oblique/consult

WHITE PAPER · FINANCE AND AI · OCTOBER 2026

# Humans in the Loop

## The AI-Native Finance Function

How AI changes the close, cash, treasury, tax and planning, why people stay in charge, and how faster, deeper finance becomes a true business partner

HUMANS IN THE LOOP

# Contents


| | | |
|---|---|---|
| | Executive Summary | 3 |
| | Key Findings | 4 |
| 01 | Speed and Depth Make a Business Partner | 6 |
| 02 | The Global Outlook | 7 |
| 03 | The Gulf Outlook | 9 |
| 04 | Close and Reporting | 11 |
| 05 | Payables, Receivables and Cash | 12 |
| 06 | Treasury | 13 |
| 07 | Tax | 14 |
| 08 | Planning and Business Intelligence | 15 |
| 09 | Designing the Human in the Loop | 16 |
| 10 | The Operating Model | 19 |
| 11 | A 12-Month Roadmap | 20 |
| 12 | Measuring It | 21 |
| 13 | Case Notes from the Gulf | 22 |
| | About Oblique Consult | 23 |
| | Methodology and Disclaimer | 24 |
| | References | 25 |


Prepared by Oblique Consult. Information current to 29 September 2026. Superscript numbers refer to the numbered references at the end of the paper.

© 2026 Oblique Consult. All rights reserved.

# Executive Summary

Finance teams spend most of their time preparing numbers. FP&A practitioners report 46% of their time on collecting and validating data, in a vendor co-sponsored survey.[22] Tax and finance teams put 53% of their time into routine work and want to cut that to 21%.[16] CFOs say 47% of their own capacity goes on operational tasks. Only 27% say finance is seen as a strategic partner in creating value.[15]

AI can take much of the preparation. A Stanford and MIT study of an AI-enabled accounting platform serving 79 small businesses found AI use associated with a monthly close 7.5 days shorter and 55% more clients supported each week. These are working-paper figures and the baseline is not stated.[32] In the same study, accountants stepped in where AI confidence was low, and relying on AI where it departed from the consensus increased the risk of error.

Gartner found 59% of finance functions using AI in 2025. 91% of adopters report low to moderate impact.[1] Only 7% report high impact.[3] In the GCC, the share of tax and finance organisations not using generative AI fell from 52% to 29%. Only 10% have enterprise-wide AI strategy and governance.[40]

The faster finance works and the deeper it goes, the more it helps the business. Speed comes from AI doing the data work across the close, payables, receivables, treasury, tax and planning. Depth comes from people using the time released to analyse, challenge and advise. Trust comes from keeping people in the loop, with named owners, evidence and sign-off.

The Gulf is well placed. The UAE leads the world in the share of working-age people using generative AI.[41] Governments are moving: the UAE plans agentic AI across half of government operations within two years, and the Ministry of Finance is exploring it for its own final accounts.[49,51] New tax rules, from e-invoicing to supplier verification, add structured data and named accountability.[59,70]

This paper covers the global and Gulf outlook, what changes in each part of finance, how to design the human in the loop, and a 12-month roadmap.

**46%**
of FP&A time on data collection and validation

**7%**
of finance functions report high impact from AI

**10%**
of GCC tax and finance organisations have enterprise-wide AI strategy and governance

© 2026 Oblique Consult. All rights reserved.

# Key Findings

## 59% USING AI

Share of finance functions using AI in 2025. 91% of adopters report low to moderate impact so far.[1]

## 46% OF FP&A TIME

Spent on collecting and validating data, leaving less for analysis.[22]

## 27% STRATEGIC PARTNER

Share of CFOs who say finance is seen as a strategic partner in creating value.[15]

## 7.5 DAYS FASTER

Shorter monthly close associated with AI use for small-business clients of one accounting platform (working paper).[32]

## 29% NOT USING GENAI

GCC tax and finance organisations not using generative AI, down from 52%. Only 10% have enterprise-wide AI strategy and governance.[40]

## 73.3% UAE ADOPTION

Share of the UAE working-age population using generative AI, first in the world.[41]

## Under 10% HEADCOUNT CUTS

Share of finance functions Gartner predicted in 2024 would reduce headcount because of AI by 2026.[6]

## 93% CONCERNED

Finance professionals concerned about the integrity of AI-generated insights.[39]

© 2026 Oblique Consult. All rights reserved.

PART ONE

# The Case


01 Speed and Depth Make a Business Partner

02 The Global Outlook

03 The Gulf Outlook


© 2026 Oblique Consult. All rights reserved.

01

PART ONE

# Speed and Depth Make a Business Partner

CFOs want finance to shape how the business creates value. In EY's 2026 survey, 60% said CFOs should define that. Only 27% said finance is seen as a strategic partner today.[15] Time is the gap: most of it goes on preparing numbers.

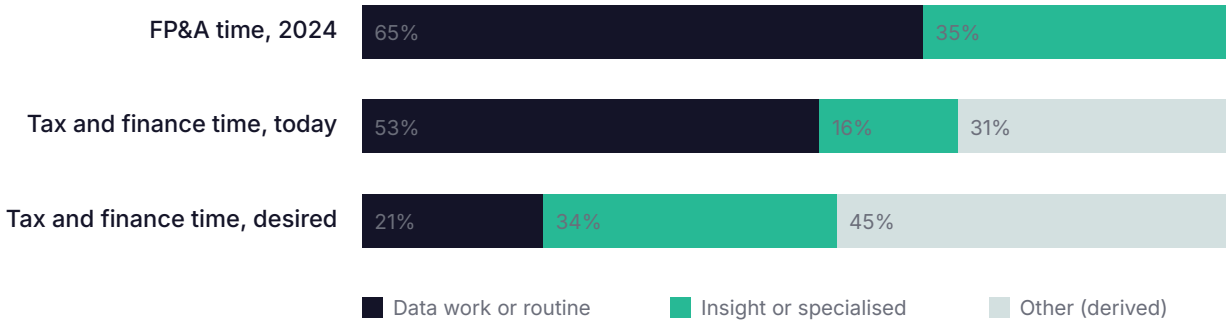



Figure 1. Where finance time goes. FP&A Trends 2024 practitioner survey (vendor co-sponsored); EY 2025 Tax and Finance Operations Survey, 1,600 respondents. "Other" is the remainder to 100%, derived by Oblique. The 2025 FP&A survey reported 46% on data work, using a different question.[16,22,23]

## Speed buys time

A faster close, faster forecast and faster reporting cycle release hours. In 2025, 29% of FP&A teams needed more than 10 days to produce a forecast, and 15% could do it in under 2 days.[22] The difference is days of analysis the business never sees.

## Depth turns time into value

Released time only helps if it goes into analysis, challenge and advice. A McKinsey study of US-listed companies from 1990 to 2005 found those that reallocated capital most actively earned 30% higher annual total returns to shareholders than the least active.[20] In our view, finance supplies the numbers that make those moves possible.

