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GenAI in Tax and Finance: GCC Adoption Insights and Execution Realities

Survey Analysis

February 2026

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About this report

How tax and finance leaders are approaching Generative AI

What peers across the GCC are prioritizing, where progress is stalling, and what this means for leadership decisions

Generative (AI) is increasingly part of leadership conversations in tax and finance, not as a technology topic, but as a question of quality, control, judgment, and scalability.

Across the GCC, organizations are exploring how GenAI can support tax and finance functions in areas such as analysis, review, documentation, and decision support. At the same time, many leaders are navigating uncertainty around where to start, how fast it takes to adopt AI responsibly in highly regulated environments.

This report brings together perspectives from tax and finance leaders across the region to:

Highlight how organizations are currently prioritizing GenAI in tax and finance

Show where adoption is progressing, and where it is slowing down

Identify the types of use cases delivering early and practical value

Surface the organizational and **governance** challenges leaders are encountering

How to use this report

- As a **lens on how peers** are appproaching similar decisions
- To inform discussions on governance, operating models, and capability development
- To focus attention on **practical steps** rather than technology-led initiatives

Perspective behind the insights

Views from tax and finance leaders operating in the GCC today

The insights in this report are based on direct input from tax and finance leaders across the GCC, gathered through live polling during regional leadership discussions.

Key characteristics of the perspectives reflected:

- Senior roles spanning tax, finance, functional leadership including C-suite executive and Heads of Tax
- Input grounded in real organizational, regulatory, and data environments
- Regional representation across the United Arab Emirates (UAE), Saudi Arabia, Qatar, and Kuwait

How to interpret the findings:

- The results are directional and highlight common regional patterns
- They are not a maturity ranking or a prescriptive roadmap
- The insights are intended to support informed leadership conversations, not to benchmark individual organizations

These insights reflect how GenAI is being assessed and applied in practice today including the constraints, trade-offs, and realities leaders are working through.

Geographic Analysis

Geographic Distribution of Survey Responses Across the GCC

Analysis of response distribution across the UAE, Saudi Arabia, Qatar, and Kuwait

Where survey participation is concentrated

Key findings

- **48%** of responses from Saudi Arabia
- **26%** from the UAE
- **16%** from Qatar
- **10%** from Kuwait

Primary interpretation

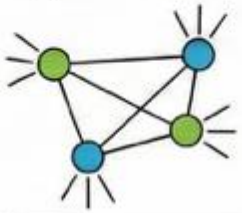
Survey participation is strongest in Saudi Arabia, reflecting a greater representation of Saudi-based perspectives within the overall GCC sample.

Second-order insight

The prominence of Saudi responses means regional results are influenced by markets already actively investing in AI-led transformation rather than early-stage adopters.

How representative the results are across the GCC

Key observation



Responses span four GCC countries and multiple major economic centres, covering diverse regulatory, economic, and operating environments.

Primary interpretation

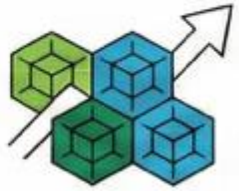
The distribution supports a region-wide perspective on AI adoption in tax rather than a single-market view.

Second-order insight

While weighting differs by country, the presence of both mature and emerging AI markets strengthens the relevance of cross-cutting insights identified in the survey.

What the geographic mix enables and constrains

Key observation



The survey reflects shared regulatory frameworks, overlapping business cultures, and increasing talent mobility across the GCC.

Primary interpretation

AI adoption patterns observed in the survey are likely to scale region-wide rather than requiring extensive country-by-country customisation.

Second-order insight

This geographic profile supports the case for regional AI platforms and operating models in tax, with local adaptation layered on top rather than built from scratch.

What this means for the survey findings overall

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- The survey captures AI adoption signals from the most economically and digitally active GCC markets
- Results should be interpreted as forward-leaning rather than conservative
- The geographic mix reinforces the relevance of region-wide AI strategies over isolated local initiatives

What the Survey Reveals Overall

Generative AI in Tax. Survey Insights from GCC Tax and Finance Leaders

Insights based on 649 survey responses across the UAE, Saudi Arabia, Qatar, and Kuwait.

Panel 1 – Strategic intent and priorities

Where tax leaders are focusing AI effort

Findings

38% prioritise improving the accuracy and quality of tax analysis

41% identify research and data analysis as the top areas for automation

Primary interpretation

AI adoption in tax is being driven first by trust, analytical depth, and decision quality rather than end-to-end automation.

