns, generating forecasts, and surfacing recommendations. It can help leaders navigate complexity by reducing information overload and highlighting insights that might otherwise go unnoticed. But decision quality depends on more than analytical capability alone: it depends on judgment.

Judgment requires appreciating context, understanding competing priorities, balancing short-term and long-term consequences, weighing ethical considerations, and making choices in situations where no 'right answer' exists. This distinction is increasingly important as AI is woven more deeply within organizational decision-making.

As Harvard Business Review has argued, prediction and judgment are not the same thing. AI can significantly improve prediction, but judgment still depends on human values, preferences, experience, and contextual understanding.<sup>7</sup> The most successful organizations will therefore be those that treat AI as a decision-support capability rather than a decision substitute.

This is particularly relevant across the Middle East, where organizations are increasingly applying AI to strategic questions involving economic development, workforce planning, infrastructure investment, customer experience, and public service delivery. These decisions often carry implications that extend far beyond efficiency or financial performance.

The UAE government offers an instructive example of this application in action. Through its national AI strategy and broader digital transformation agenda, the country has sought to strengthen decision-making capabilities across government and industry. Organizations such as Dubai Electricity and Water Authority (DEWA) have established dedicated data science and artificial intelligence capabilities to support more informed, data-driven decisions across critical infrastructure and public services.<sup>9</sup>

What makes this example notable is not simply the use of AI itself, but the recognition that technology should strengthen institutional decision-making rather than replace it. AI helps leaders see further

and respond faster, but accountability for interpretation, trade-offs, and outcomes remains fundamentally human. This distinction may ultimately determine whether organizations use AI merely to make decisions faster or to make them better.

### Designing decision systems, not decision tools

If AI is increasingly influencing decisions, then the question for leaders is no longer whether to use AI.

It is how to design decision-making systems that combine the strengths of both humans and machines.

Too often, organizations focus their attention on the tools themselves—evaluating algorithms, testing models, and deploying new technologies. While these activities are important, they represent only part of the challenge.

The greater challenge is ensuring that decisions remain accountable, challengeable, and contextually informed.

Across the Middle East, leading organizations are beginning to recognize that successful AI-enabled decision-making depends on three principles.

### Accountability: Who owns the outcome?

As AI becomes more capable, one of the biggest risks facing organizations is ambiguity, as opposed to technological failure.

When a recommendation is generated by an algorithm, who is ultimately responsible for the outcome? The answer should, in an ideal world, always be clear.

While AI can inform decisions, accountability cannot be delegated to technology. Organizations must ensure that ownership remains visible and that leaders understand where responsibility sits when decisions affect customers, employees, citizens, or broader stakeholders.

This clarity becomes increasingly critical as AI moves beyond routine operational tasks and begins influencing strategic, financial, workforce, and policy decisions.

The organizations that build trust in AI are often those that establish clear accountability before they scale adoption. The OECD has highlighted accountability as one of the foundational principles for responsible AI adoption, particularly as AI becomes increasingly embedded in high-impact decisions.<sup>8</sup> While AI can contribute to a decision, it should not own one.

### Challenge: Who questions the recommendation?

One of AI's greatest strengths is its ability to identify patterns that humans may overlook. Yet that same strength can create a new risk. As AI systems become more sophisticated, people may become less willing to challenge their recommendations.

This phenomenon—sometimes referred to as ‘automation bias’—can lead individuals to place excessive confidence in algorithmic outputs, even when those outputs are incomplete, flawed, or misaligned with organizational priorities. Leading organizations are therefore creating mechanisms that encourage challenge rather than compliance and complacency.

These organizations are asking their employees not simply to use AI outputs, but to interrogate them with questions such as:

- What assumptions underpin the recommendation?
- What information may be missing?
- What alternative scenarios should be considered?

Healthy skepticism remains one of the most valuable capabilities in an AI-enabled workplace. The aim is to ensure that critical thinking evolves alongside the advancement of technology.

### Context: Who understands what the data cannot?

Perhaps the most important limitation of AI is that it can only learn from the information available to it. Data can reveal patterns, identify correlations and predict likely outcomes. What it often struggles to understand is context.

Context includes organizational culture, stakeholder expectations, political realities, ethical considerations, historical relationships, and emerging circumstances that may not yet be reflected in available data. These factors often determine whether a decision succeeds or fails and reinforce why human judgment remains essential.

Humans provide the contextual understanding that allows information to be interpreted rather than simply processed. They can identify when an apparently optimal recommendation may create unintended consequences or conflict with broader organizational objectives.

Saudi Arabia's HUMAIN initiative offers an example of how this challenge is being approached. As the Kingdom invests heavily in building AI capabilities, significant emphasis is also being placed on governance, capability development, and human oversight to ensure that technology is applied responsibly and in alignment with national priorities.<sup>10</sup> As AI becomes increasingly capable of answering questions, human value will increasingly lie in understanding which questions matter most—and why.

In this way, the future of decision-making becomes about designing systems where both human judgment and AI contribute their respective strengths.

### Conclusion: Judgment becomes the differentiator

Ultimately, the future of decision-making will remain a leadership question.

Artificial intelligence is transforming how organizations gather information, identify patterns, and evaluate options, with governments and businesses investing heavily in AI to improve speed, scale, and analytical capability. Yet as AI becomes more sophisticated, the true differentiator will continue to be human judgment.

Leading organizations are already beginning to recognize this shift. Whether through strengthening governance, creating mechanisms for challenge and oversight, or ensuring that human expertise remains central to high-stakes decisions, they are demonstrating that effective decision-making depends on more than algorithms alone.

Building better decision systems requires organizations to:

- **Preserve accountability:** Ensure ownership for decisions remains clear, visible, and actionable, regardless of how much AI contributes to the process.
- **Encourage constructive challenge:** Create cultures where recommendations are tested, questioned, and strengthened rather than accepted uncritically.
- **Combine data with context:** Use AI to generate insight while relying on human judgment to interpret complexity, navigate ambiguity, and assess broader consequences.

The future of decision-making is inextricably both human and machine. Although, as AI becomes increasingly capable of telling us what could happen, the responsibility for deciding what should happen will remain fundamentally human. And in a world of intelligent systems, that responsibility may become the most valuable leadership capability of all.

## Research Methodology

Deloitte's 2026 Global Human Capital Trends worked in collaboration with Oxford Economics to survey more than 3,000 business and human resources leaders across multiple industries and sectors in 15 countries. In addition to the broad, global survey that provides the foundational data for the 2026 Global Human Capital Trends report, Deloitte supplemented its research with surveys of 6,000 workers, managers and executives to uncover where there may be gaps between leader and manager perception and worker realities. The survey data is complemented by more than 50 interviews with executives and subject matter experts from some of today's leading organizations. These insights helped shape the trends in this report.

## Endnotes

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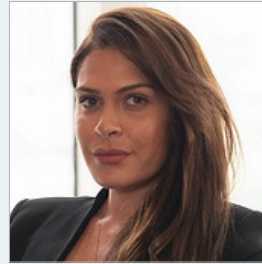
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