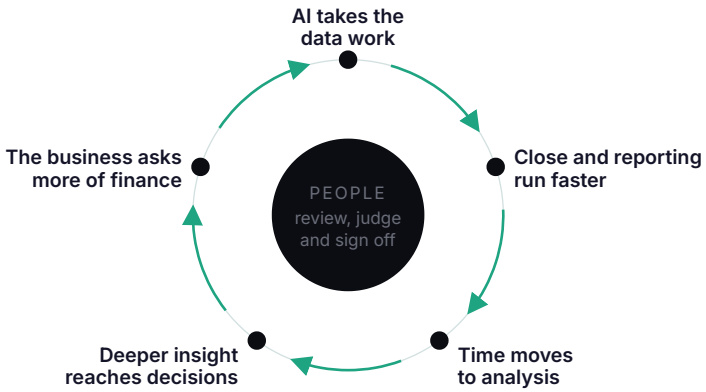



Figure 2. The business-partner flywheel. Oblique framework.

© 2026 Oblique Consult. All rights reserved.

02

PART ONE

# The Global Outlook

Finance has adopted AI quickly. Measurable value is still building.

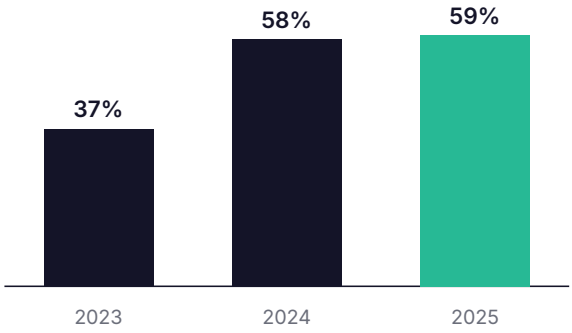



Figure 3. Finance functions using AI. Source: Gartner.[1,2]

- 91% of adopters report low to moderate initial impact, and 7% report high impact.[1,3]
- 63% said implementation was slower than expected in 2025.[4]
- KPMG found active AI use in finance rose from 30% in 2024 to 75% in 2026. Organisations ready for assurance reported error reduction at 33%, compared with 6% for others.[13]
- Deloitte found 63% had fully deployed AI in finance. Of those, 21% reported clear, measurable value.[14]

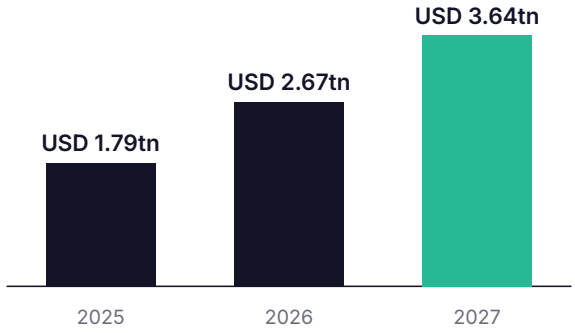



Figure 4. Worldwide AI spending forecast. Source: Gartner, September 2026.[11]

- Gartner expects over 40% of agentic AI projects to be cancelled by the end of 2027 on cost, value or risk grounds. It also expects 15% of day-to-day work decisions to be made autonomously by 2028.[10]
- Finance leaders expect the fastest value, at around 9 to 10 months, from data extraction, payables and receivables automation and report creation. Gartner names low AI literacy as the main barrier.[5]
- McKinsey found 44% of CFOs used generative AI for more than five use cases in 2025, up from 7% a year earlier.[19] Across all functions, 37% of organisations attribute some EBIT impact to AI.[21]

**A forward view.** Gartner predicts that by 2029, CFOs who manage AI and technology as a strategic portfolio will add 10 points of margin growth.[8] It is a prediction, and it supports the case for treating finance AI as an investment portfolio with owners and measures.

© 2026 Oblique Consult. All rights reserved.

## How reliable the tools are

### Capable with the right tools

On the CPA, CMA, CIA and EA exams, GPT-4 averaged 69.6% unaided and 85.1% with worked examples and reasoning tools, passing every section.[33] Performance depends on how the model is set up.

### Still wrong a few times in a hundred

Even on summarising a source document, the best models hallucinated at 1.8% to 5.4%. On a broad knowledge test, rates across 26 models ran from 22% to 94%.[34]

### Evidence needs checking too

A widely cited 2024 study claiming GPT-4 beat analysts at predicting earnings was withdrawn in 2025 after its authors found inconsistencies in the data.[36]

## What happens to finance jobs

The US Bureau of Labor Statistics projects bookkeeping, accounting and auditing clerk roles to fall 6% between 2025 and 2035, as software automates many tasks. It projects accountant and auditor roles to grow 5%.[37,38]

Gartner expects fewer than 10% of finance functions to reduce headcount because of AI.[6] CFOs expected finance headcount growth to slow from 6% in 2025 to 2% in 2026, with technology budgets rising.[12]

The work shifts from preparing to reviewing. In the Stanford and MIT study, AI use was associated with 8.5% of accountant time moving from data entry to business communication and quality assurance. Accountants stepped in where AI confidence scores were low.[32]

Trust is a constraint. In a global survey, 93% of finance professionals are concerned about the integrity of AI-generated insights, and 72% report only basic or no generative AI skills.[39]

**Reading the evidence.** Most survey figures are self-reported, and several come from vendors or firms that sell AI services. The field study reports associations from bookkeeping on one platform. We cite each source so readers can judge its weight.

© 2026 Oblique Consult. All rights reserved.

03

PART ONE

# The Gulf Outlook

The Gulf combines high public adoption, active governments and heavy investment in compute. Finance functions are catching up.

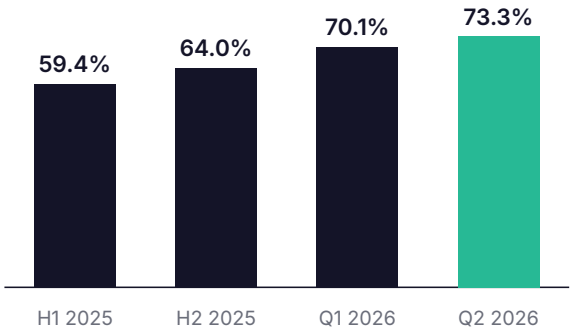



Figure 5. Share of the UAE working-age population using generative AI. Global average 18.8% in Q2 2026. Half-year and quarterly windows are not strictly comparable. Source: Microsoft.[41,42]

## Finance functions

- GCC tax and finance organisations not using generative AI fell from 52% to 29%. 53% prioritise automation, particularly data validation and reconciliation. 9% are scaling and 10% have enterprise-wide strategy and governance.[40]
- In the UAE, 49% of finance functions have active AI plans against 35% globally. 37% report positive returns against 66% globally. KPMG does not disclose the sample size.[43]
- Only 16% of GCC CEOs say their most-used AI tools can access all relevant documents and data.[44]
- 52% of DFSA-authorised firms used AI in 2025, up from 33%.[45]

## Government is moving first

- The UAE plans to deploy agentic AI across 50% of government sectors, services and operations within two years.[49]
- The FTA board has directed preparation for that plan.[50] The Ministry of Finance is exploring agentic AI in six areas, including its final accounts cycle.[51]
- Abu Dhabi aims to be the first fully AI-native government across digital services by 2027.[52]

## Capacity and capital

- Stargate UAE is a 1GW cluster within a 5GW UAE-US AI campus in Abu Dhabi. At launch in May 2025, the first 200MW was expected in 2026.[47] Saudi Arabia's PIF launched HUMAIN in 2025 across the AI value chain.[48]
- PwC estimated in 2018 that AI could add close to 14% to UAE GDP by 2030. The modelling predates generative AI.[46]

## Talent and rules

- Saudi Arabia requires 40% localisation in accounting professions from October 2025 for establishments with five or more accountants, rising to 70% over five years.[53] UAE Emiratisation targets add 2% a year for larger firms.[54]
- Corporate Tax, the 15% top-up tax for large multinationals and e-invoicing add work that finance teams will need to absorb.[57,60]

IDC has modelled slower regional IT spending growth if conflict in the region escalates.[56]

© 2026 Oblique Consult. All rights reserved.