Second-order insight

Early AI investments are being justified primarily on risk reduction and judgement support, not headcount efficiency or cost take-out.

Panel 2 – Operational friction and constraints

Where AI adoption is breaking down

Finding

51% highlight data recording, validation, and reconciliations as the most significant sources of manual effort

Primary interpretation

Fragmented data foundations, not AI capability, are emerging as the primary bottleneck to scaling AI in tax functions.

Second-order insight

AI initiatives are increasingly compensating for upstream data weaknesses, increasing implementation complexity and extending time to value.

Panel 3 – Execution maturity and readiness

How far organisations have progressed in practice

Findings

29% have not vet started any AI initiatives

39% remain in the exploration phase when defining their AI implementation approach

Primary interpretation

Despite strong intent, most organisations remain early in execution, reflecting uncertainty around operating models rather than lack of ambition.

Second-order insight

Without clear ownership, delivery, and scaling models, experimentation risks remaining disconnected from production-grade outcomes.

Strategic implications for tax leaders

- "AI adoption in tax is being justified primarily through accuracy, insight, and defensibility rather than efficiency gains"
- "Data readiness has become the binding constraint on scaling AI value"
- "Sustainable impact will depend on moving from experimentation to defined operating models and ownership"

Current State Analysis

AI Journey Assessment – Current State of Adoption

How organisations across the GCC currently position themselves along the AI maturity journey

29%	13%	21%	18%	9%	10%
Nothing done yet	Only internal awareness or training activities	Exploring the potential of AI but not yet started	Experimenting through pilots or proof-of-concepts	Scaling selected AI use cases	Enterprise-wide AI strategy and governance in place
Organizations in this phase are entirely at the starting line, indicating no significant AI-related activities or strategic planning.	Focus remains primarily on education and understanding AI concepts, rather than practical application or strategy.	There is active interest and research into potential AI use cases, but no concrete steps toward implementation have been taken.	Initial steps are being taken through limited-scope projects to test feasibility and value, but scaling is not yet a focus.	Organizations have successfully demonstrated value and are now working on expanding the deployment of specific AI solutions.	A comprehensive strategy, governance framework, and accountability structure are established for AI across the entire organization.

AI adoption across the region remains heavily front-loaded toward early-stage exploration, with relatively few organisations having progressed to scaled or enterprise-wide deployment.

Early-stage concentration
More than half of respondents remain in pre-implementation or exploratory phases, indicating that AI adoption is still dominated by intent rather than execution.

Pilot-to-scale gap
The sharp drop-off between experimentation and scaled deployment highlights a structural challenge in translating pilots into operational outcomes.

Governance maturity lag
Only a small proportion of organisations report enterprise-wide AI strategies and governance models, signalling that control, risk management, and accountability structures are still emerging.

What this means for AI adoption in tax and finance

- AI maturity across the region remains uneven, with experimentation outpacing institutionalisation.
- The transition from pilots to scale represents the most significant adoption hurdle.
- Future progress will depend less on technology selection and more on governance, operating models, and execution discipline.

AI Journey Assessment – Feedback Summary

What the current maturity distribution reveals about AI adoption progress

Early-stage majority

63% of organisations are in exploratory or pre-implementation phases.

The majority of organisations remain at the front end of the AI journey, indicating that market-wide adoption is still driven by exploration rather than execution.

This concentration at early stages suggests a strong demand for structured enablement, education, and readiness programs to convert intere- into action.

Scaling and maturity

19% have reached scaled or enterprise wide AI implementation.

Only a small proportion of organisations have progressed beyond pilots into scaled deployment, signalling limited institutionalisation of AI capabilities.

The low maturity share indicates that governance, operating models, and ownership structures remain underdeveloped across most organisations.

Implementation gap

18% are actively piloting AI solutions.

Progress from awareness to action remains incremental, with many organisations struggling to transition pilots into sustained delivery.

This gap highlights execution friction rather than lack of ambition, reinforcing the need for clearer pathways from experimentation to scale.

Key finding

The maturity distribution indicates strong potential for structured AI adoption programs, education initiatives, and implementation support to accelerate the journey from exploration to scaled deployment across the Middle East.