PART TWO

# The AI-Native Finance Function


04 Close and Reporting

05 Payables, Receivables and Cash

06 Treasury

07 Tax

08 Planning and Business Intelligence

09 Designing the Human in the Loop


© 2026 Oblique Consult. All rights reserved.

04

PART TWO

# Close and Reporting

The close is where speed is easiest to measure. The APQC median is 6.0 days for the monthly close and 18 days for the annual close. Finance costs a median USD 7.92 per USD 1,000 of revenue.[24,25,26] Gartner predicts that finance teams using cloud ERP with embedded AI will close 30% faster by 2028.[7]

## 6.0 days

median monthly close, 11,223 organisations.[24]

## 7.5 days

shorter close for SME clients of one AI platform (working paper).[32]

## 30%

faster close by 2028 with AI in cloud ERP (Gartner prediction).[7]

### WHAT AI DOES

- Match bank, card and intercompany items
- Propose accruals from orders, contracts and history
- Prepare recurring journals
- Draft variance and flux commentary
- Tie the trial balance to supporting schedules
- Run disclosure and consistency checks

### WHAT PEOPLE OWN

- Judgements: provisions, impairment, revenue recognition
- Approving journals above set limits
- Explaining results to management and auditors
- Final sign-off of the accounts

### CONTROLS THAT MAKE IT WORK

- Confidence thresholds route items to people
- A review sample of auto-accepted matches
- Log of prompts, model versions and approvals
- Override rates tracked by reviewer[61,62]

### How the work changes

| TODAY | WITH PEOPLE IN THE LOOP |
|---|---|
| The first days of close go on matching and chasing items. | **Matching runs overnight. The team starts day one on exceptions.** |
| Commentary is written at the end, under time pressure. | **A first draft arrives with the numbers. People add the explanation.** |
| Review covers a sample of junior work. | **Review is targeted by risk and AI confidence, with every decision logged.** |

**In the Gulf.** Corporate Tax starts from accounting profit, and larger taxpayers and free zone companies must prepare audited financial statements.[58] Records must be available in Arabic on FTA request.[67] From 1 January 2027, e-invoice data for businesses with revenue of AED 50m or more gives a transaction-level check on B2B revenue and VAT.[59,60]

© 2026 Oblique Consult. All rights reserved.

05

PART TWO

# Payables, Receivables and Cash

Finance leaders expect transaction processing to deliver value fastest, at around 9 to 10 months for payables and receivables automation.[5] APQC puts the median cost to process an invoice at USD 6.00. In a sponsor-funded survey, teams outside the best-in-class group averaged USD 9.84, and the best-in-class spent 79% less.[27,28]

## USD 6.00

APQC median cost to process an invoice, 5,846 organisations.[27]

## 18.4%

average invoice exception rate (sponsor-funded survey).[28]

## 8.2 days

average invoice cycle time (same survey).[28]

### WHAT AI DOES

- Capture and code supplier invoices
- Three-way match and duplicate detection
- Check supplier master data and bank details
- Apply cash and prioritise collections
- Draft reminders and answer routine supplier queries

### WHAT PEOPLE OWN

- Approving new suppliers and bank detail changes
- Releasing payments
- Credit limits and disputes
- Exceptions above set values

### CONTROLS THAT MAKE IT WORK

- Segregation of duties between set-up, approval and payment
- Call-back on any bank detail change
- Documented supplier verification with named owners
- Monitoring of auto-approved volumes

## How the work changes

| TODAY | WITH PEOPLE IN THE LOOP |
|---|---|
| Staff key in and code invoices by hand. | **Invoices arrive coded. Staff handle exceptions and new suppliers.** |
| Bank detail changes are checked when someone remembers. | **Every change triggers a call-back and a named approval.** |
| Collections follow the ageing report. | **Collections follow a risk score, and people call the accounts that matter.** |

**In the Gulf.** From 1 October 2026, FTA Decision No. 13 of 2026 requires supplier verification before input VAT is deducted, with extra checks where supplies from one supplier exceed AED 375,000 in 12 months and a written policy naming responsible staff.[70,71] From 1 January 2027, businesses with revenue of AED 50m or more exchange B2B invoices as structured data, which reduces scanning for in-scope domestic invoices.[59,60]

© 2026 Oblique Consult. All rights reserved.

06

PART TWO

# Treasury

Treasury runs on forecasts and payments. Both improve with better data. In PwC's 2025 survey, 74% of treasurers were expanding or using AI, and 26% rated their capability as moderately or very mature.[29]

**42% vs 35%**

treasurers reporting highly accurate 12-month forecasts: machine learning users against all respondents.[18]

**76%**

organisations hit by attempted or actual payments fraud in 2025 (US-centred survey).[30]

**17%**

organisations using AI to fight payments fraud.[30]

### WHAT AI DOES

- Build the daily cash position from bank feeds
- Run rolling cash forecasts and explain variances
- Flag unusual payments and changed bank details
- Aggregate currency and interest rate exposures

### WHAT PEOPLE OWN

- Funding, investment and hedging decisions
- Bank relationships and covenants
- Payment approval and release
- Choosing forecast assumptions

### CONTROLS THAT MAKE IT WORK

- Dual approval on payments
- Back-testing forecasts against actuals
- Fraud rules reviewed by treasury and internal audit
- Access limited by role

## How the work changes

| TODAY | WITH PEOPLE IN THE LOOP |
|---|---|
| Cash position is built from bank portals each morning. | **The position is ready at the start of the day, with exceptions flagged.** |
| Forecasts are rolled forward in spreadsheets. | **Models forecast daily. Treasury sets the assumptions and explains the variances.** |
| Payment fraud is caught by chance or after the event. | **Unusual payments are held before release for a person to decide.** |

**In the Gulf.** Globally, 38% of companies with revenue above USD 10bn and 52% of those with USD 1bn to 10bn still collect forecast data by hand.[29] In our experience, Gulf groups with entities across several countries and banks gain most from a single, automated cash view.

© 2026 Oblique Consult. All rights reserved.

07

PART TWO

# Tax

Tax authorities are using AI. Bloomberg Tax, reporting an OECD inventory of 2024 data, found more than 70% of the 54 members of the Forum on Tax Administration use AI tools, mainly for fraud detection and risk assessment.[31] Tax and finance functions are earlier on the curve: 75% remain in the earliest phases of generative AI use, and 80% cite a lack of AI-ready data.[16]

**53% to 21%**

current against desired share of tax and finance time on routine work.[16]

**70%**

tax leaders implementing or integrating a generative AI tool for controversy management.[17]

**87%**

expect AI to improve efficiency and accuracy in audits and disputes.[17]

### WHAT AI DOES

- Classify ledger lines for non-deductible items
- Flag related party and connected person transactions
- Reconcile VAT returns to invoice data
- Assemble data for returns and top-up tax computations
- Draft research notes with citations to the law

### WHAT PEOPLE OWN

- Tax positions, elections and structuring
- Transfer pricing policy
- Correspondence with the FTA
- Voluntary disclosure decisions and return sign-off

### CONTROLS THAT MAKE IT WORK

- Every AI research output checked against the source law
- Version control on tax computations
- Named reviewer for each return
- Reconciliation of return to accounts

## How the work changes

| TODAY | WITH PEOPLE IN THE LOOP |
|---|---|
| Tax adjustments are found by reading the ledger at year end. | **Ledger lines are classified as posted. The tax team reviews the flags.** |
| VAT returns are checked by sample. | **Returns reconcile to invoice data, line by line.** |
| Research starts from a blank page. | **Research starts from a cited draft. The adviser checks the law and decides.** |

**In the Gulf.** The FTA board has directed preparation for agentic AI across government operations.[50] E-invoicing gives the FTA structured transaction data.[59] Taxpayers need data of the same quality to answer questions quickly.

© 2026 Oblique Consult. All rights reserved.

08

PART TWO

# Planning and Business Intelligence

Planning is where depth matters most. Gartner found forecasting and insight generation among the lowest-rated finance AI use cases for impact so far.[4] Data work still takes 46% of FP&A time.[22]

**29%**

FP&A teams needing more than 10 days to produce a forecast.[22]

**5% to 40%**

large-enterprise FP&A teams using AI simulation to replace bottom-up planning, now and by 2029 (Gartner prediction, as reported).[35]

**15%**

FP&A teams able to produce a forecast in under 2 days.[22]

### WHAT AI DOES

- Assemble and clean planning data
- Run driver-based models and scenarios
- Draft variance explanations
- Answer questions on the numbers in plain language
- Produce first drafts of management packs

### WHAT PEOPLE OWN

- Choosing assumptions and drivers
- Challenging the business and its plans
- Framing decisions for leadership
- Presenting to the board

### CONTROLS THAT MAKE IT WORK

- Assumption register with owners
- Forecast accuracy tracked and reviewed
- Commentary checked against source figures
- Clear labelling of AI-drafted content

## How the work changes

| TODAY | WITH PEOPLE IN THE LOOP |
|---|---|
| Analysts spend days assembling the forecast. | **Data is assembled automatically. Analysts spend the days on the drivers.** |
| One scenario is presented because there was time for one. | **Several scenarios are run. Leadership chooses with the trade-offs visible.** |
| Questions on the numbers wait for the next pack. | **Managers ask in plain language and get sourced answers. Finance checks the hard ones.** |

**In the Gulf.** Only 16% of GCC CEOs say their most-used AI tools can access all relevant documents and data.[44] Planning depth depends on joining finance, sales and operations data first.

© 2026 Oblique Consult. All rights reserved.

09

PART TWO

# Designing the Human in the Loop

The human in the loop is a control design. It decides which work AI does alone, which it prepares for a person, and what evidence shows a person reviewed it. Standard setters and regulators agree on the principle.

- **COSO (February 2026):** "GenAI can be confidently wrong, easily manipulated, or deployed outside formal oversight channels." Its guidance covers output validation, logging, drift monitoring and override tracking, with oversight sized to risk.[61,62]
- **PCAOB staff:** human involvement in supervising AI and reviewing its output "continues to be important".[63]
- **IESBA:** the Code names automation bias as a threat to objectivity. IESBA's June 2026 Snapshot adds that "professional responsibility cannot be delegated to a machine".[64]
- **Central Bank of the UAE (February 2026), guidance for licensed financial institutions:** boards and senior management are accountable for AI outcomes. A human in the loop "retains full authority to approve or reject".[65]
- **UAE AI Charter:** stresses the value of human judgement and oversight.[66]
- **FTA Decision No. 4 of 2026:** records may be kept with third parties, but the taxpayer remains responsible, and the FTA may require access to the systems that hold them.[68,69]

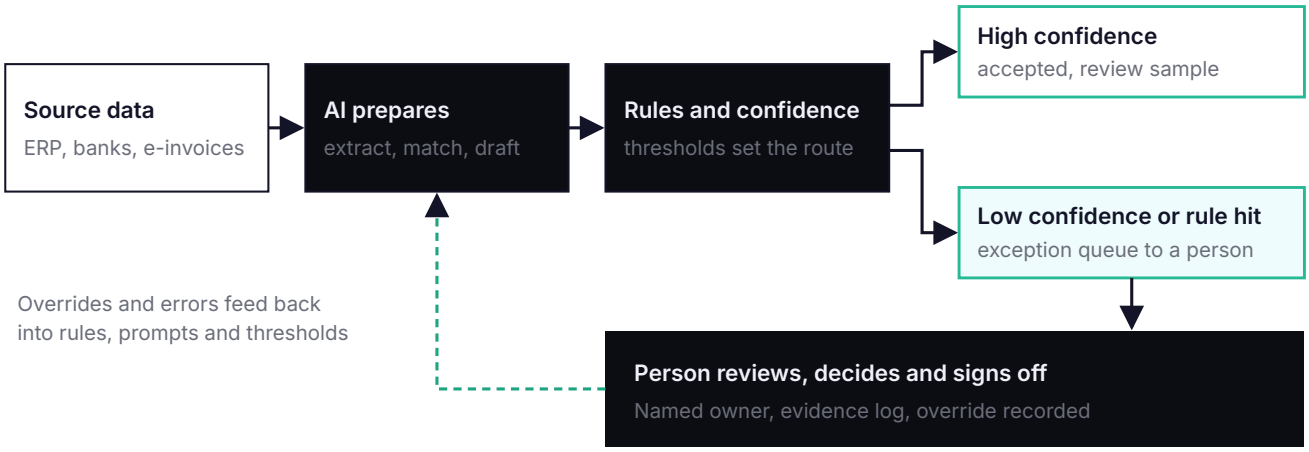



Figure 6. The human-in-the-loop control. Oblique framework.

© 2026 Oblique Consult. All rights reserved.

09 DESIGNING THE HUMAN IN THE LOOP CONTINUED

## Four levels of autonomy

Set the level for each task by its risk and materiality, with confidence scores as one input. Levels 1 and 2 keep a person in the loop on every item. Levels 3 and 4 put a person on the loop, overseeing exceptions, samples and results. Move a task up a level only when the evidence supports it.

| LEVEL | WHO DOES WHAT | TYPICAL FINANCE TASKS |
|---|---|---|
| **1. Assist** | AI assists; a person does the work and decides | Tax research, board commentary, policy drafts |
| **2. Prepare and review** | AI prepares; a person reviews every item | Material journals, tax computations, transfer pricing disclosures |
| **3. Exception-based** | AI processes; a person reviews exceptions and a sample | Bank reconciliations, invoice coding, intercompany matching |
| **4. Bounded autonomy** | AI acts within limits; a person monitors results | Payment reminders, routine supplier queries, cash position reports |

Payment release, tax filings, elections and sign-off of accounts stay with named people at every level.