Generative AI Adoption Progress

Year-on-year momentum across the UAE, Saudi Arabia, Qatar, and Kuwait

Survey participation and momentum

Key statistics

Respondents increased from **442** to **649**

47% growth in survey participation year-on-year

Primary interpretation

Significant growth in participation reflects rising engagement and urgency around GenAI adoption across the region.

Second-order insight

Increased participation suggests GenAI is transitioning from a niche topic to a mainstream strategic concern for tax and finance leaders.

Adoption momentum

Key statistics

Non-adoption decreased from **52%** in 2024 to **29%** in 2025

44% reduction in organisations not using GenAI

Primary interpretation

The sharp decline in non-adoption indicates transition from exploration to execution as the norm rather than the exception.

Second-order insight

This shift reflects reduced uncertainty around GenAI value and growing confidence in its use cases, even as maturity remains uneven.

Strategic evolution of GenAI use cases

Key statistics

Top use cases shifted from email drafting (48% in 2024)

To research and analysis (41% in 2025) and accuracy & quality improvement (38% in 2025)

Primary interpretation

GenAI usage is moving from general productivity gains toward higher-value analytical and quality-driven applications.

Second-order insight

This evolution signals a transition from task efficiency toward operational excellence, reinforcing the importance of governance, funding models, and implementation.

Implementation maturity in 2025

Key statistics

18% actively piloting GenAI solutions

9% scaling selected use cases

10% implementing enterprise-wide AI strategies

Primary interpretation

While experimentation is widespread, scaled deployment and enterprise-level adoption remain limited.

Second-order insight

The distribution highlights a persistent execution gap, reinforcing the importance of governance, operating models, and implementation discipline.

Supporting insight panel - Automation and regional confidence

Automation opportunities identified

Clear progression from general task automation to targeted high-value processes, with 53% prioritizing automation focused on data validation and reconciliations.

Regional leadership signal

Optimism remains consistently strong, with 93% of respondents expecting significant AI impact in both survey years.

What this momentum shift means

- GenAI adoption across the region is **accelerating**, with declining non-adoption rates.
- Use cases are maturing toward analytical depth and quality impact rather than surface-level productivity.
- The primary constraint to further progress is no longer interest, but execution capability and governance maturity.

Priority Areas

Top Priorities for AI Adoption in Tax & Finance

What organisations are seeking to achieve through AI investment

1. Quality improvement

38% prioritise improving quality

Organisations value AI primarily as a tool for enhancing insight quality and analytical reliability rather than speed alone.

This emphasis reflects the high risk and regulatory sensitivity of tax and finance decisions. where trust and defensibiiity outweigh automation gains.

2. Compliance automation

23% prioritise automating repetitive compliance tasks

Efficiency gains in routine and compliance-heavy processes remain a strong driver of AI adoption.

This demand highlights continued pressure on tax and finance teams to manage increasing complexity with constrained resources.

3. Decision-making enhancement

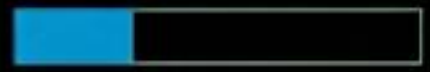
18% seek to improve data-driven decision-making

Organisations are beginning to recognise AI's potential to support judgement and strategic decision-making.

This marks a shift from transactional automation toward AI-enabled advisory and insight-led roles within finance functions.

4. Research acceleration

16% prioritise accelerating research and report drafting

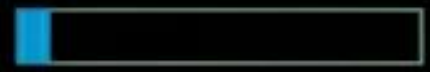


AI is increasingly viewed as a means to compress research cycles and improve analytical throughput.

This aligns with the growing focus on analysis-heavy use cases rather than general productivity tools.

5. Responsible AI and upskilling

Only **5%** prioritise responsible AI training and upskilling



Skills development and responsible AI considerations remain significantly under-prioritised.

This gap represents a material risk to sustainable adoption, governance effectiveness, and long-term value realisation.