## Eight design rules

1. Name an owner for every AI-assisted process and every output that leaves finance.
2. Set confidence thresholds that send uncertain items to a person.
3. Review a sample of items the AI accepted, and grow the sample when errors appear.
4. Log inputs, prompts, model versions, outputs and approvals.
5. Track how often reviewers override the AI, and why.
6. Treat model and prompt changes like system changes, with testing and approval.
7. Keep source documents complete and retrievable for the FTA and auditors, for five years generally and seven for Corporate Tax and real estate.
8. Check where data goes: the federal data protection law is in force but its Executive Regulations are still pending, DIFC has its own rules for AI systems, and e-invoice data must be stored in the UAE.[59,72,73]

**Automation bias is the main risk.** Reviewers who see AI get it right a hundred times stop checking the hundred-and-first. In an experiment within the Stanford and MIT study, relying on AI where it departed from the consensus increased the risk of error.[32] Rotate reviewers, seed known errors into test samples, and measure reviewer catch rates.

© 2026 Oblique Consult. All rights reserved.

PART THREE

# Getting There

10 The Operating Model

11 A 12-Month Roadmap

12 Measuring It

13 Case Notes from the Gulf

© 2026 Oblique Consult. All rights reserved.

10

PART THREE

# The Operating Model

An AI-native finance function has fewer people preparing and more people reviewing, owning data and advising. The skills gap is a constraint. Gartner found half of finance staff are basic technology users.[9]

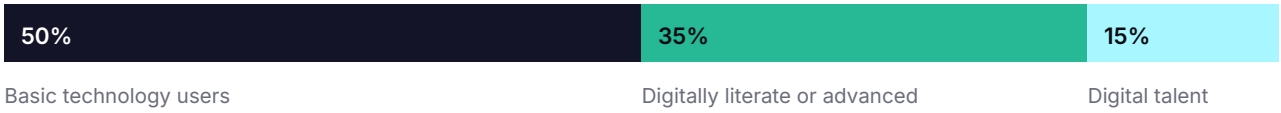



Figure 7. Current finance team technology mix. Gartner predicts that by 2028, 20% of finance organisations will stop hiring and developing staff who are not digitally literate.[9]

## How roles change

| TODAY | AI-NATIVE | WHAT THE ROLE DOES |
|---|---|---|
| **Preparer** | Reviewer | Checks AI output, handles exceptions, signs off within limits |
| **System administrator** | Finance data owner | Owns master data, mappings and data quality across systems |
| **None** | AI controller | Runs the controls on AI processes: thresholds, samples, logs, overrides |
| **Report producer** | Business partner | Uses the time released to analyse, challenge and advise |
| **Spreadsheet expert** | Finance engineer | Builds and maintains automations, prompts and models with IT |

## Skills to build

- Reviewing AI output with professional scepticism
- Data literacy: sources, lineage, quality
- Writing clear instructions and checking results
- Business partnering and communication

## In the Gulf

Localisation targets in Saudi Arabia and the UAE, and a tight talent market, make capacity scarce.[53,54,55] AI lets a more senior team handle more work without adding headcount. National talent programmes can train new entrants as reviewers and business partners from the start.

© 2026 Oblique Consult. All rights reserved.

11

PART THREE

# A 12-Month Roadmap

Start with the work AI does best, build the controls alongside it, and move to judgement-heavy areas once the data and review habits are in place. Gartner recommends running three to five pilots at a time and reports around 9 to 10 months to value for the fastest use cases.[3,5]

| | |
|---|---|
| **Months 1 to 3** | **Foundations**<br>Map finance processes and their data sources. Agree an AI policy with owners and levels of autonomy. Clean supplier, customer and chart-of-accounts data. Start two or three quick wins: invoice capture, bank matching, report drafting. |
| **Months 4 to 6** | **Close and cash**<br>Extend to intercompany, accruals and flux commentary. Automate the daily cash position. Build the evidence log and override tracking. Train reviewers. |
| **Months 7 to 9** | **Tax and planning**<br>Classify ledgers for tax adjustments. Reconcile VAT to e-invoice data. Move forecasting to driver-based models with scenario runs. Measure against the baseline. |
| **Months 10 to 12** | **Scale and govern**<br>Pilot bounded agents in low-risk tasks. Review every process against its autonomy level. Report results to the audit committee. Set the next year's targets. |

> **Avoid the common failure.** Gartner expects over 40% of agentic AI projects to be cancelled by the end of 2027 because of cost, unclear value or weak risk controls.[10] Tie every pilot to a measure from Section 12 and a named owner.

© 2026 Oblique Consult. All rights reserved.

12

PART THREE

# Measuring It

Measure speed, quality and where time goes. Report them together, so speed never comes at the expense of accuracy.

| MEASURE | DEFINITION | DIRECTION |
|---|---|---|
| **Days to close** | Days from period end to signed accounts (APQC measures trial balance to consolidated statements) | Down |
| **Automatic match rate** | Share of reconciling items matched without a person | Up |
| **Exception rate** | Share of items routed to a person | Down, then stable |
| **Override rate** | Share of AI outputs changed by reviewers | Tracked for trends |
| **Post-close adjustments** | Number and value of adjustments after sign-off | Down |
| **Forecast accuracy** | Actual against forecast at set horizons | Up |
| **Cost per invoice** | Total payables cost divided by invoices processed | Down |
| **Time on analysis** | Share of finance hours on analysis and advice | Up |

**EXAMPLE** Capacity released in a finance team

A finance team of 20 works 160 hours each a month, before leave. Half its time goes on data work. AI absorbs half of that data work. All figures are hypothetical, and released hours are gross of the time needed to review AI output.

| | |
|---|---|
| Team hours a month: 20 × 160 | 3,200 |
| Data work at 50% | 1,600 |
| Hours absorbed by AI at 50% of data work | 800 |
| **Equivalent full-time staff redeployed: 800 ÷ 160** | **5** |
| For comparison: 8.5% of team hours, the share reallocated in the field study | 272 |




Hours per month, team of 20. Hypothetical.

Figure 8. The capacity example. The 50% data share sits between the 46% FP&A figure and the 53% routine share reported for tax and finance teams. The field study found 8.5% of accountant time reallocated.[16,22,32]

© 2026 Oblique Consult. All rights reserved.

13

PART THREE

# Case Notes from the Gulf

Three engagements show how we apply the loop. AI does the preparation. Our people review and decide, and the client signs off. Client details are withheld and facts simplified.

NOTE 1

## Monthly wealth reporting for a private client in Dubai

SITUATION

The client holds assets with several banks and custodians, with statements in different formats and currencies.

HOW THE LOOP WORKS

AI extracts positions and transactions, reconciles them to the ledger and drafts the monthly commentary. Our team reviews valuations and unusual movements and signs off the report.

WHAT CHANGES

Review time goes on valuations and on discussing the portfolio with the client.

NOTE 2

## Tax data for a UAE and Saudi group

SITUATION

The group needed Corporate Tax and transfer pricing data from UAE ledgers not designed for the new tax, alongside VAT and zakat in Saudi Arabia.

HOW THE LOOP WORKS

AI classifies ledger lines for non-deductible items, maps balance-sheet items for the zakat base and flags related party transactions for disclosure. Our tax team reviews the positions and prepares the returns for the client to approve and file.