What these priorities reveal

- Tax and finance leaders are prioritising trust and compliance over pure automation.
- AI adoption is increasingly linked to insight quality and decision support rather than task speed.
- Underinvestment in skills and responsible AI poses a risk to scaling and governance **maturity.**

Utilization & Experimentation

Utilization and Experimentation with GenAI

How teams are currently applying GenAI in practice

Research **27%** identify research as the highest-impact automation opportunity	Research has emerged as the most impactful GenAI application, aligning with the demand for deeper analysis and faster insight generation. ↳ This reinforces the shift toward analytical and judgement-heavy use cases rather than transactional automation.
Data analysis **14%** highlight data analysis as a key experimentation area	Organisations are increasingly applying GenAI to analytical and cognitive work rather than repetitive processing. ↳ This indicates growing confidence in GenAI's ability to augment professional judgement, not just efficiency.
AI tools and platforms **11%** report using tools such as Copilot and ChatGPT	Direct use of GenAI platforms is becoming more common, signalling increased familiarity and comfort with these technologies. ↳ This bottom-up adoption trend highlights the importance of governance, enablement, and usage guidelines.
Email and communication **8%** cite email management as a GenAI use case	Communication efficiency remains a secondary but persistent use case for GenAI. ↳ This suggests early productivity gains are being leveraged, but are no longer the dominant driver of adoption.
Other operational use cases Experimentation includes Excel automation, problem-solving, and meeting minutes	GenAI experimentation spans a wide range of operational activities. ↳ This breadth of use highlights exploratory behaviour, but also signals the need to prioritise and standardise high-value applications.

Key finding

Research and data analysis together represent 41% of responses, clearly indicating where GenAI investments are most likely to deliver immediate value.

Automation Opportunities

Automation Opportunities – Feedback Breakdown

Manual activities where GenAI-enabled automation can drive the greatest efficiency gains

Tier 1 Highest automation potential

Data recording and validation (29%)	Reconciliations (22%)

Primary interpretation: These activities represent the most significant concentration of manual effort and the strongest automation opportunity.

Strategic implication: Targeting these areas can unlock immediate efficiency gains and free capacity for higher-value analytical work.

Tier 2 Medium automation potential

Presentation and report drafting (18%)	Contract and data analysis (12%)

Primary interpretation: These tasks combine structured inputs with professional judgement, making them well-suited for GenAI augmentation.

Strategic implication: Automation here can improve speed and consistency while preserving expert oversight.

Tier 3 Lower automation potential or niche use cases

Tax returns (5%)	Compliance (5%)	Payroll and invoice management (4%)	Review, financial statements, automation tooling, and e-invoicing (1–2%)

Primary interpretation: Lower reported effort suggests either existing tooling maturity or higher perceived risk.

Strategic implication: These areas may require stronger governance, controls, or specialised solutions before wider automation.

Insights based on 307 responses to this question.

What this means for automation strategy

- Automation value is highly concentrated in data-intensive and reconciliation-heavy activities.
- GenAI is best positioned to augment structured processes before expanding into judgement-heavy areas.
- Sequencing automation initiatives by impact will be critical to delivering measurable ROI.

Implementation Approach

AI Implementation Strategies – Feedback Summary

How organizations plan to operationalize AI solutions

Still exploring implementation options	**38%** of organisations	Over one-third of organisations have not yet defined a clear AI implementation roadmap. › This signals a strong need for structured strategy definition, prioritisation frameworks, and roadmap development.
Hybrid implementation approaches	**21%** consider hybrid models	Organisations recognise the need to balance internal control with speed-to-value. › Hybrid approaches are emerging as a pragmatic middle ground between full in-house development and external dependency.
Subscription-based AI solutions	**21%** favour subscription-based solutions	There is a clear appetite for managed services and off-the-shelf AI capabilities. › This reflects a preference for faster deployment and reduced technical burden over full customisation.
Build from scratch	**11%** plan to build internally	A smaller group of organisations is prepared to invest in fully bespoke AI solutions. › This reflects realistic assessments of technical complexity, data readiness, and resource availability.
External advisors or technology partners	**9%** plan to leverage external support	Some organisations explicitly plan to rely on external expertise to accelerate implementation. › This represents a significant opportunity for advisory-led implementation, governance, and enablement services.

What this means for AI execution

- Many organisations remain in planning mode, highlighting a gap between intent and execution.
- Hybrid and subscription-based approaches dominate, reflecting a strong speed-to-value mindset.
- Targeted advisory and implementation support will be critical to converting strategy into results.

Strategic Recommendations

Strategic Recommendations

A phased roadmap for sustainable and scalable GenAI adoption

Phase 1

Foundation building
(Getting started)

Strategic focus:
Establish clarity, readiness and governance.