WHAT CHANGES

Review time goes on the judgement calls, and every position has a documented trail.

NOTE 3

## Supplier invoices and input VAT for a UAE group

SITUATION

The group has a large supplier base and must meet supplier verification rules from October 2026 and e-invoicing from 2027.

HOW THE LOOP WORKS

AI reads and codes invoices and checks supplier tax registration and bank details. Staff approve exceptions and new suppliers under a written verification policy.

WHAT CHANGES

A verification trail for each supplier, and a payables process ready for structured invoices.

© 2026 Oblique Consult. All rights reserved.

oblique/consult

AI-NATIVE. EXPERT-GOVERNED.

# About Oblique Consult

Oblique Consult is a Dubai-headquartered tax, accounting and advisory firm, founded in 2018. We serve multinationals, regional groups, family offices, founder-led businesses and public institutions across the UAE and Saudi Arabia.

We run finance and tax work on AI-native processes with experienced people in the loop. AI prepares. Our specialists review, decide and sign off. We help finance teams do the same: map their processes, set levels of autonomy, build the controls and train their reviewers.

## Free

30-minute AI readiness diagnostic for your finance function

## UAE · KSA

accounting, Corporate Tax, VAT, e-invoicing, risk and finance transformation

## 2018

founded in Dubai

BOOK THE DIAGNOSTIC

info@obliqueconsult.com
+971 50 687 3135
obliqueconsult.com

DUBAI

Office 203, Ajmal Sarah Tower
Dubailand Residential Complex
Dubai, UAE

SHARJAH

Office 10, Level 1
Sharjah Media City
Sharjah, UAE

© 2026 Oblique Consult. All rights reserved.

# Methodology and Disclaimer

## Methodology

This paper draws on published surveys and research from Gartner, APQC, the Big Four, McKinsey, professional bodies, standard setters, regulators and peer-reviewed studies available on 29 September 2026. Where a figure comes from a vendor, a sponsor-funded survey or a secondary report, we say so.

Survey figures are self-reported and samples differ in size, region and definitions. Predictions are presented as predictions. The field study of accountants reports associations from one platform.

The capacity example is hypothetical. The flywheel, the autonomy levels and the design rules are Oblique frameworks. Calculations were performed twice and independently checked.

## Disclaimer

This publication contains general information only. It is not accounting, tax, legal, technology or investment advice and should not be relied on as such. AI tools, regulation and guidance change quickly.

Before acting on anything in this paper, obtain advice on your circumstances from a qualified adviser. Oblique Consult accepts no liability for any loss arising from reliance on this publication.

Case notes are anonymised and simplified. They describe the nature of the work performed and do not disclose confidential information. Oblique Consult references no technology vendor by preference.

© 2026 Oblique Consult. All rights reserved.

# References

## RESEARCH AND SURVEYS


1 Gartner. Gartner Survey Shows Finance AI Adoption Remains Steady in 2025. 18 November 2025 (183 finance leaders). https://www.gartner.com/en/newsroom/press-releases/2025-11-18-gartner-survey-shows-finance-ai-adoption-remains-steady-in-2025

2 Gartner. Gartner Survey Shows 58% of Finance Functions Using AI in 2024. 11 September 2024. https://www.gartner.com/en/newsroom/press-releases/2024-09-11-gartner-survey-shows-58-percent-of-finance-functions-use-ai-in-2024

3 Gartner. Gartner Says CFOs Need Structured Finance AI Roadmaps. 8 June 2026. https://www.gartner.com/en/newsroom/press-releases/2026-06-08-gartner-says-cfos-need-structured-finance-ai-roadmaps

4 Gartner. Gartner Says CFOs Must Stop Mistaking Finance AI Deployment for Value Creation. 28 May 2026 (204 finance leaders). https://www.gartner.com/en/newsroom/press-releases/2026-05-28-gartner-says-cfos-must-stop-mistaking-finance-ai-deployment-for-value-creation

5 Gartner. Gartner Says CFOs Must Take a More Disciplined Approach to Finance AI Investment. 24 September 2026 (160 finance leaders). https://www.gartner.com/en/newsroom/press-releases/2026-09-24-gartner-says-cfos-must-take-a-more-disciplined-approach

6 Gartner. Gartner Predicts That 90% of Finance Functions Will Deploy at Least One AI-Enabled Tech Solution by 2026. 12 September 2024. https://www.gartner.com/en/newsroom/press-releases/2024-09-12-gartner-predicts-that-90-percent-of-finance-functions-will-deploy-at-least-one-ai-enabled-tech-solution-by-2026

7 Gartner. Gartner Predicts Embedded AI in Cloud ERP Applications Will Drive a 30% Faster Financial Close by 2028. 24 February 2026. https://www.gartner.com/en/newsroom/press-releases/2026-02-24-gartner-predicts-embedded-ai-in-cloud-erp-applications-will-drive-a-30-percent-faster-financial-close-by-2028

8 Gartner. Gartner Predicts by 2029, CFOs Who Implement Strategic AI Deployment Will Add 10 Margin Points of Growth. 28 April 2026. https://www.gartner.com/en/newsroom/press-releases/2026-04-28-gartnerpredicts-by-2029-cfos-who-implement-strategic-ai-deplоymnt-will-add-10-margin-points-of-growth

9 Gartner. Gartner Predicts 20% of Finance Organizations Will Pivot Away From Non-Digitally-Literate Talent by 2028. 1 July 2026. https://www.gartner.com/en/newsroom/press-releases/2026-07-01-gartner-predicts-20-percent-of-finance-orgs-will-pivot

10 Gartner. Gartner Predicts Over 40% of Agentic AI Projects Will Be Canceled by End of 2027. 25 June 2025. https://www.gartner.com/en/newsroom/press-releases/2025-06-25-gartner-predicts-over-40-percent-of-agentic-ai-projects-will-be-canceled-by-end-of-2027

11 Gartner. Gartner Forecasts Worldwide AI Spending to Grow 49.5% in 2026. 16 September 2026. https://www.gartner.com/en/newsroom/press-releases/2026-09-16-gartner-forecasts-worldwide-ai-spending-to-grow-49-point-5-percent-in-2026

12 Gartner. Gartner Research Reveals CFOs' Budget Plans Prioritize Growth Functions, Tech and AI in 2026. 10 February 2026. https://www.gartner.com/en/newsroom/press-releases/2026-02-10-gartner-research-reveals-cfos-budget-plans-prioritize-grotwth-functions-tech-and-ai-in-2026

13 KPMG International. AI adoption in finance doubles, but assurance readiness determines who wins (Global AI in Finance 2026). 11 May 2026 (1,013 finance leaders). https://kpmg.com/xx/en/media/press-releases/2026/05/ai-adoption-in-finance-doubles-but-assurance-readiness-determines-who-wins.html

14 Deloitte. Finance Trends 2026: Navigating the expanded scope of finance (1,326 finance leaders). https://www.deloitte.com/us/en/insights/topics/leadership/finance-trends-leadership/2026.html

15 EY. 2026 Global DNA of the CFO Survey (1,610 respondents). https://www.ey.com/en_gl/insights/finance/dna-of-the-cfo-survey

16 EY. 2025 Tax and Finance Operations Survey. 18 November 2025 (1,600 respondents). https://www.ey.com/en_gl/insights/tax/tfo-survey

17 EY. 2025 Tax Risk and Controversy Survey. 11 December 2025. https://www.ey.com/en_gl/newsroom/2025/12/ey-2025-tax-risk-and-controversy-survey-tax-leaders-turn-to-ai-to-strengthen-tax-management-as-new-risks-loom

18 EY. Global DNA of the Treasurer Survey. September 2025. https://www.ey.com/content/dam/ey-unified-site/ey-com/en-gl/campaigns/cfo-agenda/documents/ey-gl-dna-of-the-treasurer-survey-09-2025.pdf

19 McKinsey. How finance teams are putting AI to work today. 3 November 2025 (102 CFOs). https://www.mckinsey.com/capabilities/strategy-and-corporate-finance/our-insights/how-finance-teams-are-putting-ai-to-work-today

20 McKinsey Quarterly. How to put your money where your strategy is. March 2012. https://mckinsey.com/capabilities/strategy-and-corporate-finance/our-insights/how-to-put-your-money-where-your-strategy-is

21 McKinsey. The state of AI. 25 August 2026 (1,719 respondents). https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai

22 FP&A Trends. 2025 FP&A Benchmarks: Where We Are, Where Leaders Are Going. 10 July 2025 (practitioner survey, vendor co-sponsored). https://fpa-trends.com/article/2025-fpa-benchmarks-and-trends

23 FP&A Trends. The 2024 FP&A Trends Survey Results. July 2024 (practitioner survey, vendor co-sponsored). https://fpa-trends.com/article/2024-fpa-trends-survey-results-unveiled


© 2026 Oblique Consult. All rights reserved.

## REFERENCES CONTINUED


24 APQC. Cycle time in days to complete the monthly close (Open Standards Benchmarking). https://www.apqc.org/resources/benchmarking/open-standards-benchmarking/measures/cycle-time-days-complete-monthly

25 APQC. How to Streamline the Annual Closing Process and Speed Up Year-End Close. 8 April 2026. https://www.apqc.org/resources/blog/how-streamline-annual-closing-process-and-speed-year-end-close

26 APQC. Total cost to perform the finance function per USD 1,000 revenue (Open Standards Benchmarking). https://www.apqc.org/resources/benchmarking/open-standards-benchmarking/measures/total-cost-perform-finance-function-2

27 APQC. Total cost to process accounts payable per invoice processed (Open Standards Benchmarking). https://www.apqc.org/resources/benchmarking/open-standards-benchmarking/measures/total-cost-perform-process-process-19

28 Ardent Partners. State of ePayables 2025: AP Benchmarks and Best-in-Class Performance. 22 January 2026 (sponsor-funded). https://payablesplace.ardentpartners.com/2026/01/state-of-epayables-part-nine-ap-benchmarks-and-best-in-class-performance/

29 PwC. 2025 Global Treasury Survey. 25 June 2025 (350 treasurers). https://www.pwc.com/us/en/services/consulting/business-transformation/library/2025-global-treasury-survey.html

30 Association for Financial Professionals. 2026 Payments Fraud and Control Survey. 14 April 2026 (465 practitioners). https://www.financialprofessionals.org/about/learn-more/press-releases/Details/over-75-percent-of-us-firms-experienced-payments-fraud-in-2025-while-ai-adoption-for-fraud-mitigation-lags

31 Bloomberg Tax. Tax Authorities Increasingly Use AI in Audits, OECD Report Finds. 17 June 2025. https://news.bloombergtax.com/daily-tax-report/tax-authorities-increasingly-use-ai-in-audits-oecd-report-finds

32 Choi, J.H. and Xie, C.L. Human + AI in Accounting: Early Evidence from the Field. Stanford GSB working paper, 2025; Journal of Accounting Research, 2026. https://www.gsb.stanford.edu/faculty-research/working-papers/human-ai-accounting-early-evidence-field

33 Eulerich, M., Sanatizadeh, A., Vakilzadeh, H. and Wood, D.A. Is it All Hype? ChatGPT's Performance and Disruptive Potential in the Accounting and Auditing Industries. Review of Accounting Studies, 2024. https://link.springer.com/article/10.1007/s11142-024-09833-9

34 Stanford HAI. AI Index Report 2026, Chapter 3: Responsible AI. https://hai.stanford.edu/assets/files/ai_index_report_2026_chapter_3_responsible_ai.pdf

35 CFO Dive. AI could unlock 10 margin points of growth for CFOs by 2029: Gartner (reporting the Gartner 2026 Finance Technology Bullseye). April 2026. https://www.cfodive.com/news/ai-unlock-10-margin-points-growth-cfos-2029-gartner/818877/

36 Kim, A., Muhn, M. and Nikolaev, V. Financial Statement Analysis with Large Language Models (withdrawn 20 February 2025). arXiv. https://arxiv.org/abs/2407.17866v3

37 US Bureau of Labor Statistics. Occupational Outlook Handbook: Bookkeeping, Accounting, and Auditing Clerks (2025 to 2035 projections). https://www.bls.gov/ooh/office-and-administrative-support/bookkeeping-accounting-and-auditing-clerks.htm

38 US Bureau of Labor Statistics. Occupational Outlook Handbook: Accountants and Auditors. https://www.bls.gov/ooh/business-and-financial/accountants-and-auditors.htm

39 ACCA and CA ANZ. Enabling finance insight: bridging skills and data gaps for AI-enabled finance, as reported by TNGlobal. 23 July 2026 (1,600 respondents). https://technode.global/2026/07/23/93-of-global-finance-professionals-doubt-ai-generated-insights-as-genai-skills-gap-widens-acca/


## GULF DATA AND POLICY


40 Deloitte Middle East. GCC Leaders Accelerate GenAI Adoption in Tax, Finance and Legal Functions. 24 February 2026 (649 leaders). https://www.deloitte.com/middle-east/en/about/press-room/gcc-leaders-accelerate-genai-adoption-in-tax-finance-and-legal-functions.html

41 Microsoft AI Economy Institute. Global AI Diffusion Q2 2026 Trends and Insights. September 2026. https://www.microsoft.com/en-us/research/wp-content/uploads/2026/09/Microsoft-AI-Diffusion-Report-2026-Q2.pdf

42 Microsoft AI Economy Institute. Global AI Adoption in 2025: A Widening Digital Divide. January 2026. https://www.microsoft.com/en-us/research/wp-content/uploads/2026/01/Microsoft-AI-Diffusion-Report-2025-H2.pdf

43 KPMG Lower Gulf. UAE finance functions driving ahead in AI adoption. 26 August 2025. https://kpmg.com/ae/en/media/press-releases/2025/08/uae-finance-functions-driving-ahead-in-ai-adoption.html

44 PwC Middle East. PwC's 29th Global CEO Survey: Middle East findings. 19 January 2026 (312 CEOs). https://www.pwc.com/m1/en/ceo-survey/29th-ceo-survey-middle-east-findings-2026.html

45 Dubai Financial Services Authority. New DFSA AI survey: Generative AI adoption has nearly tripled within the DIFC. 12 November 2025. https://www.dfsa.ae/news/new-dfsa-ai-survey-generative-ai-adoption-has-nearly-tripled-within-difc-last-12-months-governance-continues-develop

46 PwC Middle East. US$320 billion by 2030? The potential impact of AI in the Middle East. February 2018. https://www.pwc.com/m1/en/publications/potential-impact-artificial-intelligence-middle-east.html

47 SoftBank Group. Global Tech Alliance Launches Stargate UAE. 22 May 2025. https://group.softbank/en/news/press/20250522


© 2026 Oblique Consult. All rights reserved.