Core actions:
- Develop a comprehensive AI strategy aligned with business objectives
- Conduct capability and platform readiness assessments
- Evaluate governance, risk, and ethical AI guidelines
- Evaluate technology infrastructure and data foundations
- Define success metrics and ROI measurement approaches

Expected outcome
A clear roadmap for AI adoption with prioritized initiatives and defined resource requirements.

Phase 2

Capability development
(Building momentum)

Strategic focus:
Enable people, drive adoption, and achieve early value.

Core actions:
- Deploy role-based AI training across tax and finance functions
- Conduct hands-on workshops using generative AI tools
- Implement change management frameworks to support adoption
- Pilot GenAI solutions in controlled environments
- Launch low-risk, high-value pilots (research and data analysis)
- Establish success metrics and feedback loops

Expected outcome
An AI-literate workforce cap of experimentation and opportunity identification.

Phase 3

Validation and scaling
(Enterprise-wide transformation)

Strategic focus:
Embed AI into core processes and scale proven use cases.

Core actions:
- Develop tailored use cases and workflows for high-impact areas
- Integrate GenAI into core business systems and processes
- Create a scaling playbook based on pilot learnings
- Build business cases for enterprise-wide deployment
- Monitor performance and optimize ROI through dashboards

Expected outcome
Proven use cases with measurable ROI, reandy for broader deployment.

Phase 4

Leading edge
(Optimization and expansion)

Strategic focus:
Differentiate through advanced capabilities and continuous improvement.

Core actions:
- Develop proprietary AI models and solutions for competitive advantage
- Establish strategic partnerships and ecosystem collaborations
- Automate compliance and regulatory reporting workflows
- Continuously optimize use cases based on performance data
- Evolve AI capabilities in line with emerging technologies

Expected outcome
Scaled AI operations delivering consistent efficiency gains and sustained quality improvements.

How to use this roadmap

- Progress sequentially, building confidence and capability before scaling
- Anchor every phase in measurable value and governance discipline.
- Treat GenAI adoption as a transformation journey, not a one-time deployment

Key Takeaways

What the survey reveals – and what leaders should prioritise next

Maturity gap persists

63% of organisations remain in pre-implementation phases

Strategic interpretation
This indicates a strong need for structured adoption support, education, and clearly defined roadmaps to accelerate AI maturity.

Quality over speed

Organisations prioritise analytical improvement over simple automation

Strategic interpretation
Leaders are seeking transformative, defensible outcomes rather than incremental efficiency gains.

Research and analysis lead value creation

Research and data analysis represent the highest-impact automation opportunities

Strategic interpretation
Investment focus is naturally concentrating on insight-heavy use cases aligned with strategic decision-making.

Execution clarity remains limited

38% lack clear AI implementation plans

Strategic interpretation
This execution gap highlights the need for implementation guidance, governance frameworks, and structured delivery support.

Balanced regional engagement

Participation across GCC markets is broadly balanced

Strategic interpretation
This demonstrates region-wide momentum and the opportunity to deploy scalable, cross-market AI solutions.

Next steps for organisations

Organisations should prioritise moving from exploration to experimentation by focusing on high-impact research and tax analysis use cases, while simultaneously building the governance, skills, and operating models required for responsible, scalable AI adoption.

Related Insights

This report builds on a broader program of research into how Generative AI is reshaping tax, legal, and finance functions across the Middle East.

For leaders seeking deeper context or complementary perspectives, the following publications explore adjacent themes referenced throughout this analysis.

Unleashing the Potential of Generative AI in In-House Tax and Legal Functions

Focus: Strategic opportunities, operating model considerations, and early value areas for GenAI adoption

This report examines how in-house tax and legal teams are beginning to apply Generative AI across research, analysis, compliance, and advisory activities. It provides practical insights into where GenAI can deliver value today, the operating model shifts required to support adoption, and the governance considerations critical to responsible deployment.

Read the report

Navigating the GenAI revolution: Whitepaper on the transformation of tax and legal practices in the Middle East

Focus: Regional adoption patterns, maturity signals, and implications for leadership

This research explores how GenAI adoption is evolving across Middle East tax and legal practices, highlighting emerging use cases, execution challenges, and the structural enablers required to move from experimentation to scaled impact.

Read the report

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Continue the conversation

If you would like to discuss the insights from this report, explore how they relate to your tax, legal, or finance function, or continue the dialogue on GenAI adoption, please reach out to us at mealy@deloitte.com.