## REFERENCES CONTINUED


48 Public Investment Fund. HUMAIN. https://www.pif.gov.sa/en/our-investments/our-portfolio/humain/

49 UAE Cabinet. New UAE government framework to deploy Agentic AI across 50% of government sectors and operations within two years. 23 April 2026. https://uaecabinet.ae/en/news/under-directives-of-uae-president-and-in-world-first-mohammed-bin-rashid-reveals-new-uae-government-framework-to-deploy-agentic-ai-across-50-of-government-sectors-operations-within-two-years

50 Dubai Media Office. Maktoum bin Mohammed chairs FTA Board of Directors meeting. 30 April 2026. https://www.mediaoffice.ae/en/news/2026/april/30-04/maktoum-bin-mohammed-chairs-fta-board-of-directors-meeting

51 Khaleej Times. UAE to use agentic AI to streamline financial services (Ministry of Finance). 27 September 2026. https://www.khaleejtimes.com/business/uae-use-agentic-ai-streamline-financial-services-zero-bureaucracy

52 Abu Dhabi Department of Government Enablement. Abu Dhabi Government Digital Strategy 2025-2027. https://www.dge.gov.ae/en/news/adg-digital-strategy

53 Saudi Organization for Chartered and Professional Accountants. Localisation of accounting professions. October 2025. https://socpa.org.sa/Socpa/Media-Center/News/2025/3946.aspx?lang=en-us

54 Ministry of Human Resources and Emiratisation. Emiratisation Targets. https://mohre.gov.ae/en/guidance-and-awareness-portal-new/emiratisation-targets

55 Hays Middle East. Hays GCC Salary Guide 2026, via Zawya. 14 January 2026. https://www.zawya.com/en/press-release/research-and-studies/hays-middle-east-releases-hays-gcc-salary-guide-2026-fs1nc0t3

56 IDC. Stress-testing the digital economy: war in the Middle East and the global IT outlook. Updated 24 August 2026. https://www.idc.com/resource-center/blog/stress-testing-the-digital-economy-war-in-the-middle-east-and-the-global-it-outlook/

57 Ministry of Finance. Cabinet Decision No. 142 of 2024 on the Imposition of Top-up Tax on Multinational Enterprises. https://mof.gov.ae/wp-content/uploads/2025/02/English-Cabinet-Decision-142-of-2024-on-Top-up-Tax-on-MNEs-1.pdf

58 Ministry of Finance. Ministerial Decision No. 84 of 2025 on Audited Financial Statements. https://mof.gov.ae/wp-content/uploads/2025/04/Ministerial-Decision-No.-84-of-2025-on-Audited-Financial-Statements.pdf

59 Ministry of Finance. Ministerial Decision No. 243 of 2025 on the Electronic Invoicing System. https://mof.gov.ae/wp-content/uploads/2025/09/Ministerial-Decision-no.-243-of-2025-on-the-Electronic-Invoicing-System.pdf

60 Ministry of Finance. Ministerial Decision No. 244 of 2025 on the Implementation of the Electronic Invoicing System. https://mof.gov.ae/wp-content/uploads/2025/09/Ministerial-Decision-No.-244-of-2025-on-the-Implementation-of-the-Electronic-Invoicing-System.pdf


## CONTROLS, RULES AND GUIDANCE


61 COSO. Achieving Effective Internal Control Over Generative AI (release via PR Newswire). 23 February 2026. https://www.prnewswire.com/news-releases/coso-releases-practical-roadmap-for-managing-generative-ai-risks-and-controls-302694327.html

62 Deloitte DART. Heads Up: COSO guidance on internal control over generative AI. 3 April 2026. https://dart.deloitte.com/USDART/home/publications/deloitte/heads-up/2026/coso-internal-controls-generative-ai

63 PCAOB staff. Spotlight: Observations on the Use of Generative AI in Audits and Financial Reporting. July 2024. https://pcaobus.org/documents/generative-ai-spotlight.pdf

64 IESBA. Snapshot: Ethics and independence approach to the use of technology. 11 June 2026. https://www.ethicsboard.org/news-events/2026-06/iesba-snapshot-ethics-and-independence-approach-use-technology

65 Central Bank of the UAE. Guidance Note on Consumer Protection and Responsible Adoption and Use of AI and ML by Licensed Financial Institutions. 23 February 2026. https://rulebook.centralbank.ae/sites/default/files/en_net_file_store/CBUAE_EN_6958_VER1.pdf

66 UAE Government. The UAE Charter for the Development and Use of Artificial Intelligence. https://u.ae/en/about-the-uae/strategies-initiatives-and-awards/policies/Ai/The-UAE-Charter-for-the-Development-and-Use-of-Artificial-Intelligence

67 Federal Decree-Law No. 28 of 2022 on Tax Procedures (Articles 4 and 5). UAE Legislation portal. https://uaelegislation.gov.ae/en/legislations/1625

68 Federal Tax Authority. FTA Decision No. 4 of 2026 on the Rules and Requirements for Maintaining the Information Contained in Accounting Records and Commercial Books. August 2026. https://tax.gov.ae/en/content/fta.decision.no.4.of.2026.on.the.rules.and.requirements.for.maintaining.the.information.contained.in.accounting.records.and.commercial.books.aspx

69 VATupdate. UAE Sets New Standards for Electronic and Photocopied Accounting Records. 29 August 2026. https://www.vatupdate.com/2026/08/29/uae-sets-new-standards-for-electronic-and-photocopied-accounting-records/

70 Federal Tax Authority. FTA Decision No. 13 of 2026 on verification of the validity and integrity of supplies. August 2026. https://tax.gov.ae/en/content/fta.decision.no.13.of.2026.on.measures.procedures.conditions.required.by.taxable.persons.for.verification.of.validity.and.integrity.of.supplies.aspx

71 PwC Middle East. FTA Decision No. 13 of 2026 on verification of supplies before input tax deduction. 26 August 2026. https://www.pwc.com/m1/en/services/tax/middle-east-tax-news-alerts/2026/fta-decision-no-13-of-2026-on-verification-of-supplies-before-input-tax-deduction.html

72 Ashurst Perkins Coie. Data Bytes 67: EMEA data privacy update (UAE PDPL Executive Regulations pending). July 2026. https://www.ashurstperkinscoie.com/en/insights/data-bytes-67-your-emea-data-privacy-update-for-july-2026/

73 DIFC Commissioner of Data Protection. Regulation 10: Personal Data Processed through Autonomous and Semi-autonomous Systems. https://www.difc.com/business/registrars-and-commissioners/commissioner-of-data-protection/regulation-10


All sources accessed September 2026.

© 2026 Oblique Consult. All rights reserved.

oblique/consult

AI-native. Expert-governed.

OBLIQUECONSULT.COM · INFO@OBLIQUECONSULT.COM · +971 50 687 3135